

# DIRECT DEBIT REQUEST



BCU Bank is a division of Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701  
PO Box 1563, Coffs Harbour, NSW 2450 | T 1300 228 228 | W [bcu.com.au](http://bcu.com.au)

## MEMBER DETAILS

Member number \_\_\_\_\_  
Surname/Company name \_\_\_\_\_  
Given names/ABN \_\_\_\_\_

## DETAILS OF NOMINATED ACCOUNT TO BE DEBITED

Name of financial institution \_\_\_\_\_ BSB \_\_\_\_\_  
Account number \_\_\_\_\_ Account name \_\_\_\_\_  
Note: direct debits may not be available on all accounts. Please check with your financial institution.

## DETAILS OF NOMINATED ACCOUNT TO BE CREDITED Please tick appropriate box

### CREDIT CARDS

Account Number \_\_\_\_\_  
☐ 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 15<sup>th</sup> and 21<sup>st</sup> of each month.

### HOME LOANS, PERSONAL LOANS & BUSINESS LOANS

Account Number \_\_\_\_\_  
☐ 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 21<sup>st</sup> 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 BCU Bank, 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 BCU Bank as set out in this Direct Debit Request Service Agreement
  - That BCU Bank 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

Signed:

X

Primary Signature  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

X

Secondary Signature  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

## OFFICE USE ONLY

Officer \_\_\_\_\_ Operator no. \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

## 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 BCU Bank.

*us* and *we* means BCU 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, but will only do so in order to protect our reasonable business interests.

### 3. Changes by you

- 3.1 Subject to clause 3.2 *you* may change, defer, alter or cancel the repayments completely under a *direct debit* request by providing a notice in writing, signed by *you* or by telephoning *us* on 1300 228 228.
- 3.2 Direct debit changes may take up to 7 business days to be processed. *Your* current repayment arrangements will apply during this processing time.

### 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 BCU Bank will be subject to a clearance period.
- 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) *you* may be charged a fee to reimburse *us* for fees or charges we have incurred for the failed transaction; and
  - (c) *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 BCU 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 BCU 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 1300 228 228 or emailing [mail@bcu.com.au](mailto:mail@bcu.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:
  - (a) with *your financial institution* whether direct debiting is available from *your account*.
  - (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent account statement from *your financial institution*; 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. *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*:
  - (a) to the extent specifically required by law; or
  - (b) 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:  
BCU Bank  
PO Box 1563,  
Coffs Harbour, NSW 2450
- 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 BCU Bank.