

PAYMENT CARD PAY PLAN CLIENT SERVICE AGREEMENT

Drawing arrangements:

- We will advise you, in writing, of the details of the Direct Debit Pay Plan drawing arrangements (amount; frequency; commencement date) at least 7 calendar days prior to the first drawing.
- Unless otherwise advised by us, the payment due date will always be the last working day of the month.
- We will not change the amount or frequency of drawings arrangements without your prior approval.
- If one or more drawings are returned unpaid by your nominated Financial Institution, we reserve the right to cancel the Direct Debit Pay Plan drawing arrangements and to arrange with you an alternate payment method or otherwise exercise our rights under your Authorised Purchaser Agreement with us.
- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.

Your rights and responsibilities:

- You may terminate the Direct Debit Pay Plan drawing arrangements at any time by giving written notice to us. Such notice should be received by us at least 7 business days prior to the due date of your next Direct Debit payment to be effectual.
- You may stop payment of a drawing under the Direct Debit Pay Plan by giving written notice to us. Such notice should be received by us at least 7 business days prior to the due date of your next Direct Debit payment to be effectual.
- You may request change to the drawing amount and/or frequency of the Direct Debit Pay Plan drawings by contacting us and advising your requirements no less than 7 business days prior to the due date of your next Direct Debit payment.
- Where you consider that a drawing has been initiated incorrectly (outside the Direct Debit Pay Plan arrangements) you should take the matter up directly with us.
- It is your responsibility to ensure that your designated account can accept direct debits.
- It is your responsibility to ensure that sufficient cleared funds are available in the nominated account by the due date of your next Direct Debit payment.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise us in writing if the account nominated by you to receive the Direct Debit Pay Plan drawings is transferred, closed or other account details change.
- It is your responsibility to arrange with us a suitable alternate payment method if the Direct Debit Pay Plan drawing arrangements are cancelled either by you or the nominated Financial Institution.