



DIRECT DEBIT REQUEST – BANK OR FINANCIAL INSTITUTION ACCOUNT		
Request and Authority to debit the account named below pay <i>COLLECTION HOUSE LTD</i>		
Request and Authority to debit	Surname or Company Name	
	Given names or ABN / ARBN	
	Customer Reference Number	4

Direct Debit Request	
Request for Debit Amounts to Accounts by the Direct Debit System	
(Surname or company Name)	
Given names or ABN / ARBN	
Customer Address	
Account held in the Name of:	
Financial Institutions' BSB:	_ _ _ _ _
Account Number:	

Direct Debit Request Authorisation
I / we request and authorise Collection House Ltd, User Debit Number 023200 to debit or charge my / our account with the amount and at the intervals specified, and contained in the schedule below, through the Direct Debit System. I / we understand and acknowledge that the Bank / Financial Institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this Request or any authority mandate. If I/we wish to vary the amount or frequency of the direct debit, Collection House Ltd may require me/us to complete and sign a further direct debit authority.

Schedule Details	
Schedule Details of Debit Amount, Commencement Date and Frequency	
Debit Amount:	
Commencing:	Date:
Frequency: (Weekly, Fortnightly, Monthly)	

Request Authorisation	
Authorisation Signature Panel	
By signing this Direct Debit Request I / we acknowledge having read this and understand the terms and conditions under which debit arrangements are made between me / us and Collection House Ltd as specified in this Direct Debit Request and in the Direct Debit Service Agreement. I / we request that this arrangement remain in force in accordance with the details set out in the Schedule described above and in compliance with the Direct Debit Service Agreement until this authority is revoked or cancelled.	
Customer Name:	
Customer Signature:	
(if signing for an organisation, sign and print capacity for signing e.g. Director, partner etc.)	
Date:	_ _ / _ _ / _ _ _ _

CUSTOMER DIRECT DEBIT SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Collection House Ltd ("Collection House") (ABN 74 010 230 716 - User ID 023200) and you.

It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance.

INITIAL TERMS OF THE ARRANGEMENT

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount in respect of the debt outstanding to Collection House.

DRAWING ARRANGEMENTS

The first drawing under this Direct Debit arrangement will occur on the day which has been agreed to, or, in the event of delayed receipt of the attached Direct Debit Request, the next payment date due thereafter.

If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.

We will give at least fourteen (14) days notice in writing or via some other form of communication when, changes to the initial terms of arrangement are made. This notice will state details of any changes to the initial terms.

If you wish to discuss any changes to the initial terms, please contact our office.

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

If you want to make changes to the drawing arrangements, contact us by phone or in writing. These changes may include:

- Changing the due date, the scheduled frequency and/or the scheduled payment amount.
- Changing bank account details.
- Cancelling the DDR.
- Suspending the DDR.

Please Note: Any requested changes to the due date, the scheduled frequency and/or scheduled repayment amount, if agreed to by Collection House, or changes to the bank account to be debited, will require you (or the bank account holder) to complete a new DDR.

ENQUIRIES

Direct all enquires to us, rather than to your financial institution, and these should be made at least seven (7) business days prior to the next scheduled drawing date.

All communications addressed to us should include your name, current address, contact phone number, customer reference number and date for next Direct Debit arrangement. In accordance with our company's Privacy Policy, all personal customer, or third party, information held by us, in relation to this DDR, will be kept strictly confidential except that information provided to your financial institution necessary to initiate Direct Debit drawing against the nominated account.

DISPUTES

If you believe that a drawing has been initiated incorrectly, we encourage you to take

the matter up directly with us by contacting your nominated Collection Officer. If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim.

- within seven (7) business days, for claims lodged within twelve (12) months of the disputed drawing, or
- within thirty (30) business days, for claims lodged more than twelve (12) months after the disputed drawing.

You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution may ask you to contact us to resolve your disputed drawing prior to involving them.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- Your nominated account can accept direct debits. Your financial institution can confirm this to you.
- That on each due drawing date there is always sufficient cleared funds in the nominated account to cover the scheduled repayment amount.
- That you advise us seven(7)business days in advance if the nominated account is transferred or closed.

DISHONoured DEBIT PAYMENT

If there are insufficient funds in your account to meet a debit payment on the due date:

- Collection House is under no obligation or commitment to represent the dishonoured direct debit request to your financial institution; however, we may, at our discretion, represent a direct debit dishonoured due to **insufficient funds**.
- If a **represented** direct debit dishonours, then Collection House reserves the right to suspend the presentation of further direct debits requests without prior notice to you.
- You may be charged a fee and/or interest by your financial institution.
- You may also incur fees or charges imposed or incurred by us.
- You must arrange for a dishonoured debit payment to be made by another method or arrange for sufficient clear funds to be in your account, by an agreed time, so that, if agreed, we can reprocess the debit payment.
- If you do not make an arrangement to rectify the dishonoured payment, and associated fees, this Direct Debit arrangement may be cancelled by us, without prior notice to you, and the full outstanding balance will become immediately due and payable.

ENQUIRIES

Should you, or the account holder, have any queries or concerns with respect to the rights or obligations of either party to this Direct Debit Service Agreement, please contact our Compliance Department on 1800 330 211.

Collection House Ltd