

MEMBER DETAILS

Member number

Member name

Account number

Account name

I/we authorise and request RSL Money (Debit User) until further notice in writing, to arrange for funds to be debited from my/our account at the financial institution identified below through the Bulk Electronic Clearing System (BECS). I/we also authorise RSL Money to verify (if need be) the details of my account with my financial institution mentioned below.

DETAILS OF OTHER FINANCIAL INSTITUTION TO BE DEBITED

Financial institution

Account name (please insert in full)

BSB

Account number

DETAILS OF AUTOMATED PAYMENTPayment frequency Weekly Fortnightly Monthly

Please select which facility you would like to pay. You will need to complete one form per facility.

RSL Money Low Rate Visa Card Minimum amount due each month* - the amount shown as the 'minimum amount due' on my monthly credit card statement. Set amount - the amount set out on right Set amount \$
(must be at least 2% of my credit limit), if the closing balance is less than the set amount, the amount of the closing balance will be paid. Closing balance - the amount shown as the 'closing balance' on my monthly credit card statement will be paid.

*Please note that if my statement shows a 'past due amount', the amount debited to my account will be at least the total of the 'past due amount' and the 'minimum amount due' for the current month.

RSL Money Pension Account Set amount Set amount \$ **ACKNOWLEDGEMENT AND SIGNATURE**

I acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement (see over) and is to remain in force in accordance with the terms and conditions described in that Service Agreement.

Print Name

Date

Signature 1

Signature 2 (if applicable)

OFFICE USE ONLY

Bulk payee code

Operator Number

Periodic payment authority number

DIRECT DEBIT AUTHORITY

1. DEBITING YOUR ACCOUNT

1.1 By signing this Direct Debit Authority, you have authorised us to arrange for funds to be debited from your nominated account. You should refer to this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your nominated account as authorised in this Direct Debit Authority. We will not issue individual confirmations of payments made.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your nominated account on the previous or following business day. If you are unsure about which day your nominated account has been or will be debited, please check with your financial institution.

2. CHANGES BY US

2.1 We may vary the terms of this Direct Debit Authority at any time by giving you at least thirty (30) days written notice.

2.2 We reserve the right to:

- (a) cancel the Direct Debit Authority if three (3) consecutive debits are returned unpaid by your financial institution; and
- (b) refuse future Direct Debit Authorities.

3. CHANGES BY YOU

3.1 Subject to clauses 3.2 and 3.3, you may defer a debit payment or change the arrangements under a Direct Debit Authority by giving us 30 days notice of the deferral or change.

3.2 If you wish to stop a single debit payment you must notify us at least 30 days before the next debit day.

3.3 You may also cancel your Direct Debit Authority at any time by giving us 30 days notice before the next debit day.

4. CLEARANCE TIME

4.1 Direct Debit payments to your RSL Money account, on the requested payment date, may be credited prior to RSL Money actually receiving the funds from your other financial institution. Therefore this payment may not be accessed immediately. Please allow up to 3 full business days for your funds to be cleared.

5. YOUR OBLIGATIONS

5.1 It is your responsibility to ensure that there are sufficient clear funds available in your nominated account on a debit day to allow a debit payment to be made in accordance with this Direct Debit Authority.

5.2 If there are insufficient clear funds in your nominated account to meet a debit payment:

- (a) you may be charged a fee and/or interest by your financial institution;
- (b) you may be charged a dishonour fee (\$ at cost) to reimburse us for fees or charges we have incurred for the failed transaction. Refer to our Schedule of Fees & Charges available at www.rslmoney.com.au; and
- (c) when a Credit Card payment is rejected you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your nominated account by an agreed time so that we can process the debit payment.

5.3 You should check your account statement to verify that the amounts debited from your nominated account are correct.

6. DISPUTE

6.1 If you believe that there has been an error in debiting your nominated account, you should notify us directly. You should also confirm the details in writing with us as soon as possible so that we can resolve your query quickly.

6.2 If we conclude as a result of our investigations that your nominated account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your nominated account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your nominated account has been adjusted.

6.3 If we conclude as a result of our investigations that your nominated account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

6.4 Any queries you may have about an error made in debiting your nominated 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 and may lodge a claim on your behalf.

7. ACCOUNTS

7.1 Please be aware that direct debiting may not be available on all account types. You should check:

- (a) with your financial institution whether direct debiting is available from your nominated account;
- (b) your account details which you have provided to us are correct by checking them against a recent account statement from your financial institution; and
- (c) with your financial institution before completing this Direct Debit Authority if you have any queries about how to complete this Direct Debit Authority.

8. CONFIDENTIALITY & YOUR PRIVACY

8.1 We will keep any information (including your account details) in your Direct Debit Authority 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. You may access any personal information we hold about you at any time by contacting us.

8.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).

9. NOTICE

9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

RSL Money, PO Box H151, Australia Square NSW 1215.

9.2 We will give you notice by sending such notice in the ordinary post to the address recorded on your RSL Money account.

9.3 Any notice will be deemed to have been received 3 business days after it is posted.