



Please return the completed document to; RHG Mortgage Corporation Limited, Locked Bag 100 Royal Exchange NSW 1225 or fax to 02 9736 5209. For further information, you can phone 1300 658 489

Request and Authority to debit the account named below to pay RHG Mortgage Corporation Limited	
Request and Authority to debit	<p>Surname or company name _____</p> <p>Given names or ACN/ARBN _____ ("you")</p> <p>RHG Mortgage Corporation Limited account number _____</p> <p>request and authorise RHG Mortgage Corporation Limited (User ID 062294) to process any amount RHG Mortgage Corporation Limited deems to debit or charge you through the Bulk Electronic Clearing System from an account held at the Financial Institution below subject to the terms and conditions of the Direct Debit Request Service Agreement and further instruction that may be provided below.</p>
Name of Financial Institution that holds the account	<p>Financial Institution Name _____</p> <p>Address _____</p> <p>_____</p>
Account Details to be debited	<p>Account Name _____</p> <p>BSB Number <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
Acknowledgment	<p>By signing this Direct Debit Request you acknowledge having read this and understand the terms and conditions under which debit arrangements are made between you and RHG Mortgage Corporation Limited as laid down in this Direct Debit Request and in your Direct Debit Request Service Agreement.</p>
Signature and address of account holder	<p>Signature _____</p> <p>Address _____</p> <p>_____</p> <p>Date ____ / ____ / ____</p>

**DIRECT DEBIT REQUEST
CUSTOMER SERVICE AGREEMENT**

Meaning of words

DDR means the Direct Debit Request form that you sign.

GST means the A New Tax (Goods and Services) Act 1999.

Business Day means any day that is not a Saturday, Sunday or public holiday.

You means the person who signed the DDR.

We or Us means RHG Mortgage Corporation Limited

Our agreement

This service agreement and the DDR form contain the terms of our agreement. They must be read together.

Debiting your account

- When you sign a DDR you allow us to take funds directly from your account.
- We will only take the funds that you authorise us to take on the DDR **or** we can take a higher amount provided we have first written to you and told you what that amount will be and when the change will happen. (For example: this could happen if the amount of your mortgage payment changed). We may take less than you authorised without notice to you.
- If the day we normally debit your account is **not** a business day then we can debit your account on either the day before or the day after the normal date. If you are unsure about the date of your DDR please phone us on 1300 658 489.

Changes we can make to this agreement

We can change the terms of this agreement or the DDR if we give you 14 days notice in writing.

Changes you can make to this agreement

- You can defer or stop a debit payment if you give us 14 days notice in writing.
- You can cancel your DDR if you give us 1 month's notice in writing.
- If you cancel a DDR you must make arrangements for a new DDR if your loan agreement says you must have a DDR.

Notices to each other.

- You must send any notice under this agreement to us at *RHG Locked Bag 100 Royal Exchange NSW 1225*. You can fax the notice to us on (02) 9736 5209.
- We will send our notices to you by ordinary post to the address you gave us in your DDR. The notice is deemed to have reached you 2 days after we post it.
- Remember to tell us if you change your address.

Confidentiality

- We will do all we can to make sure information about you and your account is kept confidential and only used to process your DDR.
- We will only disclose information to process the DDR or if the law says we have to disclose it.

Your account

You must make sure that:

- Your financial institution allows direct debiting from your account (some do not).
- The account details you give us on your DDR are correct (also tell us if they change).

If you don't know how to fill out your DDR, ask your financial institution for help.

What you must do

- You must make sure that there are cleared funds in your account to meet the DDR amount.
- If there are insufficient funds in your account then:
 - Your financial institution may charge you a fee or interest.
 - We may charge you a fee or other related costs including costs we incur.
 - If there are insufficient funds in your account you must either deposit funds and tell us to try again or make your payment directly to us by some other method.
- You must check your account statements to ensure the DDR transactions are correct.
- We can charge you GST if it is payable on the DDR payment. We can only charge you the GST amount less any credit we get.

Dispute

If you or we have a dispute over anything in this agreement we both agree to the following process;

- You agree to contact us with the details of any incorrect debit to the account and to provide us with a written notice as soon as possible.
- We will investigate and if we agree that your account has been wrongly debited we will tell your financial institution to adjust your account to correct the mistake. We include any costs or interest when we do this.
- We tell you about this in writing.
- If we decide that your account was not incorrectly debited, we write and tell you our reasons and give you any evidence we have.
- If you are not satisfied with our decision you can refer the matter to your financial institution that may make a claim against us on your behalf.