



# BusinessChoice Facility Autopay Request Form (Direct Debit Request)

Complete this form to request or change an existing Autopay set up.

Once complete, please submit this form to your Westpac representative or branch for verification and processing.

**All fields are mandatory.**

## 1. Details of your Facility

Type of business (please tick 1):  Partnership  Company  Trust  Other

Please specify if 'Other' is ticked. (e.g. Government Authority, Statutory Corporation etc.)

New facility

OR Facility number (if existing)

Note: This can be found on your BusinessChoice statement.

Billing account number (if existing, 16 digits)

## 2. How would you like to make your repayment? (Please select only one)

### Full monthly payment plan.

➤ Each month, the full Closing Balance on your credit card will be paid

### Percentage of Closing Balance Plan.

➤  % (minimum 3%). Please show the percentage of your Closing Balance you would like to pay each month.

The amount that you will pay each month under this option will be the greater of the specified percentage of the Closing Balance and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

### Set Monthly Amount Plan.

➤ \$  (minimum \$10) Please show the amount you would like to pay off your Closing Balance each month.

If the Closing Balance is less than the set amount, only the Closing Balance will be paid. The amount that you will pay each month under this option will be the greater of the specified amount and the contractual minimum repayment amount (which may include the amount of any unpaid past due amount and/or overlimit amounts).

## 3. When would you like the direct debit to occur?

Choose from a minimum of two days to a maximum of 25 days after the statement closing date

## 4. What are the details of your account to be debited?

Details of the Bank or Financial Institution at which your nominated account is held:

Name of Bank/Financial Institution

Address of Bank/Financial Institution

Suburb/town

State

Postcode

By signing this application form I/we request you, until further notice in writing, to debit my/our account described below, amounts which **Westpac Banking Corporation** (the User) User ID Number **008697** has deemed payable by me/us. The debit may be made through the Bulk Electronic Clearing System (BECS) Framework and is subject to the Direct Debit Service Agreement below.

Name of account which is to be debited

BSB

Account no.

Branch

**5. Authorisation**

**This form must be signed in accordance with the current authorisation.**

Westpac will not act on these instructions unless the signatories who sign this form are authorised to do so under the current authorisation and in the manner stated in the authorisation.

**5.1 Authorisation (must be signed by all Facilities. Joint and Several Liability Facilities must additionally sign in 5.2).**

By executing the form below, the Business declares the authorised signatories below have been authorised to execute the application on behalf of the Business requesting the changes set out in the form, by resolution passed at a legally constituted meeting of the Business in accordance with its constitution/rules, and requests Westpac to make the changes set out in the form.

Business name

ABN

ACN

and/or ARBN

**By authorised signatory 1**

Date

Print name

Title

**By authorised signatory 2**

Date

Print name

Title

Note: If a Sole Trader, the application must be executed by that Sole Trader. If a Partnership, the application must be executed by two partners. If a Company, the application must be executed in accordance with the *Corporations Act 2001* or the company's constitution or the replaceable rules (as applicable). If an Incorporated Association, the application must be executed in accordance with the association's constitution or the replaceable rules under the relevant law governing that Incorporated Association (as applicable). If a Trust, the application must be executed by the trustee(s) in their capacity as trustee. If the type of business is indicated as "Other" in Section 2 (e.g. Government Authority, Statutory Corporation, etc.) the application must be executed by an authorised person(s) in accordance with relevant laws which govern the entity.

**5.2 Principal Authorisation (where the Facility has Joint & Several Liability).**

**If your details are out of date, please contact us before signing the below.**

By signing below, the Principal(s) requests Westpac make the changes set out in this form.

**Principal 1 Signature**

Date

**Principal 2 Signature**

Date

Print Name

Print Name

## Privacy Statement and Consent Request

### Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement/](http://westpac.com.au/privacy/privacy-statement/) or by calling us on 132 032. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

### Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

## Direct Debit Request Service Agreement – Terms and Conditions

This Direct Debit Request ('DDR') Service Agreement is issued by the Bank to help you understand your rights and responsibilities when making automatic credit card repayments by direct debit.

### Our commitment to you.

- We may:
  - change our procedures in this agreement;
  - change the terms of your Direct Debit Request; or
  - cancel your Direct Debit Request
- We will notify you in writing of any changes to the terms of the drawing arrangements at least 14 days before the change takes effect unless we believe the change is unfavourable to you in which case we will give you at least 30 days' notice. We will send the notice to the preferred email or address you have given us in the Direct Debit Request.
- We will keep all information relating to your nominated financial institution account confidential, except where required for the purpose of conducting direct debits with your financial institution.
- If you have made a payment onto your Card Account that places your Card Account into credit or results in a zero balance at the Autopay due date, no transaction from Autopay will take place. If, however, you make an additional payment into your Card Account, that still leaves a debit balance on your Card Account at the Autopay due date, your Autopay arrangements for the month may change, so that your account does not go into credit.

### Your commitment to us.

- Please ensure that your nominated account can accept direct debits.
- Please ensure that there are sufficient cleared funds available in the nominated account, on the due date, to cover the direct debit.
- You need to let us know as soon as possible if the nominated account is transferred or closed, or your account details change.
- If your direct debit arrangements are cancelled for any reason, you need to arrange an alternative method of making the repayment.
- Please ensure that the Card Autopay (Direct Debit Request) form is signed in accordance with the signing authority for the account to be debited.

### Can you change the Direct Debit Repayment Arrangements?

- Any changes that you would like to make are subject to the Conditions of Use of your account.
- You need to give us seven (7) days notice before the opening date that will appear on your next statement (i.e. the date in the box below "Statement From") for altering the repayment amount or repayment cycle.
- You need to give us seven (7) days notice before the Autopay due date to change the account details from which the funds are being drawn from.

**Direct Debit Request Service Agreement - Terms and Conditions (continued)**

**Can you change the Direct Debit Repayment Arrangements? (continued)**

- You need to give us two (2) days notice before the Autopay due date for either of the following:
  - Stopping an individual repayment;
  - Cancelling the repayments completely.
- If you consider that a direct debit repayment has been initiated incorrectly, or if you do not understand any aspect of the direct debit procedure, you should contact us on 1300 651 089.

**Other Information.**

- If your due date for your credit card repayment falls on a weekend or a National Public Holiday, we will automatically direct debit the repayment on the next business day after the weekend or National Public Holiday.
- If your financial Institution cannot withdraw the nominated amount from your account (for example there is not enough money in your account) it may dishonour the withdrawal. Please check the Terms and Conditions of your account to see whether dishonour fees apply.

Please refer to your Direct Debit Request/Card Autopay Request Form to confirm your Direct Debit Card Autopay Instructions.

**Signed by the account holder(s) for the nominated account**

Signature

Print name

Date

Signature

Print name

Date

**Westpac Use Only**

**The below fields are mandatory to be completed by the banker:**

- Has the customer completed all of the required fields in this form?
- Westpac representative has verified signature(s) and that the form is signed in terms of authority held. Complete details below.

**OR**

- Where this form has not been signed in Section 5, tick this box to confirm written authorisation (email/letter) has been obtained and signature(s) have been verified.

Banker name

Salary number

Phone number

Email

Signature

Date

**Westpac staff only:** Once verified, please email to [commercialcards@westpac.com.au](mailto:commercialcards@westpac.com.au)