

Branded Financial Services Pty Limited

TO: Branded Financial Services Pty Limited ABN 27 004 013 334 ACL 392188
of 862-874 Elizabeth Street, Waterloo NSW 2017
Telephone: 1300549166 Facsimile: 8577 8199 ("you")

Debit User ID Number: **397129**

Direct Debit Request (DDR)

I/We, the Authorised Signatory/ies signing below, hereby request and authorise you, under the Bulk Electronic Clearing Systems, to draw from my/our account detailed in the Schedule below, moneys payable, including:

- payment amount and/or any fees and charges that become due, under my/our Contract No. _____;
and
- any unpaid fees and charges associated with the establishment of my/our account which will be debited at the commencement of my/our Contract;
and
- any specific verbal instructions I/we give you from time to time about moneys due under any finance contract I/we have with you.

DIRECT DEBIT EFFECTIVE DATE: immediately

Schedule

FINANCIAL INSTITUTION NAME: _____

ADDRESS: _____

ACCOUNT NAME: _____

BSB NUMBER: ____|____|____ ____|____|____

ACCOUNT NUMBER: ____|____|____|____|____|____|____|____|____

Authorisation

Authorised signatory

Authorised signatory

PRINT NAME: _____

PRINT NAME: _____

SIGNED: _____

SIGNED: _____

DATE: _____

DATE: _____

[NOTE: DIRECT DEBITING MAY NOT BE AVAILABLE ON THE FULL RANGE OF ACCOUNTS. IF IN DOUBT, PLEASE REFER TO YOUR BANK OR FINANCIAL INSTITUTION. THE AUTHORISATION PROVIDED HEREIN REMAINS IN FORCE IN ACCORDANCE WITH THE TERMS AND CONDITIONS SET OUT IN THE DDR SERVICE AGREEMENT]

If the account is in a company name, each signatory warrants they are authorised to operate the account. A copy of the Direct Debit Request Service Agreement must be provided with this form.

Branded Financial Services Pty Limited

Client DDR Service Agreement - Direct Debit Drawing Arrangements

We Branded Financial Services Pty Limited, ACN 004 013 334, will draw amounts from your nominated account in accordance with both your Direct Debit Request ("DDR") and your finance contract with us.

The amounts we will draw will be your agreed repayment amount and/or any fees and charges that may have been debited to your account. We will make the first drawing on the first payment day specified in your finance contract, with each subsequent amount drawn at the payment frequency or on the dates specified in your finance contract.

Where the due date falls on a non business day, we will draw the amount on the preceding business day. If you are uncertain when the debit will be processed contact your Financial Institution.

We will not change your DDR arrangements without your prior approval. You will be provided with a minimum of 14 days notice if we propose to vary your debit arrangements.

We reserve the right to cancel your DDR arrangements if your nominated financial institution returns two or more unpaid drawings. We will then arrange an alternate payment method with you. A dishonour fee will be payable when your DDR arrangements are dishonoured.

Your Responsibilities

It is your responsibility to ensure:

- Your financial institution allows DDRs on your nominated account (not all financial institutions allow DDRs);
- Your DDR account details are correct, by checking your account details against a recent statement from your Financial Institution (if unsure you must check with your Financial Institution);
- Sufficient funds are available in the account to meet a DDR drawing on its due date;
- The authorisation you have given us matches the account signing instructions held by your financial institution;
- You advise us if you intend to transfer or close your DDR account; and
- You arrange a suitable payment method with us if you wish to cancel the DDR.

Your Rights

You may:

- terminate the DDR arrangements at any time; or
- stop a drawing under the DDR arrangements,

by giving us written notice of at least five (5) business days before the due date.

You can also give written notice directly to your nominated Financial Institution.

You can defer, or change, your DDR arrangements by telling us your requirements at least five (5) business days before the due date.

Warning: If you terminate, alter, stop or defer your DDR arrangements without arranging a suitable alternative payment method, you may breach your obligations under your finance contract.

Dispute Resolution Process

If a drawing has been made incorrectly (ie. outside the DDR arrangements) you may:

- ask us to correct it by calling customer service on 1300549166 ; and/or
- contact your nominated Financial Institution.

We will keep all your account and financial institution information private and confidential unless our bank requires this information to investigate any requests about possible incorrect drawings.