



EECU Limited
ABN 35 087 650 039

Direct Debit Request

**Authority and request to debit the account detailed below to pay
 EECU Limited (User ID No 049139)**

Member's details	Member Number _____ Account to be Credited _____ eg S4 / L27 Surname or Company Name _____ Given name or ACN/ABN _____ (“you”) Address _____ Postcode _____
Authority and request to debit	You authorise and request EECU (User ID No 049139), until further notice in writing, to arrange for any amount EECU may properly debit or charge you to be debited from the account identified below through the Bulk Electronic Clearing System, subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided below. Alternatively, you may nominate the debit amount in the next section of this form.
Amount and frequency of debit Tick appropriate boxes	<input type="checkbox"/> Specific Amount \$ _____ or <input type="checkbox"/> Agreed Loan Repayment <input type="checkbox"/> Other Agreed Amount * Frequency: Weekly / Fortnightly / Monthly or _____ Commencement Date: / / Until: / / or <input type="checkbox"/> Until Further Notice * As per loan or other agreement
Insert the name and address of financial institution at which your account is held	Note: Direct Debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information. Financial Institution name _____ BSB Number __ __ __ - __ __ __ Branch: _____
Insert details of the account to be debited	Account Name _____ Account Number __ __ __ __ __ __ __ __ __
Acknowledgment	By signing this Direct Debit Request you acknowledge that you have read and understood the terms and conditions governing the debit arrangements between you and EECU 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. Specific personal information is being collected from you when you complete this form. You are not obliged to provide this information. But without it, EECU may not be able to complete your request. Your personal information will be disclosed to other financial institutions to comply with your request.
Insert your signature(s) and the date	Signature _____ Date ____/____/____ Signature _____ Date ____/____/____

Direct Debit Request Service Agreement

EECU Limited ABN 35 087 650 039

<p>Definitions</p>	<p><i>account</i> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><i>agreement</i> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>business day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i></p> <p><i>us</i> and <i>we</i> means <i>EECU</i> you have authorised by signing a <i>direct debit request</i>.</p> <p><i>you</i> means the customer who signed the <i>direct debit request</i>.</p> <p><i>your financial institution</i> is the financial institution where <i>you</i> hold the <i>account</i> that <i>you</i> have authorised <i>us</i> to arrange to debit.</p>
<p>1. Debiting your account</p>	<p>1.1 By signing the <i>direct debit request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>direct debit request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>. We will not issue individual confirmation of payments made.</p> <p>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. If you are unsure about which day your account has been or will be debited, please check with your financial institution.</p>
<p>2. Changes by us</p>	<p>2.1 We may vary the terms of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least thirty (30) days' written notice.</p>
<p>3. Changes by you</p>	<p>3.1 Subject to clauses 3.2 and 3.3, <i>you</i> may defer a debit payment or change the arrangements under a <i>direct debit request</i> by giving <i>us</i> thirty (30) days' notice in writing, signed by <i>you</i>, of the deferral or change.</p> <p>3.2 If <i>you</i> wish to stop a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least thirty (30) days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p> <p>3.3 <i>You</i> may also cancel <i>your direct debit request</i> at any time by giving <i>us</i> thirty (30) days' notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>
<p>4. Your Obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> on a debit day to allow a <i>debit payment</i> to be made in accordance with the <i>direct debit request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> (a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; (b) <i>you</i> may be charged a fee to reimburse <i>us</i> for fees or charges <i>we</i> have incurred for the failed transaction; and (c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.

	<p>4.3 <i>You should check your account statement to verify that the amounts debited from your account are correct.</i></p> <p>4.4 <i>If EECU Limited ABN 35 087 650 039 (“the Credit Union”) is liable to pay goods and services tax (“GST”) on a supply made by the Credit Union in connection with this agreement, then you agree to pay the Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</i></p>
5. Dispute	<p>5.1 <i>If you believe that there has been an error in debiting your account, you should notify us directly by telephone on (03) 9270 3222 or by facsimile on (03) 9270 3993. You should also confirm the details in writing with us as soon as possible so that we can resolve your query quickly.</i></p> <p>5.2 <i>If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.</i></p> <p>5.3 <i>If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by proving you with reasons and any evidence for this finding.</i></p> <p>5.4 <i>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.</i></p>
6. Accounts	<p>6.1 <i>Please be aware that direct debiting may not be available on all accounts. You should check:</i></p> <p>(a) <i>with your financial institution whether direct debiting is available from your account.</i></p> <p>(b) <i>your account details which you have provided to us are correct by checking them against a recent account statement from your financial institution; and</i></p> <p>(c) <i>with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.</i></p>
7. Confidentiality	<p>7.1 <i>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.</i></p> <p>7.2 <i>We will only disclose information that we have about you:</i></p> <p>(a) <i>to the extent specifically required by law; or</i></p> <p>(b) <i>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).</i></p>
8. Notice	<p>8.1 <i>If you wish to notify us in writing about anything relating to this agreement, you should write to Senior Manager Member Relations, EECU, GPO Box 400 Melbourne Vic 3001.</i></p> <p>8.2 <i>We will give you notice you by sending a notice in the ordinary post to the address you have given us in the direct debit request.</i></p> <p>8.3 <i>Any notice will be deemed to have been received two business days after it is posted.</i></p>