

CLIENT SERVICE AGREEMENT FOR DIRECT DEBIT PAY PLAN

DRAWING ARRANGEMENTS

We will confirm with you the details of the Direct Debit Pay Plan drawing arrangements (amount, frequency and commencement date) at least 7 calendar days prior to the first drawing. We will not change the amount or frequency of drawing 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.

We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.

OBLIGATIONS

Authorisation given to draw on the nominated account needs to be identical to the account signing instruction held by the Financial Institution where the account is based.

Your designated account needs to be one that accepts direct debits. Sufficient cleared funds must be available in the nominated account by the due date of your next direct debit payment. If the direct debit is unable to be processed due to insufficient funds being in the account, it will incur a \$6.00 dishonour fee.

If the account nominated by you to receive the Direct Debit Pay Plan drawings is transferred, closed or other account details change, you need to advise us in writing. You also need to arrange a suitable alternate payment method if the Direct Debit Pay Plan drawing arrangements are cancelled either by you or the nominated Financial Institution.

AMENDMENTS

Provided you give at least 7 days written notice, you may terminate the Direct Debit Pay Plan drawing arrangements or stop a payment being drawn under the Direct Debit Pay Plan. You may also 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.