



CHARTER MERCANTILE AGENCY

PO Box 559 Redcliffe QLD 4020

Fax: 07 3284 6855

cmaqlid@chartermerc.com.au | www.chartermerc.com.au

DIRECT DEBIT REQUEST (DDR)

CMA Reference: <debt code>

I/We request you, Charter Mercantile Agency – User ID 313380 to arrange for funds to be debited from my/our nominated account at the financial institution shown below, according to the schedule specified below

Name
Address
Postcode

Name and Branch of Financial Institution

BSB Number

Account Number

Commencing \*immediately/on \_\_/\_\_/\_\_

Please debit \$\_\_\_\_.\_\_\_\_

From the above account each: \*Week/Fortnight/Month/Other \_\_\_\_\_

Signature(s)

(If debiting from a joint account, both signatures are required)

Date

\*(Delete if not applicable)

(Doc ID 1502)

CMA Reference: <debt code>



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### Our Commitment to You

This document outlines our service commitment to, in respect of the Direct Debit Request ((DDR) arrangements made between Charter Mercantile Agency, User ID Number 313380 and you. It set out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### Initial Terms Of The Arrangement

In terms of the Direct Debtor Request arrangements made between us and the signed by you, we undertake to periodically debit your nominated account for the agreed amount for settlement of your outstanding account.

### Drawing Arrangements

- The first drawing under this direct debit arrangement will occur as requested by you on page 1 of this document.
- If any drawing falls due on a non-business day (in Queensland), it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you 7 days notice, by either telephone or in writing, when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency and next drawing date and any other changes to the initial terms. An exception to this is when the balance outstanding on your account is less than the amount of the direct debit, in which case we will reduce the amount of the debit to that of the balance outstanding, to finalise your account.

### Your Rights

#### Changes To The Arrangement

If you want to make changes to the drawing arrangements, contact us by telephone or in writing, quoting your account reference number. These changes may include:

- Deferring the drawing; or
- Altering the schedule; or
- Stopping an individual debit; or
- Suspending the DDR; or
- Cancelling the DDR completely.

Any alteration to your direct debit arrangement may deem your repayment arrangement as void.

### Enquiries

Direct all enquiries to us, rather than to your financial institution and these should be made at least 7 working days prior to the next scheduled drawing date. All communication addressed to us should include your reference number.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

### Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us by telephone and quoting your reference number.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim :
  - within 7 business days for claims lodged within 12 months of the disputed drawing; or
  - within 30 business days for claims lodged more than 12 months after the disputed drawing.
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

### Your Commitment To Us

It is your responsibility to ensure that:

- Your nominated account can accept direct debit (your financial institution can confirm this); and
- That on the drawing date there is sufficient cleared funds in the nominated account; and
- That you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you will be contacted by telephone or in writing. Any transaction fees payable by us in respect of this above will be added to your account.

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