



# **Quick Debit Request**

Please return completed form to the Bank by mail, or to a Service Centre. Authority and request to debit the account detailed below to pay the Bank (User ID No 048256)

Member de	etails						
Member number	umber (if known) Surname or Company name						
Residential address (Unit no./ Street no./ Street name)				Suburb	Town	State	Postcode
Account to be cre	dited						
Authority a	ınd request t	o debit					
properly debit or to the terms and	charge you to be d	ebited from the rect Debit Requ	account uest Serv	identified bel ice Agreemen	low through the Bu t (over the page) a	ange for any amount the Ilk Electronic Clearing Sy nd any further instruction	/stem, subject
Amount an	nd frequency	of debit (	Please t	ick appropr	iate boxes)		
Amount							
Specific amou	unt	and/or	Agreed	loan repaymer	nt or		
Closing balan	ice on last statemen	t (for credit card	d) or	Minimum p	oayment (for credit	card)	
Frequency							
Weekly	Fortnightly	4 Weekly	or	Monthly	or		
Commencement	date						
	until		or	until furthe	er notice		
	address of financial ting may not be ava					er to your financial institu	ition for further
Financial Institut	ion						
BSB	Branch						
Insert details of	the account to be	debited					
Account name				Account n	umber		

Agreement (over the page). Request is signed by all acco		e that the account information you have provided is corre of the nominated account.	ect and that this Quick Debit					
Member 1 signature			Date					
Member 2 signature			Date					
This authority must be signed in accordance with the Membership signing authority - either to sign requires 1 signature, both to sign requires 2 signatures.								
Service centre use	only							
Member verified	Yes	Date						
Forwarded to Payments	Yes							
Payment teams us	se only							
Authority No.		Checked by						
Entered by		Date						

By signing this Quick Debit Request you acknowledge that you have read and understood the Terms and Conditions governing the debit arrangements between you and the Bank as set out in this Quick Debit Request and the Direct Debit Request Service

**Acknowledgement** 

## Service agreement

**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 daymeans the day that payment by you to us is due.debit paymentmeans a particular transaction where a debit is made.

direct debit request means the written, verbal or online request between us and you to debit funds from your account.

us or we means the Bank

you means the member who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

### 1. DEBITING YOUR ACCOUNT

1.1 By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out 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. OR We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

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 sent to the preferred email or address you have given us in the Direct Debit Request.

### 3. HOW TO CANCEL OR CHANGE DIRECT DEBITS

- 3.1 You can:
  - (a) cancel or suspend the Direct Debit Request; or
  - (b) change, stop or defer an individual debit payment, at any time by giving us at least [insert number of days should be less than 14] days notice.

To do so, contact us at (Unity) mail@unitybank.com.au or (G&C) info@gcmutual.bank or by telephoning us on (Unity) 1300 36 2000 or (G&C) 1300 364 400 during business hours;

You can also contact your own financial institution, which must 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) we may charge you reasonable costs incurred by us on account of there being insufficient funds; 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 (Unity) mail@unitybank.com.au or (G&C) info@gcmutual.bank or by calling us on (Unity) 1300 36 2000 or (G&C) 1300 364 400. Alternatively you can contact your financial institution for assistance.
- 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 within a reasonable period 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

- **6.1** 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 keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

- 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. CONTACTING EACH OTHER

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to the Bank (Unity) PO Box K237 Haymarket NSW 1240 or (G&C) PO Box A253, Sydney South NSW 1235.
- 8.2 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the second banking day after sending.

# **Next steps**

Once you have completed this form and collated any available supporting documentation, please return to us by:

# Mail PO Box K237 Haymarket NSW 1240 PO Box A243 Sydney South NSW 1235 mail@unitybank.com.au info@gcmutual.bank By visiting a Service Centre By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on (Unity) **1300 36 2000** or (G&C) **1300 364 400**, visit your local Service Centre or refer to our website for more information.