



Direct Debit Request

The quick and convenient way to pay

GE Finance Australasia Pty Ltd (ABN 88 000 015 485) trading as GE Money (GE Money) provides a convenient Direct Debit service where your **minimum amount payable** will be automatically taken from your cheque or savings account on the due date. To allow this feature to be activated, we require this form to be completed and the original mailed to us at: **GE CreditLine Direct Debit Request, GPO Box 223, Parramatta NSW 2124.**

GE Money can only accept bank account details that are in the sole name of the GE CreditLine account holder or from a joint bank account that includes the name of the GE CreditLine account holder.

Please make sure you read the Direct Debit Request Service Agreement on the following page.

GE CreditLine Customer Details

Customer name in full	<small>Title</small>	<small>First name(s)</small>	<small>Last name</small>
Customer residential address			
		<small>State</small>	<small>Postcode</small>
Home phone number	()	Mobile phone number	
Work phone number	()		
Email address			

GE CreditLine Account Details

GE CreditLine account number 5 0 3 9 4 6

Details of Account to be Debited

I/We request GE Finance Australasia Pty Ltd (ABN 88 000 015 485) trading as GE Money (GE Money) (user ID 002028) to debit the minimum amount payable as defined in the GE CreditLine Financial Table in respect of the GE CreditLine account specified above from my/our nominated account at the Financial Institution and according to the details specified below.

Details of account to be debited:

Note: Direct debiting is not available on all bank accounts. Please contact your bank first.

Name of Financial Institution	
Branch Name and Address	
Name of Account to be debited <small>(eg. Name in which the account is held ie. John Smith)</small>	
BSB Number	Account Number

Your Authorisation

Signature I/We acknowledge that this Direct Debit arrangement is governed by the terms of the Direct Debit Request Service Agreement overleaf and the GE CreditLine Conditions of Use. **If the nominated bank account is a joint account, both account holders signatures are required.**

Name of customer *(please print)*

Name of account holder *(please print)*
(if nominated bank account is a joint account)

Signature (1)

Signature (2)

Date

Date

D	D	/	M	M	/	Y	Y
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D	D	/	M	M	/	Y	Y
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Please return this form fully completed and retain a copy for your own records

**Please make sure you read the Direct Debit Request Service Agreement below
before returning your Direct Debit Request**



GE CreditLine™
REPEAT PURCHASE & CASH CARD

Direct Debit Request Service Agreement

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*.
- 1.2 We will arrange for *your financial institution* to debit *your account* in accordance with the terms of *your* GE CreditLine Conditions of Use, with *your* minimum amount payable (as that term is defined in *your* GE CreditLine Financial Table). 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. We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.
- 2.2 We reserve the right to cancel the *direct debit request* if three consecutive drawings are dishonored by *your financial institution*, and to arrange with you an alternative payment method.

3 Changes by you

- 3.1 Subject to the GE CreditLine Conditions of Use, you may alter the *direct debit request*. Such advice should be received by us at least 7 working days before the *debit day* for any of the following:
 - (a) stopping a *debit payment*;
 - (b) altering a *direct debit request*; or
 - (c) cancelling the *direct debit request*.
- 3.2 We reserve the right to ask that instructions from you to stop or in any way alter the *direct debit request* be in a written form.

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.
- 4.5 It is *your* responsibility to advise us if the nominated *account* is transferred or closed, or the *account* details change.

5 Dispute

- 5.1 If you believe that there has been an error in debiting *your account*, you should notify us immediately and provide us with any documentation we require. 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.

- 5.2 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.
- 5.3 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.
- 5.4 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 or *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 by law;
 - (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

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|-----------------------------------|--|
| <i>account</i> | means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited. |
| <i>agreement</i> | means this Direct Debit Request Service Agreement between you and us. |
| <i>business day</i> | means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia. |
| <i>debit day</i> | means the <i>day</i> that payment by you to us is due. |
| <i>debit payment</i> | means a particular transaction where a debit is made |
| <i>direct debit request</i> | means the Direct Debit Request between us and you. |
| <i>us or we</i> | means GE Finance Australasia Pty Ltd ABN 88 000 015 485 trading as GE Money and its successors and assigns. |
| <i>you</i> | means the person(s) who signs the <i>direct debit request</i> . |
| <i>your financial institution</i> | means the financial institution where you hold the account that you have authorised us to debit. |