



Bank of  
Melbourne

# Credit Card Automatic Payment Plan (Autopay).

## Direct Debit Request (✓) Please tick:

New Automatic Payment Plan

Complete 1, 3 and 6

Amendments to existing authority

Complete 1, 3 and 6

Cancellation

Complete 1, 4 and 6

## 1. Customer Details.

Name of Card Holder

CIS of Card Holder

First 6 digits of Bank of Melbourne Credit Card Number

Last 4 digits of Bank of Melbourne Credit Card Number

Residential Address

  

Postcode:

Home phone number

Work phone number

## 2. Authorisation.

By signing this document, I/we authorise Bank of Melbourne – Autopay, Debit User Number 8380 (the Debit User) to debit my/our account, detailed in the Schedule below, through the Direct Debit System, with any amounts I/we must pay the Debit User when due under the arrangement between the Debit User and me/us. I/We understand and acknowledge that the Debit User may vary the amount or frequency of debits under this authority in accordance with any variation to the arrangement between the Debit User and me/us. This authority is to remain in force until further notice.

## 3. The Schedule.

Name of Financial Institution (from where payment will come)

Address of Financial Institution

BSB

Account Number

(Direct Debiting is not available on full range of accounts. If in doubt, please refer to the financial institution at which the account is held.)

## Credit Card Automatic Payment Plan (Autopay).

### Customer Payment Options (✓) Tick one:

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Minimum Payment Due</b> | The Minimum Payment Due on your statement will be paid. If you have an active Plan&Pay, the Minimum Payment with Instalments on your statement will be paid.  |
| <input type="checkbox"/> <b>Closing Balance</b>     | <p>The Closing Balance on your statement will be paid. If you have an active Plan&amp;Pay or Balance Transfer, the Monthly Payment Balance on your statement will be paid.</p> <p>The Monthly Payment Balance is your Closing Balance less any Plan&amp;Pay remaining balances and Balance Transfer amounts (including fees and interest, if any). As any Balance Transfer amount is not included in the Monthly Payment Balance, you will need to make separate arrangements if you want to pay it down.</p> |

### 4. Cancellation of Direct Debit Request.

- I/We hereby cancel my/our existing Direct Debit arrangement with Bank of Melbourne – Autopay, Debit User Number 8380.

### 5. Privacy Statement and Consent Request.

#### Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [bankofmelbourne.com.au/privacy/privacy-statement](http://bankofmelbourne.com.au/privacy/privacy-statement) or by calling us on 13 22 66. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

#### Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

### 6. Signatures.

#### Conditions.

1. The Bank will only make a debit if there are funds owing on my/our credit card account at the time the debit is processed. I/We acknowledge that if we have chosen to make fixed monthly payments, I/we accept that when my/our minimum repayment amount is greater than the above nominated fixed monthly payment, the Bank will debit the minimum repayment amount. Also, when my/our outstanding balance is less than the above nominated fixed monthly payment, the Bank will only debit the outstanding balance. The Bank is not liable for any expense or loss that I/we may suffer because of a dishonour of a payment under this automatic payment plan.
2. The Bank may cancel this direct debit request (amongst other reasons) if I/we do not have enough cleared funds available on two or more occasions.
3. The Bank may debit my/our account under this authority if there are available cleared funds in my/our account even if I/we die or become bankrupt until written notice of my/our death or bankruptcy is received by the Bank.
4. I/We understand that the debits the Bank makes under this authority will be on the due date for payment, which is 25 days after the date of the statement.
5. I/We understand that if the current statement on my/our credit card account has already issued or is about to be issued, the Bank will not make a debit under this authority for payment on that statement. The first debit we make will take place 25 days after the date of the next statement. I/We understand that I/we must make the payment required by the credit card statement which has already issued or which is about to be issued.

"We", "our", "us" means Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

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I/We have read and understand the above conditions. To be signed according to the authority held on the Account at the other Financial Institution.

Customer Signature

X

Customer Signature (if joint account\*)

X

\*Please note: applicable to personal cards only.

Date

/ /

Date

/ /

### How to submit your form.

**Branch:** Hand in at any Bank of Melbourne branch.

### Branch Use Only.

Branch

Contact No.

( )

Staff Name

Employee No.

**Fax:** 08 6118 0112 **Branch staff to email:** [rrbccservicing@stgeorge.com.au](mailto:rrbccservicing@stgeorge.com.au)

### Direct Debit Request Service Agreement.

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System for the purpose of making payments on a credit card account. The account details are on your Direct Debit Request.

This agreement is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us due to giving us your Direct Debit Request.

#### When we are bound by this agreement.

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

#### What we agree and what we can do.

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. We give you a statement every month, which shows the amounts credited to your credit card account which we draw under your Direct Debit Request.
4. On at least 14 days' written notice, sent to the preferred email or address you have given us in the Direct Debit Request, we may:
  - change our procedures in this agreement;
  - change the terms of your Direct Debit Request; or
  - cancel your Direct Debit Request.

For example, and without limiting when we may cancel your Direct Debit Request, we may cancel your Direct Debit Request if we cannot draw an amount in accordance with your Direct Debit Request on at least two consecutive occasions.

5. You may ask us to:
  - alter the terms of your Direct Debit Request;
  - stop a drawing under your Direct Debit Request; or
  - cancel your Direct Debit Request,by attending your local branch and completing a form at least 10 working days before a payment is due under your Direct Debit Request.

## Credit Card Automatic Payment Plan (Autopay).

6. You may dispute any amount we draw under your Direct Debit Request by contacting us on 13 22 66 for personal cards and 13 82 66 for business cards, with your credit card account number and details of the disputed amount. Also, you may dispute a drawing with your financial institution.
7. We deal with any dispute under clause 6 of this agreement as follows:
  - we use internal reports to confirm dispute details and contact the other financial institution where necessary; and
  - we undertake to complete inquiries, resolve disputes and inform you within seven business days of receiving your inquiry on the disputed amount if the disputed transaction is less than 12 months old and one month if the disputed transaction is more than 12 months old.
8. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.
9. If you have made a payment onto your card that places your card into credit or results in a zero balance at the direct debit due date, no direct debit transaction will take place. If, however, you make an additional payment into your card account, that still leaves a debit balance on your card at the direct debit due date, your drawing arrangements for the month may change, so that your account does not go into credit.
10. We may credit your credit card account with a payment amount before we seek to draw the payment in accordance with your Direct Debit Request. If that drawing is rejected, we may reverse the credit we made to your credit card account.
11. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will inform you in writing and you will need to make alternate arrangements to make the payment. We may charge you the reasonable costs incurred by us if our attempt to make a drawing under your Direct Debit Request is rejected. We may cancel this direct debit request (amongst other reasons) if you do not have enough cleared funds available on two or more occasions.
12. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information, relating to your Direct Debit Request or to any amount we draw under it, to the financial institution at which your account is held; or
  - you consent to that disclosure; or
  - we are required to disclose that information by law.

### What you should consider.

13. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
14. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
15. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
16. You are responsible to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
17. You may direct:
  - any requests to stop or cancel your Direct Debit Request, or change, stop or defer any individual direct debit payment, to us or your financial institution; and
  - any enquiries relating to any dispute under clause 6 of this agreement to us or your financial institution.
18. If you report a dispute or unauthorised transaction to us, we will reduce the amount of your next Autopay payment by this amount. However, if you report a dispute or unauthorised transaction close to the next Autopay due date, the full Autopay amount may still be debited to your account. If the dispute is resolved in your favour, you will not be liable for the relevant amount.