

GE Money MasterCard Direct Debit Request (DDR)

By using our Direct Debit facility, you can make regular monthly payments automatically to your GE Money MasterCard from an account with any bank or financial institution in Australia. To authorise us to make such a Direct Debit, simply:

1. Specify the Direct Debit Payment Option you want and write in your GE Money MasterCard account number.
2. Complete and sign the Direct Debit Request form, including providing the details of the account from which your payment will be made. **(Please Note:** Company bank accounts cannot be used for direct debit.)
3. Check that you've signed and dated the Direct Debit Request form before posting it to:
GE Money MasterCard Customer Care GPO Box 3063 Melbourne VIC 3001 or fax to 1300 369 905.

Please keep paying your account as usual until advised on your GE Money MasterCard statement that your Direct Debit facility has been activated.

If you have any queries about Direct Debit please call **1300 882 289**

Payment Option Schedule

My GE Money MasterCard Account Number is

5	1	2	5	7	6														
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Full Closing Balance Payment as shown on my monthly account statement

My choice of payment each month is: (tick one only)

Minimum Payment as shown on my monthly account statement.

Fixed Amount of \$.00 (must be \$10 or more) – or Minimum Payment as shown on my monthly account statement (whichever is greater).

Direct Debit Request

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

Number

Street Name

Suburb/City

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Details of the Account to be Debited

Name of account to be debited (eg. Mr John Citizen)

BSB number

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

<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Note: Direct Debit is not available on the full range of accounts. If in doubt please refer to your financial institution.

I/We request and authorise GE Finance Australasia Pty Ltd ABN 88 000 015 485. User ID Number 230253 to debit the account described above with the amount of the payment due to GE Money MasterCard as specified in the Payment Option Schedule above.

Please insert your name

Title

Surname

Given Name

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

Number

Street Name

Suburb/City

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Home Phone

() <input type="text"/>

Business Phone

() <input type="text"/>

Signature

X <input type="text"/>

Date

/ / <input type="text"/>

Note: Signature of other account holder if joint account.

Signature

X <input type="text"/>

Date

/ / <input type="text"/>

Please keep this information for your own records

GE Money MasterCard,
GPO Box 3063, Melbourne, VIC 3001.
User ID Number 230253

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 By signing a *direct debit request*, 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 agreement between us and you.
- 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 last day of that month or on the preceding *business day* respectively. 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 an 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 882 289. Before you make the call, make sure you have all the relevant documentation available.
- 5.2 We will investigate and deal promptly and in good faith with any such query, claim or complaint. If your query, claim or complaint cannot be resolved to your satisfaction in that call, we will inform you at that 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 by directly crediting *your account* or sending you a refund cheque at our discretion. 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 providing 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 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, we or **our** means GE Finance Australasia Pty Ltd, trading as GE Money 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.