

DIRECT DEBIT REQUEST

CUSTOMER AUTHORITY

I/We [full names]

of [address]

Company Name (if applicable)

Loan Number(s)

hereby request and authorise BNY Trust Company of Australia Limited ("BNY") APCA User Id Number 401465 and/or 448206, on behalf of Think Tank Group Pty Limited ("Think Tank") to arrange for my/our loan payment to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS) with any amounts that may from time to time become due in respect of my/our loan.

The account nominated at the Financial Institution belongs to me/us.

This authority is given in accordance with the Terms and Conditions of the Direct Debit Request Service Agreement displayed overleaf.

BORROWER SIGNATURES

If more than one account holder/signatory is required to operate the account, each account holder/signatory must sign this form

Date

Date

DETAILS OF ACCOUNT TO BE DEBITED

Please Note: Direct debiting is not available on the full range of accounts, ie some passbook accounts and credit cards. If in doubt, please check with your financial institution.

NAME OF FINANCIAL INSTITUTION

ADDRESS OF THE FINANCIAL INSTITUTION

ACCOUNT NAME

(eg "John Citizen" not "Savings S1")

BSB NUMBER (6 DIGIT)

(see your branch or account statement)

ACCOUNT NUMBER

(the no. at your financial institution, not your ATM card)

FREQUENCY OF DEBITS

Loan payments will be debited from my/our account monthly in accordance with the Loan Documents.

Please Retain for Your Records

DIRECT DEBIT REQUEST SERVICE AGREEMENT

TERMS AND CONDITIONS OF DIRECT DEBIT

- (1) By signing the Direct Debit request overleaf, I/we authorise BNY to verify details of my/our account with the Financial Institution, and authorise the Financial Institution to release information necessary to verify those details.
- (2) The Direct Debit Request will be used to debit amounts due under my/our credit contract with the lender.
- (3) Where the due date of a debit is not a business day in NSW, the request for debit will be made to take effect on the next available business day in that State after the due date.
- (4) BNY may cancel this payment arrangement at any time by giving me/us at least 14 days prior notice in writing.
- (5) I / we may cancel, temporarily suspend, defer or alter this payment arrangement at any time by giving BNY/ Think Tank at least 14 business days prior notice in writing before the next direct debit due date
- (6) Problems or disputes in connection with this payment arrangement will be resolved through consultation between me/us and Think Tank. Please direct any enquiries to the Think Tank Loans Manager on 1300 781 043.
- (7) Direct debiting is not available on the full range of accounts, ie some passbook accounts and credit cards. If in doubt, please check with your financial institution.
- (8) I/we acknowledge that it is my/our responsibility to ensure that sufficient clear funds are available in my/our account to permit payment of direct debit requests made by BNY to my/our Financial Institution according to the frequency of payments nominated by me/us overleaf. Where there are insufficient funds, I/we acknowledge that/we may become liable to pay fees and charges in respect of unpaid direct debit requests.
- (9) I/we acknowledge that BNY may vary these Terms and Conditions by giving me/us at least 14 days previous written notice.

ABOUT THE INFORMATION YOU GIVE

The information you provide will be treated confidentially and will be used to facilitate direct debiting of your normal loan payments, and for statistical management purposes, and will only be used for those purposes. You should be aware however, that the information may be given to the Department of Family and Community Services, Australian Taxation Office, Australian Federal Police and the Director of Public Prosecutions in circumstances relating to law enforcement. The information may also be given to your Financial Institution and BNY's Financial Institution in connection with any claim made relating to an alleged incorrect or wrongful debit.

Under the Freedom of Information Act, you may have access to any information you have given to make sure it is still accurate, and to correct it if necessary.
