



DIRECT DEBIT REQUEST FORM

Credit Union Australia Limited ABN 44 087 650 959 AFSL/ACL NO. 238317

DETAILS OF MEMBER/ACCOUNT TO BE CREDITED

Surname..... Given names.....

Membership number..... Account number.....

Please note: Funds credited to your CUA account received via a direct debit will be subject to five (5) working days clearance.

I/WE HEREBY AUTHORISE CUA, DIRECT DEBIT USER ID 048079, TO EFFECT THE DIRECT DEBIT

Amount in words..... Amount (\$).....

Frequency of direct debit:

Weekly Fortnightly Monthly Every 28 days Quarterly Half yearly Annually

Date direct debit is due:

First payment due:..... Last payment due:.....

OR until further notice (please tick applicable)

DETAILS OF ACCOUNT TO BE DEBITED

Name of financial institution..... Branch.....

Address..... Postcode.....

Name/title of account.....

BSB..... Account number.....

AUTHORISATION

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and CUA as set out in this Request and in your Direct Debit Request Service Agreement.

First account signatory

Signature.....

(If signing for a company, sign and print full name and capacity for signing eg. Director)

Date..... / /

Second account signatory

Signature.....

(If signing for a company, sign and print full name and capacity for signing eg. Director)

Date..... / /

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Credit Union Australia Limited, User ID 048079, ABN 44 087 650 959 AFSL/ACL NO 238317. 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.

1. DEBITING YOUR ACCOUNT AT ANOTHER FINANCIAL INSTITUTION

- 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 at another financial institution. 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 at another financial institution 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 the other financial institution to debit your account at another financial institution on the following banking day. If you are unsure about which day your account at another financial institution has or will be debited you should ask the other financial institution.

2. AMENDMENTS BY US

- 2.1 Should three (3) successive direct debit drawings be dishonoured for any reason by the other financial institution, this direct debit request shall be cancelled.

3. AMENDMENTS BY YOU

3.1 You may amend the amount or next payment date or cancel your Direct Debit Request by providing us with at least 5 days notification by writing to GPO Box 100, Brisbane Qld 4001 or telephoning us on 133 CUA (133 282) during business hours. You may also cancel this agreement through the other 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 at the other financial institution to allow a debit payment to be made in accordance with the Direct Debit Request and that account details supplied are valid and that direct debits are available on the specified account.

4.2 If there are insufficient clear funds in your account at the other financial institution to meet a debit payment:

(a) you may be charged a fee and/or interest by the other financial institution;

(b) you may also incur fees or charges imposed or incurred by us.

4.3 You should check your statement for the account at the other financial institution to verify the amounts debited from the account are correct.

5. DISPUTE

5.1 If you believe that there has been an error in debiting your account at another financial institution, you should notify us directly on 133 cua (133 282) 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 at another financial institution has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account at another financial institution (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account at another financial institution has been adjusted.

5.3 If we conclude as a result of our investigations that your account at another financial institution has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.