

Direct Debit Request



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 7, 130 Stirling Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | F (08) 9219 7660 | W pnbank.com.au

MEMBER DETAILS

Member number _____ Account number _____

Surname/Company name _____

Given names/ABN _____

Phone: Home _____ Work _____ Mobile _____

DETAILS OF NOMINATED ACCOUNT TO BE DEBITED

Name of financial institution _____

Address of financial institution _____

BSB _____ Account number _____ Account name _____

Note: direct debits may not be available on all accounts. Please check with your financial institution.

DIRECT DEBIT DETAILS Please tick appropriate box

CREDIT CARDS

Statement Balance

Minimum Monthly Repayment

Fixed amount of \$ _____

Frequency Weekly Fortnightly Monthly Date effective _____

If you select a fixed amount/alternate frequency, please ensure that the minimum repayment is paid between the 15th and 28th of each month.

HOME & PERSONAL LOANS

Minimum monthly/fortnightly repayment (Including monthly maintenance fee - if applicable)

Fixed amount of \$ _____

Frequency Weekly Fortnightly Monthly Date Effective _____

All credit card repayments are due on the 28th of each month. All home and personal loan repayments will be debited on the due date unless you select a fixed amount and an alternate frequency.

AUTHORITY

By signing this Direct Debit Request I/we acknowledge:

- That I/we authorise and request P&N, until further notice in writing, to debit my/our nominated account above through the Bulk Electronic Clearing system the fixed amount specified or, if no amount is specified, with any amount they may properly debit, subject to the terms and conditions of the Direct Debit Request Service Agreement and instructions above
- That I/we have read and understood the terms and conditions governing the debit arrangements between me/us and P&N as set out in this Direct Debit Request Service Agreement
- That P&N have the right to verify the above mentioned account details and thereby authorise the nominated financial institution to release my/our account information allowing verification of the nominated account details
- That it is my/our responsibility to ensure that the account information is correct and that this request is signed by all signatories of the nominated account

Primary signature

Date _____

Secondary signature

Date _____

OFFICE USE ONLY

Officer _____ Operator no. _____ Signature _____ Date _____

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Service Agreement

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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.

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.

direct debit request means the Direct Debit Request between us and you.

external third party transfer means a third party transfer that is not to an account another person holds with P&N.

us and we means P&N Bank, who you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

1.1 By signing the *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*. We will not issue individual confirmation of payments made.

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*.

2. Changes by us

2.1 We may vary the terms of this *agreement* or a *direct debit request* at any time by giving you at least thirty (30) days' written notice.

3. Changes by you

3.1 Subject to clause 3.2 you may change the arrangements under a *direct debit request* by giving us ten business days' notice in writing, signed by you, of the deferral or change, or by telephoning us on 13 25 77 or by facsimile on (08) 9219 7660.

3.2 You may also cancel your *direct debit request* at any time by giving us 30 days' notice in writing before the next *debit day*. This notice should be given to us in the first instance.

4. Your Obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your *account* on a *debit day* to allow a *debit payment* to be made in accordance with the *direct debit request*. Funds credited to your receiving *account* at P&N Bank will be subject to a clearance period.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your *financial institution*;
- you may be charged a fee to reimburse us for fees or charges we have incurred for the failed transaction; and
- you must arrange for the *debit payment* to be made by another method.

4.3 You should check your *account* statement to verify that the amounts debited from your *account* are correct.

4.4 If P&N Bank ABN 69 087 651 876 is liable to pay goods and services tax ("GST") on a supply made by us in connection with this *agreement*, then you agree to pay P&N 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 that there has been an error in debiting your *account*, you should notify us directly by telephone on 13 25 77, by facsimile on (08) 9219 7660 or emailing info@pnbank.com.au. You should also confirm the details in writing with us as soon as possible so that we can resolve your query 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 that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your *financial institution*, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

6.1 Please be aware that direct debiting may not be available on all accounts. You should check:

- with your *financial institution* whether direct debiting is available from your *account*.
- your *account* details which you have provided to us are correct by checking them against a recent account statement from your *financial institution*; and
- 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. You may access any personal information we hold about you at any time by contacting us.

7.2 We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement or if required by our sponsor in the *direct debit* system (including disclosing information in connection with any query, dispute or claim).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

P&N Bank
PO Box 8609
Perth BC, WA 6849

8.2 Notices will be sent to the current address held for your membership.

8.3 Any notice will be deemed to have been received two business days after it is posted by P&N Bank.