

Direct Debit Request - ROnline Savings Account

Request and authority to debit the account named below to pay an ROnline Savings Account.

Please post completed forms to: Rural Bank, GPO Box 551, Adelaide, SA, 5001

Date

Direct Debit Request

I/We and of

Customer Name (1)

Customer Name (2)

Address

request and authorise Rural Bank Limited (User ID 207181) to arrange

for any amount Rural Bank Limited may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and any further instructions provided below).

Payment Details

Payment Amount

Payment Amount Amount in Words

Account Details

Account Name Bank Name

BSB - Bank City

Account Number Narration (if required)

Note: Please check with your financial institution to ensure the account nominated facilitates direct debiting.

Payment Frequency

Payment Dates Start Date End Date Until Further Notice

Payment Frequency Daily Weekly Fortnightly Monthly
 Quarterly Half-Yearly Annually Last Day of the Month

Account to be Credited

BSB 6 | 3 | 3 | - | 1 | 1 | 1

Account Number

Protecting Your Privacy

Rural Bank Limited collects your personal information to provide you with the direct debit services you have requested. To do that, we may need to disclose your personal information to electronic network administrators, other financial institutions and to any entity or person you have requested us to pay on your behalf. If any part of that information is not provided, we may not be able to provide you with those direct debit services. In most cases, you can gain access to your personal information.

Customer Authority

By signing this Direct Debit Request you acknowledge you have read and understood the terms and conditions governing the debit arrangements between you and Rural Bank Limited as set out in this request and in the Direct Debit Request Service Agreement.

Signature 1 Signature 2

Name Name

Signature Verification

Signature Date Branch
Name

Authority received In Branch Mail Fax Email Telephone Customer signature verified Required signatories checked



Direct Debit Request - Service Agreement

Definition of Terms

- '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;
- 'business 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 you and us;
- 'us' or 'we' means Rural Bank Limited;
- 'you' means the customer who signed the Direct Debit Request; and
- 'your financial institution' means the financial institution where you hold the account that you have authorised us to debit.

1. Debiting your account

- 1.1. By signing a direct debit request, 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 business day, we may direct your financial institution to debit your account on the following business day.

2. Changes 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. Changes by you

- 3.1. Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on **1300 660 115**.
- 3.2. If you wish to stop or defer a debit payment you must notify us in writing at least seven (7) days before the next debit day. This notice should be given to us in the first instance. You may also stop or defer a direct debit payment by contacting your financial institution.
- 3.3. You can cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance. You may also cancel your direct debit payment by contacting your financial institution.

4. Your obligations

- 4.1. It is your responsibility to ensure 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 funds in your account to meet a debit payment:
 - i) you may be charged a fee and/or interest by your financial institution;
 - ii) you may also incur fees or charges imposed or incurred by us. Please refer to the Schedule of Fees and Charges for more information; and
 - iii) 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.
- 4.4. If Rural Bank Limited (the 'Bank') is liable to pay goods and services tax ('GST') on a supply made by the Bank in connection with this agreement, then you agree to pay the Bank on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1. If you believe there has been an error in debiting your account, you should notify us directly on **1300 660 115** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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.
- 5.4. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer to your financial institution, which will obtain details from you about the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1. You should check:
 - i) 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;
 - ii) your account details which you have provided to us are correct by checking them against a recent account statement; and
 - iii) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Notice

- 7.1. If you wish to notify us in writing about anything relating to this agreement, you should write to Rural Bank Limited, GPO Box 551, Adelaide, SA, 5001.
- 7.2. We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 7.3. Any notice will be deemed to have been received two business days after it is posted.

