

Direct Debit Request

By using our Direct Debit facility, you can make regular monthly payments automatically to your Coles Myer Source™ MasterCard account from an account with any bank or financial institution. To authorise us to Direct Debit your account simply complete the form below with:

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 Your nominated account details for the account from which your payment will be withdrawn (check with your financial institution if you are unsure of your details).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. GE Capital Finance Australia can only accept bank account details that are in the sole name of the Coles Myer Source MasterCard account holder or from a joint bank account including the name of the Coles Myer Source MasterCard account holder. If it is a joint bank account, both account holders must sign the form.
2. Direct Debit Payments cannot be made using other credit card accounts (e.g. Visa, MasterCard, etc.)
3. Check that you have signed and dated the Direct Debit Request form.
4. Only the payment option selected below will be debited to your nominated account by the account holder on the date your payment is due.

If you have any queries about your Direct Debit please call 1300 306 397.

ACCOUNT NUMBER	
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PAYMENT OPTIONS

My preferred payment option each month is: (please tick one 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 (excluding interest free balances not yet due)
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\$ (Minimum of \$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

Details of the Account to be Debited

Name of the person(s) who holds the account at the 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"/>
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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"/>
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Customer Name

Customer Address

I/We request and authorise GE Capital Finance Australia (GECFA) (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 selected by me/us above.

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

Date

Send to: Coles Myer Source MasterCard Direct Debit Administration, GE Capital Finance Australia,
GPO Box 4771, Melbourne 3001 or fax to 03 9921 6347

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

Coles Myer Source MasterCard Direct Debit Administration,
GE Capital Finance Australia,
GPO Box 4771, Melbourne, VIC 3001.
ABN 42 008 583 588
User ID Number 92205

The meaning of words printed *like this* in this Direct Debit Service Agreement are 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*.

1.2 *We* will arrange for *your financial institution* to debit *your account* in accordance with *your* instructions given to *us* in the Payment Options 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 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 306 397. 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 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 and

at our discretion, either by directly crediting *your* account or by 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 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.

direct 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 ABN 42 008 583 588 *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.

The Coles Myer Source™ MasterCard is a credit facility provided by GE Capital Finance Australia
User Identification Number: 92205