

Direct debit outwards request

Use this form to: Set up a regular direct debit from your account at another financial institution to your CUA Account.

1 DETAILS OF ACCOUNT TO BE CREDITED

Surname: Given names:
 Customer number: Account number:

Please note: Funds credited to your account received via a direct debit will take five (5) working days to clear.

I/We authorised CUA, Direct Debit User ID 048079 to effect the direct debit as follows.

2 DETAILS OF ACCOUNT TO BE DEBITED

Name of financial institution: Branch:
 Address: Postcode:
 Name:/Title of account:
 BSB: Account number:

3 DETAILS OF DIRECT DEBIT

Amount in words: Amount (\$):
 Payment frequency:
 Weekly Fortnightly Monthly Every 28 days Quarterly Every 6 months Annually
 Date due:
 Start date: / / End date: / /
 Or until further notice (please tick if applicable)

4 PLEASE SIGN HERE

By signing and/or providing CUA with a valid instruction regarding this Direct Debit Request, I have understood and agreed to the terms and conditions governing the debit arrangements as set out in the Direct Debit Service Agreement provided below.

First account signatory

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

Second account signatory

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

Once you have completed this form:

Return it to CUA.



Drop into
a branch



Credit Union Australia Limited
GPO Box 100, Brisbane QLD 4001

We're here to help

If you need assistance completing this form, call us on 133 282 or drop into your local branch.

OFFICE USE ONLY

LEGEND

Frequency Code:

D: Daily

M: Monthly

E: End of Month

Frequency:

7: Weekly

1: Monthly

1: End of Month

14: Fortnightly

3: Quarterly

3: End of Quarter

28: Four Weekly

6: Half Yearly

12: Annually

PP Type:

F: "Repayment will never change"

STAMP

Processed by:

Staff initial

Staff ID

Date

Checked by:

Staff initial

Staff ID

Date

SC23 REV130502

Please retain this agreement for your records.

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.
- 2.2 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

- 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 133 282 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 28 2 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.

6. Confidentiality

- 6.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 6.2 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).

7. Notice

- 7.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Credit Union Australia Limited, GPO Box 100, Brisbane QLD 4001