



Client Service Agreement

Our commitment to you:

We will advise you, in writing, of the details of the CardPay Direct payment arrangements including the amount and commencement date at least seven calendar days prior to the first payment. Where the Due Date falls on a non-business day, we will either draw the amount on that day or on the next business day. We will not change the amount of payment arrangements without your prior approval.

We reserve the right to cancel the CardPay Direct payment arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternative payment method. We will keep all information pertaining to your nominated account at the financial institution private and confidential.

Your rights:

You may change or stop payment under the CardPay Direct payment arrangements by giving written notice to us **at least five business days prior to the Statement Date.** Alternatively, you may stop payment under the CardPay Direct payment arrangements by giving written notice to your nominated financial institution. Where you consider that a drawing has been initiated incorrectly (ie outside the CardPay Direct arrangements) you should take the matter up directly with us or your nominated financial institution

Your commitment to us, your responsibilities:

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a payment on its Due Date. It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based. It is your responsibility to advise us if the account nominated by you to receive the CardPay Direct drawings is transferred or closed. It is your responsibility to arrange alternative payment of your credit card account, in accordance with your 'Aussie MasterCard Conditions of Use', should any CardPay Direct payments be cancelled or dishonoured for any reason.

'We', 'us' or 'our' means Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Please send the completed form (no stamp required) to:

Aussie Credit Cards, Reply Paid 79929, Locked Bag 2905, Collins Street West, VIC 8007 or fax to 1800 457 921

Aussie Credit Cards are provided under agreement by Australia and New Zealand Banking Group Limited ABN 11 005 357 522
Item No. 51954 09.2009 W169754

CardPay direct



Credit Cards

Make your Credit Card Payments automatically every month with CardPay Direct

CardPay Direct lets you have your Aussie Credit Card payment made automatically from your nominated Australian bank or financial institution account each month.

It's a completely free service and means you'll no longer have to remember to make your monthly payment. How much you pay each month is up to you. Simply choose from these three options and CardPay Direct will help ensure your account is kept in order:

- Pay the minimum monthly payment plus any Amount Due Immediately as indicated on your statement
- Set monthly amount# plus any Amount Due Immediately as indicated on your statement
- Pay off the full closing balance.

Here's how CardPay Direct works

CardPay Direct enables you to make regular automatic payments to your Aussie Credit Card account. To take advantage of CardPay Direct, all you need is an account with another bank or financial institution in Australia*.

Payments will be charged to your nominated account on the Due Date, and you can make additional payments whenever you choose.

If a credit is made to your Aussie Credit Card account between the date of your statement and the payment Due Date, then CardPay Direct would make allowances for that credit and debit your nominated account depending on your choice of payment.

- If you choose to pay the minimum monthly amount, then CardPay Direct will debit your nominated account for the lesser amount required to pay the minimum monthly amount.
- If you choose to pay a set amount, then CardPay Direct will debit your nominated account for the full set amount.
- If you choose to pay the full closing balance of your statement, then CardPay Direct will debit your nominated account for the lesser amount required to pay your Aussie Credit Card account balance in full.

If your statement requires payment of an Amount Due Immediately, your minimum monthly payment or set monthly amount will be increased to include payment of this amount also.

Whatever payment option you choose, CardPay Direct will not transfer amounts in excess of the total amount owing on your card. If you wish to have the same amount paid into your Aussie Credit Card account each month irrespective of the closing balance, you will need to set up a Periodical Payment.

Apart from this, your Aussie Credit Card account will operate in the same way as before, and you will still receive a monthly statement. Once you authorise us, we'll arrange for the agreed amount to be debited from the nominated account on the Due Date each month and paid into your Aussie Credit Card account.

Please also note that you must ensure that your nominated account has sufficient cleared funds in it to enable the CardPay Direct payment to be made. To authorise us to Direct Debit your account, please:

- Complete and sign the form opposite.
- Specify the payment option you require.
- Attach a blank deposit slip to confirm the details of the account from which the payments will be made.

You'll receive a letter from us confirming that your request has been processed. In addition, your next statement will have a message advising you of the date of your first CardPay Direct payment.

Please note that you will need to continue paying your account in the normal manner until we advise you when the first payment will be transferred from your nominated account.

Changing your instructions

If you wish to change the payment option on your CardPay Direct Facility, please call us any time on 1300 660 841. However, if you're changing the account from which you wish to make payments, you'll need to complete another CardPay Direct application.

Please tear off and fax the completed form to 1800 457 921.

Alternatively, you can mail the completed form (no stamp required) to:
Aussie Credit Cards
Reply Paid 79929
Locked Bag 2905
Collins Street West VIC 8007

If you'd like any further information on CardPay Direct, please call us on 1300 660 841.

*Or the minimum monthly payment, whichever is greater.
*Note: Direct debiting is not available on all accounts. If in doubt please refer to your bank or financial institution.

CardPay Direct Debit Request

Name in Full "The Account Holder(s)"
I/we,

hereby apply for the CardPay Direct option as specified in the Your Payment Details section following. I/we request that monies due in terms of the payment arrangements contained in this application be drawn under the Direct Debit system from my/our account as shown in the 'Your Account Details' section below:

A. Your Payment Details

Your Aussie Credit Card Account Number to be Credited

514045

Your Account Name (exactly as it appears on your Aussie Credit Card)

Your choice of payment is: (please tick one)

☐

Minimum monthly payment
– plus any Amount Due Immediately as shown on your monthly account statement.

☐

Set monthly amount of \$
– or minimum monthly payment as shown on monthly account statement, whichever is greater, plus any Amount Due Immediately. The set monthly amount must exceed \$10.

☐

Full amount of closing balance each month.

B. Your Account Details

Name of Bank or Financial Institution

Account Name(s)

BSBAccount Number

Please note – Direct Debiting is not available on all accounts.

C. Your Signature

I/we acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement received from Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (Debit User ID 000155) as detailed overleaf.

Authorised Account Holder's Signature(s)

x

Date

/

/