



Business MasterCard Direct Debit Request

For any enquiries contact us on **1300 658 108** Mon to Fri 9am-5pm (Melbourne time).
Mail to Business Banking, Me Bank, GPO Box 1345, Melbourne VIC 3001.
Visit mebank.com.au

Use this form to provide details of your nominated account to make payments to your Members Equity Business MasterCard account or to change your existing nominated account details.

I request Members Equity Bank (User ID 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from my nominated account at the financial institution shown below and credited to the Members Equity Business MasterCard account shown below in accordance with a) my instructions set out below and b) my future instructions regarding this nominated account.

Section 1 - Details of your Members Equity Business MasterCard account (funds will be deposited into this account)

Business name

Business address

State

Postcode

Section 2 - Principal details

Title (Mr/Mrs/Miss/Ms/other)

Surname

Given name(s)

Principal's card number

Section 3 - Nominated account details (funds will be withdrawn from this account)

- Please ensure the nominated account is in the same name as the Business MasterCard account
- Third party accounts are not accepted as nominated accounts
- Details should be as they appear on your nominated account statement

Name and address of financial institution

State

Postcode

Account name

BSB number

Account number

Please note, not all financial institutions accommodate direct debit requests. If you are unsure please contact the relevant financial institution.

Section 4 - Payment options (please select one)

Please debit:

- the minimum monthly repayment as shown on my summary statement for my card account
- a set monthly amount of \$.
- a set monthly percentage of of the closing balance of the card account as shown on the statement.
- the closing balance of the card account as shown on the statement (card account paid in full each month)

Please note, payments are debited 25 days after the end of your statement period.

We may also arrange for funds to be debited for any overdue amounts and any amounts by which you exceed your credit limit.

Section 5 - Declaration (please follow the instructions below to sign this form)

I acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Service Agreement included on this form.

Please follow the instructions below to sign this Direct Debit Request form.

Signature

Print name and position

Date

Signature

Print name and position

Date

- **Sole Trader:** Proprietor of business to sign.
- **Company:** A Director and the Secretary or two Directors to sign.
- **Sole Director Company:** Sole Director/Secretary to sign, stating that he or she is the Sole Director and Sole Secretary of the company.
- **Trust:** All trustees to sign.
- **Partnership:** All partners to sign (unless ME Bank agrees otherwise in the case of a large partnership).
- **Incorporated Association:** Minimum of two office bearers (e.g. the Chairman, Secretary, Treasurer or equivalent officer in each case) to sign in accordance with the rules governing the association.
- **Union:** Authorised Representative(s) to sign in accordance with the registered rules of the Union.

If you want to make additional payments in future or change your regular payments from the above nominated account or cancel this Direct Debit Request, please call us on 1300 658 108.

Direct Debit Request Service Agreement

1.0 - Definitions

In this agreement, unless the context requires otherwise:

- agreement or this agreement** means this Direct Debit Request Service Agreement between you and us including any amendments to this agreement;
- business day** means a weekday except a national public holiday or a public holiday in Victoria;
- DDR** means a Direct Debit Request completed and signed in accordance with your credit card contract;
- drawing** means the amount debited from your nominated account pursuant to a DDR and this agreement;
- drawing arrangement** means your specific instructions set out in, or given to us in accordance with, a DDR as they relate to a drawing and your nominated account;
- Business MasterCard account** means the Members Equity Business MasterCard account specified by you in the DDR to which amounts are to be credited;
- nominated account** means the account that is nominated by you in the DDR from which amounts are to be debited;
- us, we, our and ME Bank** means Members Equity Bank Pty Ltd ABN 56 070 887 679;
- you and your** means the person or persons who signed the DDR;
- your financial institution** means the financial institution at which the nominated account is held; and
- your credit card contract** means the terms and conditions that apply to the Members Equity Business MasterCard account.

2.0 - Debiting your nominated account

By signing a DDR you authorise us to arrange for funds to be debited from your nominated account as follows:

- any amounts that we are instructed to draw in accordance with your credit card contract;
- any amounts owing in relation to your Business MasterCard account and/or
- in accordance with specific instructions set out in the DDR.

If a drawing is due to be made on a day that is not a business day, we may direct your financial institution to debit your nominated account the following business day. If you are uncertain as to when the drawing will be processed, contact your financial institution.

If a drawing arrangement is returned unpaid by your financial institution you:

- must arrange for the drawing arrangement 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 drawing;
- may be charged a fee and/or interest by your financial institution; and
- may also be charged a fee imposed or incurred by us.

We reserve the right to cancel your drawing arrangements if three or more drawings are returned unpaid.

We will not disclose any details of your DDR unless:

- the disclosure to a financial institution is necessary to enable us to act in accordance with your drawing arrangements or to investigate a disputed transaction;
- we are required or permitted to make the disclosure by law or you consent to the disclosure;
- our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

3.0 - Changes to this agreement

We may change any details of this agreement or of a DDR by giving you 14 days written notice.

4.0 - Your rights

You may ask us to alter or defer your drawing arrangements, stop an individual drawing or cancel this agreement by giving us at least one business day's written notice by mailing it to - Manager Business Banking Administration, ME Bank, GPO Box 1345, Melbourne VIC 8060, or by faxing it to (03) 9605 6300. Alternatively you can call us on 1300 658 108.

You can also ask your financial institution to stop an individual drawing or cancel this agreement.

If you consider that a drawing has been initiated incorrectly, you should call us and confirm this by notice in writing to us as soon as possible. You may also direct any claims to your financial institution.

If we conclude as a result of our investigations that your nominated account:

- has been incorrectly debited, we will arrange for your financial institution to adjust your nominated account (including interest and charges) accordingly;
- has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

5.0 - Your obligations

It is your responsibility to:

- ensure that your nominated account can accept direct debits (direct debiting may not be available on all accounts). If you are uncertain, please check with your financial institution before you complete the DDR;
- have sufficient clear funds in your nominated account by the due date to enable drawings to be made;
- ensure that the details you give us of your nominated account are correct by checking them against a recent statement. If you are uncertain, please check with your financial institution before completing the DDR;
- ensure that the authority given to us to draw on your nominated account is consistent with the account authority or signing instructions held by your financial institution for that account.
- tell us if the details of your nominated account change in any way; and
- check your statement to verify that the amounts debited from your nominated account are correct.

INTERNAL USE ONLY

Authority number