

Direct credit/debit service agreement

- Please ensure you've read the following agreement before submitting a Direct Debit Request
- Please retain this document for your records as it forms part of the terms and conditions of your Direct Debit Request (DDR)

Purpose

This document outlines the Direct Debit arrangement between us, First Data Merchant Solutions Australia Pty Ltd ABN 51 115 245 531 and you, for your Merchant Facility. It also explains your rights and obligations when undertaking a Direct Debit arrangement with us and what our obligations are to you.

Meaning of terms we use in this document	
Nominated Account:	The account held at the financial institution you've nominated in your Direct Debit Request and from which we are authorised to arrange for funds to be debited.
Agreement:	This Direct Debit Request Service Agreement between you and us.
Debit Payment:	A particular transaction where a debit is made. A debit is an amount that is deducted from an account.
Direct Debit Request or DDR:	The written or online request you give us to debit funds from your account.
Direct Credit Request or DCR:	The written or online request you give us to credit funds to your account.
Us, We or Debit User:	First Data Merchant Solutions Australia Pty Ltd, FDMSA or Fiserv.
You:	The nominated accountholder/s who have authorised the Direct Debit Request.
Your Financial Institution:	The financial institution at which you hold the account you've authorised us to debit.

Things you should know
<ul style="list-style-type: none"> • By agreeing to a Direct Debit Request by the method presented, you authorise and request us, First Data Merchant Solutions Australia Pty Ltd (a corporation within the Fiserv Inc. group of companies, herein referred to as "Fiserv") (APCA User ID numbers: 490125, 526346, 526376, 526943 or 665629), until further notice in writing, to arrange for my/our account to be debited with any amounts which First Data may properly debit/credit or charge me/us through the Direct Debit system • We'll arrange for funds to be debited from your Nominated Account for any fees as outlined in your merchant services agreement (as varied from time to time). You also authorise us to make any other debits permitted by this agreement or your DDR including chargebacks and negative settlement • If a Direct Debit due date falls on a non-working day, we'll process the debit on the next working day. If you're unsure about which day your account has been, or will be, debited, you should speak to Your Financial Institution • We may send notices either electronically or by ordinary post to the address you have given us. If sent electronically, communications are taken to be received when they enter the first information system outside First Data Merchant Solutions Pty Ltd; if sent by mail, they are taken to be received on the day they would be received in the ordinary course of post • We'll give you at least thirty (30) days' notice if we vary the terms of this agreement • You agree that only an Authorised Signatory may make changes to your Direct Debit arrangement

Things you should know

- All notifications relating to changes to your Direct Debit arrangement will be sent in accordance with the merchant facility's nominated notification preference
- We may disclose your account and Direct Debit details at the request of Your Financial Institution (for example, in connection with a claim made for an alleged incorrect or wrongful debit) or as required by law or permitted under our privacy statement
- Be aware Direct Debiting through Bulk Electronic Clearing System is not available on all accounts. If in doubt, contact Your Financial Institution

Your responsibility

- You should confirm your Nominated Account details are correct before submitting this Direct Debit Request by checking them against a recent account statement
- If you have any doubt about completing a Direct Debit Request speak with Your Financial Institution
- You must advise us if your Nominated Account details change or the account is closed
- You should regularly check your account statements to verify that the amounts debited from your account are correct. If you believe there has been an error, you should contact Your Financial Institution or us immediately
- I/We will notify Fiserv in writing at least 14 days in advance if a change is required to the nominated account(s)
- You'll need to ensure that you have sufficient funds in your Nominated Account on each repayment due date until the Direct Debit occurs. If you do not have sufficient funds, then:
 - the amount will be regarded as not having been collected
 - a fee may be charged to your account (for example, dishonour fee)
 - a funding hold may be placed on your merchant facility until the outstanding debit has been paid

Acknowledgements

By requesting a Direct Debit arrangement, you consent and acknowledge that:

- You are authorised to give Direct Debit instructions on the Nominated Account
- You, any other accountholder/s on the Nominated Account or any Authorised Signatory can cancel the Direct Debit Request at any time
- Any Authorised Signatory can make changes to the Direct Debit arrangement without your consent
- Cancellation of the Direct Debit Request may result in funding being held until a new Direct Debit Request is established

Your rights

- To change, suspend, cancel or discuss your Direct Debit arrangement, please contact us on 1800-243-444 or through email at merchantservicesau@fiserv.com
- Alternatively, you can also arrange to suspend and/or cancel this Direct Debit arrangement through Your Financial Institution, who is required to act promptly on your instructions
- If you believe there has been an error in debiting your Nominated Account you should contact Your Financial Institution or us immediately. If we conclude your account has been incorrectly debited we'll promptly arrange for Your Financial Institution to adjust your account and we will notify you of the amount your account has been adjusted. If we conclude on reasonable grounds that your account has not been incorrectly debited, we'll promptly advise you of the outcome and provide you any related evidence

Direct Debit Request (DDR) and Direct Credit Request (DCR)

Purpose of this form

Complete this form to set up, change or cancel Direct Debit and/or Direct Credit arrangements for your merchant facility

Request type
Direct Credit and Direct Debit details must both be completed for all requests.
<input type="checkbox"/> New Setup <input type="checkbox"/> Change Bank Account <input type="checkbox"/> Cancel Direct Debit and Direct Credit

Merchant ID

Customer authority and acknowledgement
By completing this form you authorise and request us, First Data Merchant Solutions Australia Pty Ltd (APCA User ID numbers: 490125, 526346, 526376, 526943 or 665629) to arrange for funds to be credited or debited from your Nominated Account at The Financial Institution identified and as described below, through the Bulk Electronic Clearing System or by any other means. This authorisation will remain active in accordance with the terms and conditions described in the Direct Debit Request Service Agreement and this DDR form.
Merchant Trading Name <input type="text"/>
Merchant ABN/ARBN <input type="text"/>
Merchant Trading Address <input type="text"/>
Direct Credit Bank Account Details
Financial Institution (at which your account to be credited is held) <input type="text"/>
Account Name <input type="text"/>
BSB Account Number <input type="text"/> <input type="text"/>



Direct Debit Bank Account Details

Financial Institution (at which your account to be credited is held)

Account Name

BSB Account Number

Declaration and acknowledgements

- I/We**
1. Authorise and request First Data Merchant Solutions Pty Ltd to set up, change or suspend my Direct Debit and/or Direct Credit arrangement, as set out above.
 2. Agree to the terms of this DDR, DCR and the Direct Credit/Direct Debit Request Service Agreement (including the acknowledgements set out in the agreement).
 3. Acknowledge that both debit and credit amount will vary depending on the transaction activity.
 4. Acknowledge that any repayment amount provided at the time of this request is an indicative amount only and may change when the request is processed (for example if interest rates have increased or I/we have accessed redraw since the time of request).
 5. Authorise First Data Merchant Solutions Pty Ltd to verify the details of the abovementioned account with my/our Financial Institution and that Financial Institution to release information allowing us to do that.

- Signing instructions**
- If the Nominated Account is in joint name/s, then the signature of all accountholders will be required where the method of operation is “all to sign” or the account is held with another Financial Institution
 - To set up a Direct Debit arrangement, persons who are authorised to give instructions on the Nominated Account must sign below
 - To change a Direct Debit arrangement, Authorised Borrowers on the loan account must sign below
 - To cancel a Direct Debit arrangement, either the authorised persons on the Nominated Account or Authorised Signatories on the Merchant facility must sign below

Name of Authorised Signatory	Date (DD/MM/YYYY)	Name of Authorised Signatory	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature		Signature	
<input type="text"/>		<input type="text"/>	

