

Quick Debit Request

Authority and request to debit the account detailed below to pay The Bank (User ID No 049053)

1 MEMBER DETAILS

Member Number:

Given Name or ACN/ ABN

Address:

2 ACCOUNT DETAILS

Account to be credited (eg. S2/ L27):

Amount and Frequency (Tick appropriate boxes)

Specified Amount: \$ or Agreed Loan Repayments: \$

Other Agreed Amount*: Frequency: Weekly Fortnightly Monthly

Commencement Date: Until: Until Further Notice:

3 DETAILS OF FINANCIAL INSTITUTION AT WHICH YOUR ACCOUNT IS HELD

Note: Direct debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information.

Financial Institution Name:

BSB:

Branch:

4 DETAILS OF THE ACCOUNT TO BE DEBITED

Account Name: Account Number:

Acknowledgment

By signing this Quick Debit Request you acknowledge that you have read and understood the terms and conditions governing the direct debit arrangements between you and the Bank as set out in this Quick Debit Request and the Product Information Guide. Please ensure that the account information you have provided is correct and that this Quick Debit Request is signed by all account holders of the nominated account.

Signature: Date:

Once you have completed this form:



email: unitybank.com.au



Drop it into
a branch



Mail it to PO Box K237 Haymarket NSW 1240

We're here to help

If you need assistance completing this form, call us on 1300 36 2000 or drop into your local branch.

Reliance Bank is a division of Unity Bank Limited. ABN 11 087 650 315 AFSL/ Australian Credit Licence 240399

<p>Definitions</p>	<p><i>Account</i> means the account held at <i>your financial institution</i> which we are authorised to arrange for funds to be debited.</p> <p><i>Agreement</i> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>Business day</i> means a day other than Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>Debit day</i> means the day that payment by <i>you</i> and <i>us</i> is due.</p> <p><i>Direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><i>Us</i> and <i>we</i> means <i>the Bank</i> who you have authorised by signing a <i>direct debit request</i>.</p> <p><i>You</i> means the customer who signed the <i>direct debit request</i>.</p> <p><i>Your financial institution</i> is the financial institution where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.</p>
<p>1. Debiting your account</p>	<p>1.1 By signing the <i>direct debit request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>direct debit request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>. <i>We</i> will not issue individual confirmation of payments made.</p> <p>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 previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your financial institution.</p>
<p>2. Changes by us</p>	<p>2.1 <i>We</i> may vary the terms of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least thirty (30) days' written notice.</p>
<p>3. Changes by you</p>	<p>3.1 Subject to clauses 3.2 and 3.3, <i>you</i> may defer a debit payment or change the arrangements under a <i>direct debit request</i> by giving us thirty (30) days' notice in writing, signed by you, of the deferral or change</p> <p>3.2 If <i>you</i> wish to stop a <i>debit payment</i> you must notify us in writing at least thirty (30) days before the next <i>debit day</i>. This notice should be given to us in the first instance.</p> <p>3.3 <i>You</i> may also cancel <i>your direct debit request</i> at any time by giving <i>us</i> thirty (30) days' notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>

<p>4. Your Obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> on a debit day to allow a <i>debit payment</i> to be made in accordance with the <i>direct debit request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <p>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</p> <p>(b) <i>you</i> may be charged a fee to reimburse <i>us</i> for fees and charges <i>we</i> have incurred for the failed transaction; and</p> <p>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</p> <p>4.3 You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p> <p>4.4 If the Bank A.B.N 11 087 650 315 ("the Bank") is liable to pay goods and services tax ("GST") on a supply made by the Bank in connection with this <i>agreement</i> , 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.</p>
<p>5. Dispute</p>	<p>5.1 If you believe that there has been an error debiting <i>your account</i>, you should notify <i>us</i> directly by telephone on 1300 36 2000 or by fax on 02 8263 3277. You should also confirm the details in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query quickly.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been correctly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and evidence for this finding.</p> <p>5.4 Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i>. If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i>, which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.</p>

<p>6. Accounts</p>	<p>6.1 Please be aware that direct debiting may not be available on all accounts. <i>You</i> should check:</p> <ul style="list-style-type: none"> a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i>. b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement from your financial institution; and c) with <i>your financial institution</i> before completing the <i>direct debit request</i> if <i>you</i> have any queries about how to complete the <i>direct debit request</i>.
<p>7. Confidentiality</p>	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your direct debit request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information. <i>You</i> may access any personal information <i>we</i> hold about <i>you</i> at any time by contacting <i>us</i>.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <ul style="list-style-type: none"> a) to the extent specifically required by law; or b) for the purposes of this <i>agreement</i> or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).
<p>8. Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to The General Manager Unity Bank Limited PO Box K237 Haymarket NSW 1240.</p> <p>8.2 <i>We</i> will give <i>you</i> notice by sending such notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i>.</p> <p>8.3 Any notice will be deemed to have been received <i>two business days</i> after it is posted.</p>