

Direct Debit Request

By using our Direct Debit facility, you can make regular monthly payments automatically to your GE account with any bank or financial institution. To authorise us to direct debit your account simply complete the form below it:

1. Your nominated account details for the account from which your payment will be withdrawn (check with your financial institution if you are unsure of your details).
2. Your Preferred Direct Debit Option.

IMPORTANT INFORMATION - PLEASE READ

1. Check that you have signed and dated the Direct Debit Request form.
2. GE Capital Finance Australia (GECFA) can only accept bank account details that are in the sole name of the GECFA account holder or from a joint bank account including the name of the GECFA account holder. If a joint bank account, both account holders must sign the form.
3. Direct Debit Payments cannot be made using credit card accounts (eg. Visa, MasterCard, etc)

If you have any queries about Direct Debiting please call **1300 366 625** .

ACCOUNT NUMBER	
-----------------------	--

PAYMENT OPTION

My preferred payment method each month is: (tick one option only)

<input type="checkbox"/> Minimum Payment as shown on my account statement	<input type="checkbox"/> Fixed Amount or Minimum Payment as shown on my account statement (whichever is greater)	<input type="checkbox"/> Closing Balance as shown on my Account statement
<input type="text" value="\$"/> (Minimum \$10 or more)		

Account Details

Please insert the name and address of the Bank or Financial Institution at which your account is held

Name of Bank or Financial Institution

Address of Bank or Financial Institution

Customer Name

Details of the Account to be Debited

Name of the person(s) who holds account at Financial Institution

BSB number or Branch number (exactly 6 digits)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	---	----------------------	----------------------	----------------------

Account Number (no more than 9 digits)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Customer Address

I/We request and authorise GE Capital Finance Australia (ABN 42 008 583 588) (User ID Number 92205) to debit the account described above with the amount of the payment due to my account as specified in the Payment Options above.

Customer Signature(s) (Where bank account is joint, both signatories to bank account must sign below)

Date

PLEASE KEEP THIS INFORMATION FOR YOUR OWN RECORDS
Direct Debit Request Service Agreement

Direct Debit Administration,
GE Capital Finance Australia,
GPO Box 940G, Melbourne, VIC 3001.
ABN 42 008 583 588
User ID Number 92205

The meaning of words printed *like this* in this Direct Debit Request Service Agreement is explained in 8 below.

1. Debiting your account

- 1.1 Buy signing a *direct debit request*, you have authorised us to arrange for funds to be debited from *your account*.
- 1.2 We will arrange for *your financial institution* to debit *your account* in accordance with *your instructions* given to us in the Payment Option Schedule. If, however, a *debit payment* is due on a day:
- (a) which is not contained in a particular month; or
 - (b) which is not a *business day*,
- then the *debit payment* will be made on the next *business day*. If you are uncertain as to when a *debit payment* will be processed, you should contact your *financial institution* for assistance.

2. Changes by us

- 2.1 We may vary any details of this *agreement* or the *direct debit request* at any time (including cancelling it). We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.

3. Changes by you

- 3.1 You may request to stop or defer a *debit payment* or alter, suspend or cancel the *direct debit request* at any time. When we receive such a request, we will inform you of our notification requirements for such a request.

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.
- 4.4 If we are liable to pay goods and services tax ("GST") on a supply made by us in connection with this *agreement*, then you agree to pay us on demand and amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting *your account*, you should notify us immediately by contacting us on 1300 366 625. Before you make the call, make sure you have all the relevant documentation.
- 5.2 We will investigate and deal promptly and in good faith with any query, claim or complaint. If your query, claim or complaint cannot be resolved to your satisfaction in that call, we will inform you at the time of the length of time which we estimate the investigation will take.

- 5.3 If we conclude as a result of our investigations that *your account* has been incorrectly debited we will adjust *your account* (including interest and charges) accordingly and at our discretion, either directly crediting *your account* or sending you a refund cheque for the amount. We will also notify you of the adjustment either orally or in writing.
- 5.4 If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to your query by proving you with reasons and any evidence for this finding.
- 5.5 Any queries you may have about an error made in debiting *your account* should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your *financial institution* which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 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) that *your account* details which you have provided to us are correct and by checking them against a recent account statement; and
 - (c) with your *financial institution* if you are uncertain about either of the above matters before completing the *direct debit request*.

7. Confidentiality

- 7.1 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.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required or authorised by law; or
 - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim); or
 - (c) with your implied or express consent.

8. 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.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

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 GE Capital Finance Australia you have authorised to debit *your account* by signing a *direct debit request*.

you means the person(s) who signed the *direct debit request*.

your financial institution means the financial institution where you hold the *account* that you have authorised us to debit.

Coles Group Card™ is a credit facility
provided by GE Capital Finance Australia
User Identification Number: 92205