

Macquarie Card Services Direct Debit Request Form



Please complete the following form using blue/black ink and block letters and:

Post: Macquarie Card Services, PO Box 3666, Rhodes NSW 2138 or

Email: macquariecards@macquarie.com

For more information, please contact us on: **Phone:** 1300 150 300

By setting up a direct debit on your Macquarie Bank Card, you never have to worry about missing a monthly payment. Direct debit automatically pays your Card account every month on or before the due date from the bank account of your choice. With this flexible option you can choose to pay any amount equal to or greater than the minimum payment.

This form authorises us to debit your account at another financial institution. Please be aware that under the Direct Debit Scheme regulations, we can only accept a direct debit drawn from a bank account in the name of the primary cardholder.

You have three options when organising your direct debit. Choose the option most convenient for you by ticking the relevant box on this form:

- **Minimum repayment** – You can organise to only have the minimum amount paid to your Card each month. If you choose this option but would like to pay more, you can still use any of the alternative payment methods listed on your statement to pay the additional amount.
- **Full statement balance** – Your Card is paid in full each month, including any balance transfers or Interest Free Finance balances.
- **Set monthly amount** – You can nominate a set amount to be paid to your Card each month. This set amount must be greater than the minimum payment due. If your Closing Balance is less than your set amount, the Closing Balance will be paid.

As soon as your direct debit facility has been set up, a message will appear on your statement. Until you see this message, please continue to make your payment by any of the alternative methods listed on your statement.

Primary cardholder details

Macquarie Card number

First name

Surname

Daytime contact number
 ()

Payment account details

Name of financial institution

Address of financial institution

Account name

Branch number (BSB) Account number

Service agreement

I authorise you, Macquarie Card Services (User ID 320357) until further notice in writing, to debit my above mentioned account, for the following amount (please select one from the following):

Note: If you would like to take advantage of any Interest Free Finance or balance transfer Special Promotions for the full promotional period, you must choose either option A or C.

A. Minimum Payment Due
 (as required by the Conditions of Use)

B. The full amount of the Closing Balance on my monthly statement (including any balance transfers and other Interest Free Finance balances).

C. A set monthly payment amount*
 \$

* Must be greater than the Minimum Payment Due. If your Closing Balance is less than your set amount, the Closing Balance will be paid.
 Please note: If you do not make a selection, you will automatically be placed on Minimum Payment Due option.

Please sign

By signing and/or returning this form, I acknowledge I have read and understood the terms and conditions governing the arrangements between Macquarie Card Services and myself as set out in this Direct Debit Request Service Agreement.

Signature

Date (DD/MM/YYYY) / /

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Macquarie Bank Limited (user ID 320357, ABN 46 008 583 542) (*the Debit User*). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.
 Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions
account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.
agreement means this Direct Debit Request Service Agreement between *you* and *us*.
banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
debit day means the day that payment by *you* to *us* is due.
debit payment means a particular transaction where a debit is made.
direct debit request means the Direct Debit Request between *us* and *you*.
us or **we** means the Debit User *you* have authorised by requesting a *Direct Debit Request*.
you means the customer who has signed or authorised by other means the *Direct Debit Request*.
your financial institution means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

1. Debiting your account
 1.1 By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.
 1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
 1.3 If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2. Amendments by us
 2.1 *We* may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days written notice.

3. Amendments by you
You may change, stop or defer a *debit payment*, or terminate this *agreement* by providing *us* with at least fourteen (14) days notification by writing to our address specified in section 8.1 below, or by arranging it through your own financial institution, which is required to act promptly on your instructions.

4. Your obligations
 4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.
 4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:
 a) *you* may be charged a fee and/or interest by your financial institution;
 b) *you* may also incur fees or charges imposed or incurred by *us*; and
 c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.
 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

5. Dispute
 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 1300 150 300 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve your query more quickly. Alternatively *you* can take it up directly with your financial institution.
 5.2 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.
 5.3 If *we* conclude as a result of our investigations 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.

6. Accounts
You should check:
 a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
 b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
 c) with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

7. Confidentiality
 7.1 *We* will hold, use and disclose any information (including *your account* details) in *your Direct Debit Request* in accordance with our Privacy Policy, available at macquarie.com.au.
 7.2 *We* will only disclose information that *we* have about *you*:
 a) to the extent specifically required by law; or
 b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

8. Notice
 8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to:
 Macquarie Card Services
 PO Box 3666
 Rhodes NSW 2138
 8.2 *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.
 8.3 Any notice will be deemed to have been received on the third *banking day* after posting.

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