



PAYMENT METHOD SELECTION FORM

Please select **ONE** payment method only

Direct Debit Request

 Contract No:

(If selected you must complete the Direct Debit Request section shown below.)

OR

Payment Card

(Payment by BPAY or over the counter at Australia Post)

Note: A payment handling fee is payable for GE Money's processing of payments made:

Via Direct Debit Request	Nil
Via BPAY (by Telephone or Internet)	\$0.50 per payment
Over the counter at Australia Post	\$1.50 per payment
By mail or in person	\$2.50 per payment

DIRECT DEBIT REQUEST

Section 1 - Your Details

Customer Name(s):

Address:

Section 2 - Details of account to be debited

PLEASE USE BLOCK LETTERS

Account name(s):

(eg Joe Smith or Joe & Jane Smith)

Name and location of financial institution where bank account is held:

Institution/Bank Name BSB number: -

Branch Account Number

Section 3 - Repayment selection - Please select frequency & repayment amount

Frequency	Minimum amount	Or specify a higher amount	Commencement Date*
<input type="checkbox"/> Weekly	\$..... (monthly repayment + acc admin fee) divide by 4	\$.....	
<input type="checkbox"/> Fortnightly	\$..... (monthly repayment + acc admin fee) divide by 2	\$.....	
<input type="checkbox"/> Monthly	\$..... monthly repayment + acc admin fee	\$.....	

*The first direct debit date will commence one week/fortnight/month after the loan settlement date.

Section 4 - Your authorisation

I/We request you, GE Automotive Financial Services ABN 80 004 187 419 trading as GE Money ("GE Money")(User IdentificationNumber 030193) to debit funds from my/our nominated account at the financial institution, shown above. I/We acknowledge that this direct debit arrangement is governed by the Direct Debit Request Service agreement provided overleaf. By signing you confirm that, the information recorded above is correct and that you authorise us to continue to debit payments until the loan is paid in full.

Customer Signature: _____ Date: _____

Customer Signature (if applicable): _____ Date: _____

(Note: If your account to be debited is a joint account please ensure the account authority is for either party to sign)



DIRECT DEBIT REQUEST SERVICE AGREEMENT

The meaning of words printed *like this* in this Direct Debit Request Service Agreement is explained in 8 (Definitions) 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 repayment schedule in respect of the loan account referred to in the *direct debit request*. 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. If you do not agree to the variation, you may alter, suspend or cancel the direct debit request or stop or defer a payment at any time.

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. If you stop or defer a debit payment or alter, suspend or cancel the direct debit request, you must ensure that you continue to make your consecutive monthly repayments (as set out in the schedule to your credit contract), via one of the alternative repayment methods available, unless otherwise agreed with us.

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* under agreements we have with you, 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*

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 137 759. Before you make the call, make sure you have 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 investigation that *your account* has been incorrectly debited we will refund the amount of the *debit payment* and any charges by sending *you* a cheque for that amount and also adjust *your account* (including interest) accordingly. 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 *you* and *us*. 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 *you* and *us*.

us, we or our means you have authorised Aussie to debit *your account* by signing a *direct debit request*.

you or your means the person(s) who sign the *direct debit request*.