

Direct debit request

The quick and convenient way to pay

Umi provides a convenient direct debit service where your payments will be automatically taken from your cheque or savings account on the due date.

Please make sure you read the Direct Debit Request Service Agreement on the following page.

Please	complete	and	return	this	form:

☑ Umi – PO Box 940, Melbourne, VIC 3001

138	864	A	1300	369	90
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Your details		
Umi Ioan account number	7 1 0 0 0 0 1	
Given name(s)	Title First name(s)	Last name
Payment option		
My preferred method of p	payment for my Umi loan each month is (please tick one	box only):
Monthly payment, plu	us any overdue amount (overdue amount may include in	terest and late fees)
Nominated amount	Note: If y	your nominated amount is at any time less than the
Nominated amount		amount (monthly payment, plus any overdue amount), astead debit the required amount.
Details of accoun	t to be debited	
	t Latitude Personal Finance Australia Pty Ltd (ABN 54 008 the Bulk Electronic Clearing System subject to the terms an	443 810) to debit the above amounts from the account and conditions of the Direct Debit Request Service Agreement.
Name of Financial Institution		
Branch name		
Branch address		
Name of account to be debited		
(eg. Name in which the account is held ie. John Smith)		
BSB number	— Account number	
Your authorisatio	n j	
_	direct debit arrangement is governed by the terms of the Direcount is a joint account, both account holders signatures	
	Account holder	Joint account holder (if nominated bank account is a joint account)
Name		
Signature		
Date	/ /	/ /



Direct debit request service agreement

The meaning of words printed in italics like this in this Direct Debit Request Service Agreement is explained in Section 8 below.

Debiting your account

- By signing the direct debit request, you authorise and request us to debit the amounts stated in the direct debit request to an account with your financial institution through the Bulk Electronic Clearing System, subject to the terms and conditions of this agreement.
- 1.2 If a debit payment is due on a day:
 - (a) that is not contained in a particular month, or
 - (b) that is not a business day,

then the debit payment will occur on the next business day. If you aren't sure about when a debit payment will occur, you should contact your financial institution for help.

2 Changes by us

2.1 We may vary any details of this agreement, or the direct debit request, at any time (including cancelling it). We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.

Changes by you

3.1 At any time, you may ask us to stop or defer a debit payment, or alter, suspend or cancel the direct debit request. When we receive your request, we will tell you about our notification requirements.

Your obligations

- 4.1 It is *your* responsibility to have enough clear funds in *your* account to allow a debit payment as detailed in the direct debit request.
- 4.2 If there aren't enough 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 also incur fees or charges imposed or incurred by us; and
 - (c) you must make the debit payment by another method, or make sure you have enough clear funds in your account, by an agreed time, so we can process the debit payment.
- 4.3 You should check your account statement from your financial institution to make sure the amounts debited are correct.
- If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us, on demand, an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

- 5.1 If you believe there has been an error in debiting your account, you should notify us immediately by phoning 138 864. Before you make the call, please have all the relevant documents available.
- 5.2 We will investigate and deal promptly, and in good faith, with any such query, claim or complaint. If your query, claim or complaint can't be resolved to your satisfaction in that call, we will tell you the length of time that we estimate the investigation will take.
- If our investigations confirm that your account has been incorrectly debited, we will refund the debit payment and any charges by sending you a cheque for that amount.

Alternatively, we will adjust your Umi loan balance (including interest) accordingly. We will also notify you of the adjustment, either by speaking with you or in writing.

- If *our* investigations find that *your* account has not been incorrectly debited, we will give you reasons and any evidence for this finding.
- Any queries you have about an incorrect debiting of your account should first be directed to us. That way, we can try to solve the problem between you and us. If we can't resolve the matter, you can still go to your financial institution, which will get details from you about the disputed transaction and may lodge a claim on your behalf.

Accounts

- 6.1 You should check:
 - (a) with your financial institution whether direct debiting is available from your account, because direct debiting is not available on all accounts;
 - (b) that 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 if you are uncertain about either of the above matters before completing the direct debit request.

Confidentiality

- We will keep confidential any information in your direct debit request (including your account details). We will make reasonable efforts to keep any information 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 or authorised by law; or
 - (b) for the purposes of this agreement (including disclosing information related to any query or claim); or
 - (c) with your implied or express consent.

Definitions 8

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

means a day other than a Saturday Business day

or a Sunday or a public holiday listed

throughout Australia.

Debit payment means a particular transaction where

a debit is made.

Direct debit request means the Direct Debit

> Request between you and us. Latitude Personal Finance Pty Ltd,

Us, we or our means whom you have authorised to debit

your account by signing the direct

debit request.

the person who makes the direct You or your means

debit request.

Your financial institution means the financial institution where you hold the account that you have