

Home loan repayment election

Use this form to set up or change your home loan repayments. If you have an existing home loan, the changes you make will replace any current repayment instructions. This may be your own arrangement or via a Direct Debit Request ('DDR').

Please return this form with your loan documents or

- Scan and email to clientservices@mortgageinfo.com.au or
- Post to GPO Box 3615, Sydney NSW 2001

1. Tell us about you and your loan

1A. Please provide the names of all the borrowers on the home loan

Borrower 1 full name

Borrower 2 full name

Borrower 3 full name

Borrower 4 full name

Borrower 5 full name

Borrower 6 full name

Company name (if applicable)

1B. Are you completing this form for a new loan?

Yes. Please provide your application number

Go to section 2

No. Please provide the account number(s) for your existing loan with us

Go to section 2

2. Your repayment election

Repayments are due on monthly anniversary of settlement. Please note that if different repayment methods are required for different sub-accounts, separate forms need to be completed.

2A. How would you like to make your minimum monthly repayment?

Reminder: For an existing loan, your selection will replace any current repayment method already established for your home loan

I will make my own arrangements **Go to section 3**

Tip: Own arrangements would include funds transfer and/or your employer depositing your salary.

Home loan accounts can't be debited for loan repayments and fees. Loan repayments can be made from any transaction or offset account.

Direct debit. Please provide your bank details below

Name of financial institution

Account holder's name/s

BSB

Account number

Go to question 2B

2B. Would you like to pay an amount in addition to your minimum monthly repayment?

Any additional amount nominated will be direct debited each month as a separate transaction to your minimum monthly repayment.

No. **Go to section 3**

Yes. Please specify the additional amount \$

Go to section 3

3. Fees

It is mandatory to set up direct debit details for fee collection

3A. How would you like to pay any fees that may be applicable?

Apply the same direct debit detail from section 2.

Go to section 4

Set up new direct debit details for fee collection.

Name of financial institution

Account holder's name/s

BSB

Account number

Go to section 4

4. Important information, Your Direct Debit Service Agreement & Acceptance

Important information

- ▶ Direct debit is not available on all accounts. If unsure, please refer to your financial institution before completing this request.
- ▶ Home loan accounts can't be debited for loan repayments and fees. Loan repayments can be made from any transaction or offset account.
- ▶ Please check any account details provided against a recent statement.

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- ▶ For SMSF loans, you must choose direct debit as your method of repayment and the account holder must be in the full name of the superannuation account of the SMSF trustee in capacity of trustee for the SMSF.
- ▶ For loans in a company name, the account holder(s) must match the borrower name(s).
- ▶ For loans in individual names, the account holder(s) must match one or more of the borrowers' names.
- ▶ You must nominate an account for direct debit payment of fees applicable to all loans

Your Direct Debit Service Agreement

The Borrower(s) ('you', 'your') authorise and request Macquarie Bank Limited (user ID 320357, ABN 46 008 583 542) ('us', 'our', 'we') as the Lender of your home loan to debit funds from your nominated account(s) in accordance with your DDR and on the terms of this Direct Debit Service Agreement. This Direct Debit Service Agreement applies to all account holders of the nominated account(s) who must accept this form in acknowledgment and agreement to its terms.

1. You authorise us to obtain any payment due under your loan agreement by using the DDR, and to debit all taxes and fees associated with the direct debit.
2. If a payment falls due on a non-business day, the amount will be debited on the same day. If you are uncertain of when a debit will be processed to your home loan account, you should contact us.
3. You may not terminate the DDR without our prior consent. You must arrange a suitable alternate payment method with us if you wish to cancel the DDR.
4. You may request a stop to any individual debit by giving written notice to us at least five business days prior to the payment due date. You may also contact your financial institution.
5. You may request deferment or alteration to payments under the DDR by contacting us at least five business days prior to the payment due date.
6. If you consider that there has been an error in debiting your account, you should contact us or your financial institution promptly. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If we conclude that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.
7. It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made on its due date. You must advise us promptly if the account nominated by you is transferred or closed and you must arrange for the debit payment to be made by another method.
8. If a payment is dishonoured, you may:
 - ▶ be charged fees and/or interest by your financial institution;
 - ▶ incur fees or charges imposed or incurred by us; and
 - ▶ be in default under your loan agreement with us.
9. We will hold, use and disclose any information (including your account details) in your DDR in accordance with our Privacy Policy, available at macquarie.com.au.

10. We will only disclose information that we have about you:
 - ▶ to the extent specifically required by law; or
 - ▶ for the purposes of this agreement (including disclosing information in connection with any dispute, query or claim).
11. We may vary any details of this agreement or a DDR at any time by giving you at least 14 days' notice.
12. If you wish to contact us about anything relating to this agreement, you should call us on 1800 007 722.
13. You agree that we may assign this authority to anybody who takes over the ownership or management of your home loan account.
14. You acknowledge that all information provided on this DDR is true and correct.

Your acceptance

By accepting below you acknowledge that you have read and agree to the terms of this direct debit service agreement. Please note, if the loan account or any of the nominated direct debit accounts are in joint names then all account holders must accept below.

Borrower 1 name

Borrower 1 signature

 Date / /

Borrower 2 name

Borrower 2 signature

 Date / /

Borrower 3 name

Borrower 3 signature

 Date / /

Borrower 4 name

Borrower 4 signature

 Date / /

Borrower 5 name

Borrower 5 signature

 Date / /

Borrower 6 name

Borrower 6 signature

 Date / /

Tip: You can locate your account number(s) by logging into online banking or by downloading our app.

