



DIRECT DEBIT REQUEST (“DDR”)

I/We request you, Automotive Financial Services Pty. Limited A.B.N. 73 003 622 375 Australian credit licence 383762 (User Id. No 085346) (“AFS”), to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below.

Customer Name/s

Customer Address

Customer Signature/s
 If debiting from a joint bank account, two signatures may be required

Date Signed

The Schedule

Name of Financial Institution

Address of Financial Institution

Name of Account to be debited

BSB Number

Account Number

Amount Monthly = repayment amount from contract
 Fortnightly = Monthly repayment divided by 2
 Weekly = Monthly repayment divided by 4

Commencement Date

Every (How Often)

Please refer to the Customer DDR Service Agreement on the reverse side of this form for further details or contact our office on 1800 688 995.

Office Use Only:

Contract Number	<input type="text"/>	Date Processed	<input type="text" value="/ /"/>
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Customer DDR Service Agreement

Our Commitment to You

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Automotive Financial Services (User Id No.085346) and you. It sets out your rights, our commitment to you and your responsibilities to us, along with details about where you should go for assistance.

Initial Terms of the Agreement

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

Drawing Arrangements

- The first drawing under this Direct Debit arrangement will occur on the Commencement Date nominated on the DDR.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact our customer service department on 1800 688 995 or by writing to AFS at GPO Box 443, Brisbane QLD 4001.

Your Rights

Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact our customer service department on 1800 688 995, by email at customerservice@afs.com.au or by writing to AFS at GPO Box 443, Brisbane QLD 4001.

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.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 10 working days prior to the next scheduled drawing date. All communication addressed to us should include your Loan Contract Number.

All your banking 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 our customer service department on 1800 688 995, by email at customerservice@afs.com.au or by writing to AFS at GPO Box 443, Brisbane QLD 4001.
- 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 cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your Commitment to Us

It is your responsibility to ensure that:

- Your nominated account can accept direct debits (your financial institution can confirm this);
- 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, a customer service representative will contact you to discuss the matter and organise a suitable time to re-draw the funds. If we are unable to contact you and you have not advised otherwise, AFS may automatically re-draw the funds 10 business days after the dishonour. Any transaction fees payable by us in respect of your direct debit arrangement may be charged against your account or as specified in the terms and conditions of your contract.