

Credit Card Automatic Payment Plan



St. George Bank Limited ABN 92 055 513 070 AFS Licence No. 240997

- Direct Debit Request Please tick:
- New Automatic Payment Plan Complete 1, 3 and 5
- Amendments to existing authority Complete 1, 3 and 5
- Cancellation Complete 1, 4 and 5

1. Customer Details

Your St. George Credit Card Number is

Full Name

Residential Address

Postcode

Home phone number

Work phone number

2. Authorisation

By signing this document, I/we authorise St. George - Autopay ABN 92 055 513 070, Debit User Number 8380 (the Debit User) to debit my/our account, detailed in the Schedule below, through the Direct Debit System, with any amounts I/we must pay the Debit User when due under the arrangement between the Debit User and me/us. I/We understand and acknowledge that the Debit User may vary the amount or frequency of debits under this authority in accordance with any variation to the arrangement between the Debit User and me/us.

This authority is to remain in force until further notice.

3. The Schedule

Name of Financial Institution (from where payment will come)

Address of Financial Institution

BSB Number

Account Number

Account Title

Account Type

(Direct Debiting is not available on full range of accounts. If in doubt, please refer to the financial institution at which the account is held.)

Customer Payment Options tick one

Minimum Monthly Payment

Account Paid in full

Fixed Monthly Payment equal to \$ per month, or 2% of the outstanding balance on the Account, whichever is greater.

Note: Any amounts past due, or any amount exceeding the approved credit limit on your statement, will be deducted in addition to the Minimum Monthly Payment or Fixed Monthly Payment.

4. Cancellation of Direct Debit Request

I/We hereby cancel my/our existing Direct Debit arrangement with St. George - Autopay ABN 92 055 513 070, Debit User Number 8380.

5. Signatures

Conditions

- The Bank makes a debit under this authority only if there are sufficient cleared funds in my/our account when the payment is due. The Bank is not liable for any expense or loss that I/we may suffer because a payment is not made because I/we do not have enough cleared funds in my/our account.
- The Bank may cancel this direct debit request (amongst other reasons) if I/we do not have enough cleared funds available on two or more occasions.
- The Bank may debit my/our account under this authority if there are available cleared funds in my/our account even if I/we die or become bankrupt until written notice of my/our death or bankruptcy is received by the Bank.
- I/We understand that the debits the Bank makes under this authority will be on the due date for payment, which is 25 days after the date of the statement.
- I/We understand that if the current statement on my/our credit card account has already issued or is about to be issued, the Bank will not make a debit under this authority for payment on that statement. The first debit we make will take place 25 days after the date of the next statement. I/We understand that I/we must make the payment required by the credit card statement which has already issued or which is about to be issued.

New privacy laws protect your privacy. To read our policy "Protecting Your Privacy", go to our website stgeorge.com.au phone 13 33 30 or ask at any branch to receive a copy.

I/We have read and understand the above conditions. To be signed according to the authority held on the Account at the other Financial Institution.

Customer Signature

Date

Customer Signature (if joint account)

Date

Direct Debit Request Service Agreement for Credit Card Account

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System for the purpose of making payments on a credit card account. The account details are on your Direct Debit Request.

This agreement is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us due to giving us your Direct Debit Request.

When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

What we agree and what we can do

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. We give you a statement every month, which shows the amounts credited to your credit card account which we draw under your Direct Debit Request.
4. On giving you at least 25 days' notice, we may:
 - change our procedures in this agreement;
 - change the terms of your Direct Debit Request; or
 - cancel your Direct Debit Request.

For example, and without limiting when we may cancel your Direct Debit Request, we may cancel your Direct Debit Request if we cannot draw an amount in accordance with your Direct Debit Request on at least two consecutive occasions.

5. You may ask us to:
 - alter the terms of your Direct Debit Request;
 - defer a payment to be made under your Direct Debit request;
 - stop a drawing under your Direct Debit Request; or
 - cancel your Direct Debit Request,

by attending your local branch and completing a form at least 10 working days before a payment is due under your Direct Debit Request.

6. You may dispute any amount we draw under your Direct Debit Request by contacting us on 13 33 30 with your credit card account number and details of the disputed amount. Also, you may dispute a drawing with your financial institution.
7. We deal with any dispute under clause 6 of this agreement as follows:
 - we use internal reports to confirm dispute details and contact the other financial institution where necessary; and

- we undertake to complete inquiries, resolve disputes and inform you within seven business days of receiving your inquiry on the disputed amount if the disputed transaction is less than 12 months old and one month if the disputed transaction is more than 12 months old.
8. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.
 9. We may credit your credit card account with a payment amount before we seek to draw the payment in accordance with your Direct Debit Request. If that drawing is rejected, we may reverse the credit we made to your credit card account.
 10. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will inform you in writing and you will need to make alternate arrangements to make the payment. We may charge you a fee if our attempt to make a drawing under your Direct Debit Request is rejected.
 11. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
 - you dispute any amount we draw under your Direct Debit Request and we need to disclose any information, relating to your Direct Debit Request or to any amount we draw under it, to the financial institution at which your account is held; or
 - you consent to that disclosure; or
 - we are required to disclose that information by law.

What you should consider

12. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
13. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.
14. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
15. You are responsible to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
16. You may direct:
 - any requests to stop or cancel your direct debit request to us or your financial institution; and
 - any enquiries relating to any dispute under clause 6 of this agreement to us or your financial institution.

Branch Use Only

Branch

Contact No.

Staff Name

Employee No.



Mail:

Group Card Services
Reply Paid 1518
Adelaide SA 5001



Fax:

02 9995 8131