

Direct Debit Request



To PERPETUAL CORPORATE TRUST LIMITED ATF MA MONEY COLLECTIONS TRUST (User ID 643363)

Address: Level 27 | Brookfield Place | 10 Carrington Street | Sydney NSW 2000

I/We Family Name

Given Name(s)

authorise and request you to debit my/our nominated account with any amounts which may be due by me/us in connection with my/our loan through the Bulk Electronic Clearing System to my/our account identified below. This debit will be subject to the terms and conditions of the Direct Debit Request Service Agreement attached.

Nominated Account

You are required to nominate an external bank account which will be linked to your loan and can be used for repayment or redraw purposes.

Name of Financial Institution

Branch

Name of Account Holders (or Account Title)

BSB

Account Number

Loan Repayment Account (select one)

MA Money Offset Account

Above Nominated Account

Payment Frequency (select one)

Weekly

Fortnightly

Monthly

Customer Authorisation

I/we acknowledge that this Direct Debit Request is governed by the terms of the Direct Debit Request Service Agreement attached.

Customer Signature

Customer Signature

Home Contact No.

Work Contact No.

Home Contact No.

Work Contact No.

Date

Date

Customer Signature

Customer Signature

Home Contact No.

Work Contact No.

Home Contact No.

Work Contact No.

Date

Date

Direct Debit Request



Direct Debit Request Service Agreement

This Direct Debit Request Service Agreement sets out information about the direct debiting of your nominated account. By signing the Direct Debit Request (DDR), you acknowledge you have read and agree to these terms.

The DDR will be used to debit amounts due by you under your loan contract with us. We can debit your nominated account a number of times in order to collect money due to us.

If a payment falls due on a non-business day, the amount will be debited on the next business day. If you are uncertain when a debit will be processed to your nominated account, you should contact your financial institution.

We may vary the purpose for which the DDR is used or the terms of the DDR or this Direct Debit Request Service Agreement by giving you at least 14 days notice.

All information relating to you and your nominated account will be kept confidential subject to any consents you have granted. We may disclose information for the purpose of resolving any disputed payment or claim.

The DDR must be signed in accordance with the signing authority for your nominated account (ie if you nominate a joint account, you must ensure you are authorised to operate that account separately and as contemplated by the DDR).

You may cancel the DDR by providing us with at least five business days notice by contacting us on 1300 762 151 or customerservice@finsureloansmax.com.au. You may also contact your financial institution.

You may request a stop to any individual debit by providing us with at least five business days notice prior to the payment due date by contacting us on 1300 762 151 or customerservice@finsureloansmax.com.au. You may also contact your financial institution.

You may request deferment of or alteration to payments under the DDR by contacting us at least five business days prior to the payment due date.

If you consider that a debit has been incorrectly made, you should contact us or your financial institution. We will

determine whether the debit was correct, and if not, arrange for an adjustment. Claims may also be directed to your financial institution.

You must ensure there are sufficient clear funds available in the nominated account to meet each debit on its due date. You must notify us if your nominated account is transferred or closed.

As direct debiting through BECS is not available on all accounts offered by financial institutions you should check with your financial institution whether direct debiting is available from your nominated account (as direct debiting is not available on all accounts offered by financial institutions). You should check that the details of your nominated account which you have provided are correct by checking them against a recent account statement. If you have any queries about how to complete the DDR, you should check with your financial institution before completing the DDR.

You must arrange a suitable alternate payment method with us before you close or change your nominated account, or if you wish to cancel the DDR.

If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your loan contract with us, and you may be in default under that loan contract.

If you believe that there has been an error in debiting your account, you should notify us directly on 1300 762 151 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up with your financial institution direct.

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. 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 in writing.