

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 (+ GST if applicable)
Over the counter at Australia Post	\$1.50 per payment
By mail or in person	\$2.50 per payment

DIRECT DEBIT REQUEST

GE Automotive Financial Services ABN 80 004 187 419 trading as GE Money ("GE Money")

I/We
(Name of Customer/s) (ABN if applicable)

Of
(Customers address)

request GE Automotive Financial Services (User ID 030193) ('GE Money') to debit from my/our account nominated in the Schedule below in accordance with the details specified in the Schedule:

- the amount of my/our payments in accordance with the payment schedule in respect of contract number ;
- any other amount that we owe GE Money under this contract;
- any amount that I/we owe GE Money or any related body corporate of GE Money under any other credit facility, and to remit such amounts to those related bodies corporate; and
- any amount that I/we owe any related body corporate of GE Money under any insurance policy, and to remit such amounts to those related bodies corporate.

THE SCHEDULE

Insert name and address of
Financial Institution at
which your account is held

Insert name of account
which is to be debited

BSB Number -

Account Number/Membership Number

If customer requires other than contracted repayments, complete this section.

I/We request GE Money to debit my/our account nominated above for the sum of

\$..... on the day of each week/fortnight/month/quarter/half year/year.

Commencing

Customer signature/s: _____

(Joint accounts require second signature only if "both to operate")

Date: _____

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 Unless you request otherwise, we will arrange for your *financial institution* to debit *your account* in accordance with the payment schedule in respect of the contract referred to in the *direct debit request*. If, however, a *debit payment* is due on a day:
- which is not a *business day* ; or
 - which is not contained in a particular month,
- then the *debit payment* will be made :
- on the next *business day* ; or
 - on the last day of that month, if that day is a *business day*, or if not, on the next *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* :
- you may be charged a fee and/or interest by your *financial institution*;
 - you may also incur fees or charges imposed or incurred by us; and
 - 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 137 759. 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, and, at our discretion, either directly credit your *account* with the amount of the *debit payment* or send you a refund cheque for that amount. We will also notify you of the adjustment either orally or in writing.

GE Money

User Id 030193

- 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 any may lodge a claim on your behalf.

6 Accounts

- 6.1 You should check:
- 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;
 - that your *account* details which you have provided to us are correct by checking them against a recent account statement; and
 - 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 :
- to the extent specifically required or authorised by law; or
 - for the purposes of this *agreement* (including disclosing information in connection with any query or claim); or
 - with your implied or express consent.

8 Definitions

<i>account</i>	means the account held at your <i>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 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, we or our</i>	refers to GE Automotive Financial Services ABN 80 004 187 419 trading as GE Money (User Id No 030193) you have authorised to debit your <i>account</i> by signing a <i>direct debit request</i> .
<i>you or your</i>	refers to the customer who signed the <i>direct debit request</i> .
<i>your financial institution</i>	means the financial institution where you hold the <i>account</i> that you have authorised us to debit.