

## Direct Debit Request (DDR) Service Agreement

The DDR Service Agreement forms part of the terms of the Direct Debit Request that you have recently set up. It should be read and understood once received.

### 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**.