

Date _____ New request Change Cancellation Debit user number 45801

The Schedule

Direct Debit Type Please tick (☑) one only

I/We request that you debit our account as follows:

Minimum repayment (In accordance with the DDR Service Agreement)

The bank will automatically adjust the transfer to equal the minimum repayment amount

or

Minimum repayment plus a fixed amount of \$ _____

Account to be debited (Note: Direct Debiting is not available on the full range of accounts. If in doubt please refer to your financial institution)

BSB number _____ – _____ Account number _____

Account title _____ Financial institution _____

Reference details _____

Frequency and date Please tick (☑) one only

Weekly Fortnightly Monthly Once only Date to Commence payments _____

Heritage loan account to be credited with the payment

Loan account number _____

Account name _____

Signature and Authorisation

I/We Surname or company name _____

Given names or ABN/ARBN _____

Authorise and request the Debit User detailed above, to debit my/our account via the Bulk Electronic Clearing System from time to time in accordance with the instructions detailed in the Schedule below and on the terms and conditions set out on the DDR Service Agreement overleaf.

Confirm that I/we have signed this Direct Debit Request as required by the account signing instructions held by the Financial Institution of the account to be debited.

Understand that any sections in this form left incomplete will automatically revert to the standard direct debit set-up. The standard set-up is as follows:

- Minimum repayment
- Start date: For the first repayment due
- Frequency: Monthly
- Expiry date: Life of loan

Have read and understood the information contained in the DDR Service Agreement overleaf.

Debit Account Holder Signature(s) _____

Return application

By fax to:
Credit Department (07) 4694 9108

By mail to:
Heritage Bank
Credit Department
PO Box 190
Toowoomba Q 4350

By email to:
credit.maintenance@heritage.com.au

Phone enquiries:
Contact Centre 13 14 22
Credit Department (07) 4694 9160

Heritage use only	Date Received:	Date Processed:	Signature Verified:	Processed by:	Authority No.:	Checked:	Date:

Direct Debit Request Service Agreement

This DDR Service Agreement forms part of the terms of the Direct Debit Request (DDR) and should be read in conjunction with the DDR form.

DDR – Heritage loans

You can arrange to pay your loan repayment by DDR.

We will process a direct debit to the account nominated on the DDR for the value of your loan repayment (plus any applicable Government charges, GST and bank processing fees) on the date that it is due in accordance with the terms and conditions of your loan.

If a Fortnightly (1/2 of Monthly repay) or Weekly (1/4 of Monthly repay) frequency option is selected, repayments will start on the date nominated.

Unless you have nominated a fixed repayment amount on the DDR, if your loan repayment amount changes, we will automatically change the amount of your DDR in accordance with your new repayment amount.

If you have nominated a fixed amount on the DDR and your loan repayment changes so the fixed amount is insufficient, you are responsible for changing your DDR in accordance with your new repayment amount.

You will be notified of any changes in your loan repayment amount in accordance with the terms and conditions of your loan.

Stopping or cancelling your DDR

You may defer, alter, stop or cancel your DDR at any time by notifying Heritage prior to the close of business on the business day prior to your next due repayment date.

Heritage Bank
PO Box 190
Toowoomba Qld 4350

Or by phone on **13 14 22**

Requests to vary the details of the account to be debited must be in the form of a new DDR.

Returned or dishonoured DDRs

If your DDR is dishonoured or returned unpaid by your financial institution for any reason, we reserve the right to recover the funds from you and to charge a dishonour fee in accordance with our standard terms and conditions.

DDR dispute resolution

If you wish to dispute a DDR transaction you can contact us as follows and we will arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made.

Heritage Bank
PO Box 190
Toowoomba Qld 4350

Or by phone on **13 14 22**

If we are unable to resolve the dispute to your satisfaction you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim form.

Non-business days

If your due repayment falls on a Sunday or public holiday we will normally process it on the next business day.

The exception being that when the transfer falls due on the last day of a month, it will be processed on that day.

If you are uncertain of the date of transfer you should contact us by phone on **13 14 22**.

Clear funds

You should ensure that you have sufficient clear funds in your account to enable the DDR to be paid by your financial institution.

Your records

We will not disclose any details of your DDR to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.

Your account

You should check your account details against a recent statement from your financial institution or check with your financial institution to ensure that a DDR can be processed to your account.

If you wish to make enquiries about your DDR you may contact any Heritage branch or phone **13 14 22**.