

Card Services

Direct Debit Request Form



Please complete the following form using blue/black ink and capital letters and:

Post: Card Services, PO Box 3665, Rhodes NSW 2138 or **Email:** myer@cardserve.com.au

For more information, please contact us on: **Phone:** 13 67 17

By setting up a direct debit on your Card, you never have to worry about missing a monthly payment. Direct debit automatically pays your Card account every month on or before the due date from the bank account of your choice. With this flexible option you can choose to pay any amount equal to or greater than the minimum payment. This form authorises us to debit your account with another financial institution. Please be aware that under the Direct Debit Scheme regulations, we can only accept a direct debit drawn from a bank account in the name of the primary cardholder.

You have three options when organising your direct debit. Choose the option most convenient for you by ticking the relevant box on this form:

- **Minimum repayment** – You can organise to only have the minimum amount paid to your Card each month. If you choose this option but would like to pay more, you can still use any of the alternative payment methods listed on your statement to pay the additional amount.
- **Full statement balance** – Your Card is paid in full each month, including any balance transfers or Interest Free Finance balances.
- **Set monthly amount** – You can nominate a set amount to be paid to your Card each month. This set amount must be greater than the minimum payment due. If your Closing Balance is less than your set amount, the Closing Balance will be paid.

As soon as your direct debit facility has been set up, a message will appear on your statement. Until you see this message, please continue to make your payment by any of the alternative methods listed on your statement.

Primary cardholder details

Card number

First name

Surname

Daytime contact number
 ()

Payment account details

Name of financial institution

Address of financial institution

Account name

Branch number (BSB) Account number

Service agreement

I authorise you, Macquarie Card Services (User ID 320357) until further notice in writing, to debit my above mentioned account, for the following amount (please select one from the following):

Note: If you would like to take advantage of any Interest Free Finance or balance transfer Special Promotions for the full promotional period, you must choose either option A or C.

- A. Minimum Payment Due (as required by the Conditions of Use)
- B. The full amount of the Closing Balance on my monthly statement (including any balance transfers and other Interest Free Finance balances).
- C. A set monthly payment amount*
 \$

* Must be greater than the Minimum Payment Due. If your Closing Balance is less than your set amount, the Closing Balance will be paid.

Please note: If you do not make a selection, you will automatically be placed on Minimum Payment Due option.

Please sign

By signing and/or returning this form, I acknowledge I have read and understood the terms and conditions governing the arrangements between Card Services and myself as set out in this Direct Debit Request Service Agreement.

Signature

Date (DD/MM/YYYY)

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Macquarie Bank Limited (user ID 320357, ABN 46 008 583 542) (*the Debit User*). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or we means the Debit User you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and 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 account as authorised in the Direct Debit Request.

1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification by writing to our address specified in section 8.1 below, or by arranging it through your own financial institution, which is required to act promptly on your instructions.

4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

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

- a) you may be charged a fee and/or interest by your financial institution;
- b) you may also incur fees or charges imposed or incurred by us; and
- c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

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

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 13 67 17 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.

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

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

6. Accounts

You should check:

- a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

7.1 We will hold, use and disclose any information (including your account details) in your Direct Debit Request in accordance with our Privacy Policy, available at jetstar.com/au/en/creditcards.

7.2 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 (including disclosing information in connection with any query or claim).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Card Services
 PO Box 3667
 Rhodes NSW 2138

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

8.3 Any notice will be deemed to have been received on the third banking day after posting.

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