

## Change Direct Debit -704997 or 034867

### PERSONAL DETAILS

Loan Account Number	
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### DIRECT DEBIT SET UP OR CHANGE

Amount	<input type="checkbox"/> Minimum Repayment <b>OR</b> <input type="checkbox"/> Fixed amount greater than the minimum payment \$_____	
Frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	Effective Date _____ / _____ / _____

#### Direct Debit # 1

Account Name			
BSB	Account No.		

### CLIENT SERVICE AGREEMENT

This document provides information to you regarding the direct debiting of your account. By signing the Direct Debit Request (DDR) below you acknowledge you have read and understood these terms. Direct Debiting is not available on the full range of accounts. If in doubt please refer to your Financial Institution.

**How the DDR will be used** **1.** The DDR will be used to debit amounts due by you under your loan agreement with the lender. **2.** Where a payment due date falls on a non-business day, the amount will be debited on the next business day. **3.** The purpose for which the DDR is used will not be changed without giving you at least 14 days notice. **4.** All information relating to your nominated account will be kept private. **Your rights** **5.** You may stop any individual debit by giving written notice to the mortgage manager. This notice must be received by the mortgage manager at least 5 business days prior to the payment due date. **6.** You may request deferment or alteration to payments under the DDR by contacting the mortgage manager. There is no obligation to agree to any request. Any request must be given at least 5 business days prior to the payment due date. **7.** If you consider that a debit has been incorrectly made, you should contact the mortgage manager. The mortgage manager will determine whether the debit was correct, and if not, arrange for an adjustment. If the mortgage manager determines that the debit was correct, you will be told why. **Your commitment to us** **8.** You may not terminate the DDR without the mortgage managers consent. **9.** You must ensure there are sufficient funds available in the nominated account to meet each debit on its due date. You must ensure that the account you propose to debit allows direct debits. You should check this directly with the financial institution at which you maintain the account. You must not close or alter the account without the mortgage managers prior written consent and unless approved alternate payment arrangements have been made. If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your credit contract, and you may be in default under your credit contract.

### DECLARATION

By signing this document, each of us acknowledges that before signing this document each of us has received & read a copy of the General Terms & Conditions relating to the loan account(s) referred to above, and received & read a copy of the Client Service Agreement. **If I/we have authorised you to accept instructions from any one borrower (see Section 1 above), each of us:** **1.** agrees to you acting on the instructions given to you in accordance with the General Terms and Conditions even if those instructions are given by one of us only; **2.** consents to each person who signs this document authorising transactions on the loan account(s) and any other account(s) referred to above; **3.** acknowledges that, subject to the General Terms and Conditions, each of us will be jointly and severally liable for all transactions on the above account even if those transactions are not authorised by all of us; **4.** agrees that this authorisation will remain valid until revoked in writing by any of us, unless another third party authorisation form is signed by all the relevant account holders. If I/we have chosen direct debit as our repayment method, each of us acknowledges that this direct debit arrangement is governed by the terms of the Client Service Agreement. I / We request First Mortgage Company Pty Ltd ABN 37 099 125 318 (User ID 148031) to debit that money due in terms of the repayment arrangements covered by this document under the Bulk Electronic Clearing System from my/our account/s as above.

### SIGNED

Signed	x	Signed	x
Full Name # 1		Full Name # 2	