

Direct Debit Request

Reference:

Account Manager:

Part 1: Your Personal Details

(Full Name/s)

Mr/Mrs/Ms/Miss:

Address of Customer/s

Street Number & Name:

Suburb:

State:

Postcode:

Contact Details

Home:

Work:

Mobile:

Email:

Part 2: Your Direct Debit Payment Details

Amount to be debited per instalment \$

Direct debit to commence on / /

Frequency (please tick a box) Weekly

Fortnightly

Monthly

One off Payment

Part 3: Your Financial Institution Details

Account in the Name of (e.g. Mr Peter Smith):

Bank Name:

Bank Branch:

BSB

Account

I/We Authorise Pioneer Credit (User ID Number 251291) to, until further notice, debit my/our financial institution account in accordance with this Direct Debit Request, or any other amounts approved by me/us from time to time (be the instruction given verbally over the phone or in writing by sms, email or letter). I/We have read the enclosed 'Direct Debit Request Terms and Conditions' (which are contained overleaf on my Notice of Assignment of Debt) and agree to them.

Important: Ensure that this Direct Debit Request is signed by all required signatories of the nominated account.

Account Holder 1 Signature _____ Date Signed _____

Account Holder 2 Signature _____ Date Signed _____

Direct Debit Service Agreement (DDR Service Agreement)

DEFINITIONS

Business Day means a day other than a Saturday, Sunday or public holiday listed throughout Australia.

Financial Institution means the institution where the account is held which has been authorised to be direct debited under this agreement.

Direct Debit Service Agreement means these terms and conditions, the Direct Debit Request and the authorisations provided in the Schedule.

The Schedule and the Direct Debit Request mean the authorisation/s provided by you from time to time, verbally and/or in writing, to direct debit an account for a specified amount, at a specified frequency.

TERMS & CONDITIONS

1. You authorise Pioneer Credit to debit payments from your nominated account in accordance with the Direct Debit Service Agreement. Generally we will not issue individual confirmation of payments made.
2. We will give you at least 14 days' written notice if we propose to vary terms of this Direct Debit Service Agreement.
3. If you require deferral, suspension or alteration of any payment in the Schedule you should advise Pioneer Credit in writing as soon as possible or at least 7 days prior to the next draw date at the contact details below.
4. If you want to stop a payment in the Schedule or cancel this Direct Debit Request you may request Pioneer Credit in writing to do so. You may also direct a request to your Financial Institution.
5. If you have a query or dispute concerning a debit transaction by us against your account it should be directed to us in writing. The details for contacting us in writing (by email or post) are located at the bottom of this page. You can also direct your query or dispute to your Financial Institution. Upon receiving a query or dispute concerning a debit transaction we will make proper endeavours to provide a response as soon as practicable.
6. You must ensure that the account details given in the Schedule are correct. Direct debiting through Bulk Electronic Clearing System (BECS) may not be available on all accounts. We recommend checking the details against a recent statement from your Financial Institution. If you are uncertain if direct debiting is available on your account please check with your Financial Institution before completing the Direct Debit Request.
7. It is your responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request.
8. If a debit payment falls due on any date that is not a business day, the payment will be made on the preceding business day. You can contact your Financial Institution if you are unsure as to when a payment will be processed from your account.
9. If a debit payment is returned unpaid, you will be charged a fee for each unpaid item and will be liable for any further costs incurred by us.
10. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, we will maintain confidentiality with respect to your account and debit payments.

11. Pioneer Credit will not be responsible for any loss or damage from incorrect or incomplete account details or delays related to the payment process.
12. Pioneer Credit may make contact with you by telephone call or SMS to provide a reminder service in relation to an upcoming due instalment payment. If you do not want this to happen, please let us know at any stage, and we will cease this reminder service.
13. Where you need to correspond with us, our details are; Pioneer Credit, PO Box 5673, Perth WA 6831

Telephone: 1300 720 823
Facsimile: 1300 732 032
Email: ddr@pioneercredit.com.au

