

# Direct Debit Request

Use this form to establish a direct debit for payments to be debited from your account with another financial institution for:

1. Your agreed loan repayment; or
2. Your agreed loan repayment plus an additional amount for extra repayments; or
3. To credit a Gateway Savings Account; or
4. As a once only transfer to a Gateway Savings or Loan Account.

For assistance, please call 1300 302 474.

**Important information: You will not be able to save partially completed forms.**

\* Denotes Mandatory Field

## Step 1 - Your Details

### Personal Details\*

Title\* ☐ Mr ☐ Mrs ☐ Ms ☐ Other

Full Name\*

Member No.\*

## Step 2 - Direct Debit Options

### Select one Direct Debit option

- ☐ New ☐ Cancellation ☐ Change an existing Direct Debit (complete details below):
- ☐ Next due date ☐ Bank account details ☐ Amount ☐ Frequency of payment

## Step 3 - Purpose, Amount & Frequency of Payment

### Loan Repayment (tick all that apply)

I/We request and authorise Gateway Bank (User ID Number 049220), until further notice, to debit the account detailed below for:

- ☐ my/our agreed loan repayment
- ☐ the amount of \$  in addition to my/our agreed loan repayment
- ☐ my/our Annual Package Fee on the anniversary of settlement each year for the term of my our loan.

### Savings Account/Once Only Payments

- ☐ I/We request Gateway Bank to debit the amount of \$

### Other Bank account to be debited

Bank Name

Branch/Bank Address

Account Name

Account Number           BSB    -

**Step 3 - Purpose, Amount & Frequency of Payment (continued)****Payment frequency** (excluding the Annual Package Fee)☐ Once only☐ Weekly☐ Fortnightly☐ Monthly

Commencement Date:

End Date

☐ Or until further notice**Gateway Account to be credited**

Account Name

Account Type

Account Number

**Step 4 - Print, Sign & Send**

The terms and conditions for Direct Debits are set out in the 'Gateway Deposit Accounts and Access Facilities General Conditions of Use' available at [www.gatewaybank.com.au](http://www.gatewaybank.com.au) and the Direct Debit Request Service Agreement below.

By signing this Direct Debit Request you acknowledge that you have read and understood the Terms and Conditions below governing the debit arrangements between you and Gateway Bank Ltd as set out in this Direct Debit Request and the Direct Debit Request Service Agreement. Please ensure that the account information you have provided is correct and that this Direct Debit Request is signed by all account holders of the nominated account.

**Account Holder**

Signature\*

Print Name\*

Date\*

**Joint Account Holder** (complete if applicable)

Signature\*

Print Name\*

Date\*

**Direct Debit Request Service Agreement**

This is *your* Direct Debit Service Agreement with **Gateway Bank ABN 47 087 650 093 (User ID 049220)**. It explains what *your* obligations are when undertaking a Direct Debit arrangement with *us*. It also details what *our* obligations are to *you* as *your* Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of *your* Direct Debit Request (DDR) and should be read in conjunction with *your* DDR authorisation.

**1. DEBITING YOUR ACCOUNT**

1.1 By submitting a 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 confirmations 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.

**2. CHANGES BY US**

2.1 We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least twenty (20) days written notice.

2.2 We reserve the right to:

(a) cancel the *Direct Debit Request* if any debit is returned unpaid by *your* financial institution; and

(b) refuse future *Direct Debit Requests*.

## Direct Debit Request Service Agreement

### 3. CHANGES BY YOU

3.1 You may stop or defer a debit payment or cancel *your Direct Debit Request* by giving us notice:

- (a) in writing, signed by you;
- (b) contact us on 1300 302 474 during business hours; or
- (c) arranging it through *your financial institution*.

3.2 You may make other changes under *your DDR* by writing to us or contacting us on 1300 302 474.

### 4. CLEARANCE TIME

4.1 Direct Debit payments to *your Gateway Bank account* may not be accessed immediately. Please allow 3 full *business days* for *your funds* to be cleared.

### 5. YOUR OBLIGATIONS

5.1 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*.

5.2 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 also incur fees or charges imposed or incurred by us. Refer to our General Fees, Charges & Transaction Limits Brochure, available at [www.gatewaybank.com.au](http://www.gatewaybank.com.au); and
- (c) you must arrange for the *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 we can process the *debit payment*.

5.3 You should check *your account* statement to verify that the amounts debited from *your account* are correct.

### 6. DISPUTE

6.1 If you believe that there has been an error in debiting *your account*, you should notify us directly. We may also request for you to confirm the details in writing with us as soon as possible so that we can resolve your query quickly. Alternatively, you can take it up directly with *your financial institution*.

6.2 If we conclude as a result of our investigations that *your account* has been incorrectly debited, we will arrange for the funds to be returned to *your financial institution* (including interest and charges) accordingly. We will also notify you in writing of the amount by which *your account* has been adjusted.

6.3 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 in writing.

6.4 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*.

### 7. ACCOUNTS

7.1 You should check:

- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting isn't available on all accounts offered by financial institutions;
- (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.

### 8. CONFIDENTIALITY

8.1 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.

8.2 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).

### 9. NOTICE

9.1 If you wish to notify us about anything relating to this *agreement*, you can contact us by the following methods:

Post: Gateway Bank, GPO Box 3176, Sydney NSW 2001

Email: [memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)

Phone: 1300 302 474

9.2 We will give you notice by sending such notice to the preferred mailing address or email you have given us in the *Direct Debit Request*.

9.3 Any notice, if posted, will be deemed to have been received in the ordinary course of post, or if sent via email, on conclusion of the transmission.

### 10. CUSTOMER OWNED BANKING CODE OF PRACTICE (COBCoP)

10.1 Each relevant provision of the COBCoP will apply to your Direct Debit Request.

### 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.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between us and you.

**us or we** means Gateway Bank Ltd (the Debit User) you have authorised by requesting a *Direct Debit Request*.

**you** means the customer who has signed or authorised by other means the *Direct Debit Request*.

**your financial institution** means the financial institution nominated by you on the DDR at which the *account* is maintained.

**Please Note:** You may obtain a further copy of these terms and conditions from [www.gatewaybank.com.au](http://www.gatewaybank.com.au) or by calling our Member Services team on 1300 302 474