

# Macquarie Mortgages

## Direct Debit Request



Please fill in the following form if you wish to repay your loan simply and conveniently from a nominated account

I/We (insert name/s in full)

of address

Postcode

authorise you until further notice in writing to debit my/our account described in the schedule below, any amounts Perpetual Trustees Australia Limited (User ID No. 024001) may debit or charge to me/us through the direct debit request system due in terms of the repayment arrangements contained in my/our Home Loan Contract.

Office Use Only  
User ID No 024001  
Perpetual Trustees  
Australia Limited

I/We understand and acknowledge that this Direct Debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on the reverse of this form

### The Schedule

#### 1. Details of Account to be Debited

(Some Passbook accounts do not offer Direct Debit facilities)

Please note, account name to be debited must be the same as your mortgage account.

My/Our Account Name

(eg AB Smith)

Financial Institution Name

Bank/State/Branch No.   Account Number:

Cycle (please tick): Monthly ☐ Fortnightly (Fridays only) ☐

(Date of first payment)

Loan Number to be credited:

Payment Amount: ☐ Minimum Principal & Interest Amount or Accrued Interest Amount OR

☐ Elected Amount of \$

(PLEASE NOTE: If you are required to make a contractual repayment, this amount must be more than the minimum amount noted in your loan contract)

Signature

Signature

Date  /  /

Date  /  /

Please return this form to: Macquarie Mortgages Pty Ltd  
Reply Paid 4294  
Sydney NSW 2000

If you require assistance please contact our Client Services Team on 1800 007 722

# Direct Debit Request

## Service Agreement

### 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 New South Wales public holiday.  
*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.  
*mortgage manager* means the Mortgage Manager noted in *your home loan contract*.  
*our, us or we* means Perpetual Trustees Australia Limited ACN 000 431 827 ("*Perpetual*") which *you* have authorised by signing a direct debit request.  
*transitional period* means the period commencing on the industry implementation date for Direct Debit Requests (currently 31 March 2000) and concluding 12 calendar months from that date.  
*you or your* means the borrower or borrowers who signed the *direct debit request*.  
*your financial institution* is the financial institution where *you* hold the *account* that *you* have authorised *us* to arrange to *debit*.  
*your home loan contract* means the loan contract entered into or to be entered into by *you* with *Perpetual* which sets out the terms and conditions of *your home loan* with *Perpetual*.

### 1. Debiting your account

- 1.1 By signing 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*, this *agreement* and *your home loan contract* 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*.
- 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 following *business day*. If *you* are unsure about which day *your account* has been debited *you* should ask *your financial institution*.

### 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 fourteen (14) days' written notice.

### 3. Changes by you

- 3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *your mortgage manager*.
- 3.2 If *you* request *us* to stop or defer a *debit payment* *you* must notify *your mortgage manager* in writing at least three (3) *business days* before the next *debit day*. *Your mortgage manager* will notify *you* if *your* request to stop or defer a *debit payment* has been approved.
- 3.3 *You* may not cancel *your* authority for *us* to debit *your account*. The terms and conditions which refer to payments *under your loan contract* state (amongst other things) that payments due under *your loan contract* must be made by *direct debit* from an account at a bank or financial institution acceptable to *your mortgage manager*. If *you* cancel *your authority* for *us* to debit *your account*, then *you* may be in default under *your home loan contract*.

### 4. Your obligations

- 4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *direct debit request*.
- 4.2 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* as stated in *your home loan contract*;
  - (c) *you* may be in default under *your home loan contract*; and
  - (d) *you* must arrange for the particular *debit payment* which has declined 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*.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.
- 4.4 If we are liable to pay goods and services tax ("GST") on a supply made by us 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. Dispute

- 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *your mortgage manager* directly and confirm that notice in writing with *your mortgage manager* as soon as possible so that we can resolve *your* query more quickly.
- 5.2 If we conclude as a result of *our* investigations that *your account* has been incorrectly debited we will respond to *your* query by arrangement for *your financial institution* to adjust *your account* accordingly. We will also notify *you* in writing of the amount by which *your account* has been adjusted.
- 5.3 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.
- 5.4 Any queries *you* may have about an error made in debiting *your account* should be directed to *your mortgage manager* in the first instance. This is so that *your mortgage manager* can attempt to resolve the matter between *us* and *you*. If *your mortgage manager* 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.

### 6. Accounts

*You* should check:

- (a) with *your financial institution* whether direct debiting is available from *your account*, as direct debiting is not available on all accounts offered by financial institutions; and
- (b) that *your* account details which *you* have provided to *us* are correct by checking them against a recent *account* statement or with *your financial institution*, before completing the *direct debit request*.

### 7. Confidentiality

- 7.1 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.
- 7.2 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* (including disclosing information in connection with any query or claim).

### 8. Notice

- 8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to *your mortgage manager*.
- 8.2 We will notify *you* by sending a notice in the ordinary post to the address *you* have given us in the *direct debit request*.
- 8.3 Any notice will be deemed to have been received two *business days* after it is posted.

Execution by *you* of the *direct debit request* deems *you* to have read and understood the terms of this Direct Debit Request Service Agreement.