

Direct Debit Request



QPCU Limited T/A QBANK
Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003.
Phone: 13 77 28 Fax: 3236 2194. Email: info@qbank.com.au Website: qbank.com.au
ABN 79 087 651 036 AFSL No. 241413

Request and authority to debit

Your surname or company name

Your given names or ABN/ARBN

"you" request and authorise QPCU Limited T/A QBANK (Debit User ID 148002, ABN 79 087 651 036) to arrange a debit to your nominated account.

This debit or charge will be arranged by QBANK and made through the Bulk Electronic Clearing System Framework (BECS) from your account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Amount of debit

Any amount QBANK has deemed payable by you

OR

The amount specified in the invoice we have sent you, for payment on a due date

OR

\$ monthly/quarterly/annually/other continuing until / /
please circle insert date

Your account to be debited

Account Name

Name of financial institution where this account is held

BSB number (Must be 6 Digits) - Account Number

Your contact details

The postal address/email [please tick one] below is your preferred way for us to write to you.

Postal Address

Email

Phone

Confirmation

By signing and/or providing us with a valid instruction in respect to your *Direct Debit Request* you confirm that:

- you are authorised to operate on the nominated account; and
- you have understood and agree to the terms and conditions set out in this *Direct Debit Request* and in the Direct Debit Request Service Agreement.

Your signature

Signed in accordance with the account authority on your account:

Signature Date / /

Contact details as above

Second account signatory (if required)

Signed in accordance with the account authority on your account:

Signature Date / /

The postal address/email [please tick one] below is your preferred way for us to write to you.

Postal Address

Email

Phone

Signing for a company

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature of duly authorised officer

Position held

Name

Postal Address

Email

Phone

Date

Second company signatory (if required)

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature of duly authorised officer

Position held

Name

Postal Address

Email

Phone

Date

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with QPCU Limited T/A QBANK, User ID 148002, ABN 79 087 651 036 (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

your account means the account from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

Direct Debit Request means the written, verbal or online request between us and you to debit funds from your account.

us or we means QPCU Limited T/A QBANK (the Debit User) you have authorised by requesting a *Direct Debit Request*.

you means the customer who has authorised the *Direct Debit Request*.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

1. Debiting your account

1.1 By submitting a *Direct Debit Request*, you have authorised us to arrange for funds to be debited from *your account*. The *Direct Debit Request* and this agreement set out the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

or

We will only arrange for funds to be debited from *your account* if we have sent to the address nominated by you in the *Direct Debit Request*, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If the *debit day* falls on a day that is not a *banking day*, we may direct *your financial institution* to debit *your account* on the following *banking day*. If you are unsure about which day *your account* has or will be debited you should ask *your financial institution*.

2. Amendment by us

2.1 We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving you at least fourteen (14) days written notice sent to the preferred email or postal address you have given us in the *Direct Debit Request*.

3. How to cancel or change direct debits

You can:

- (a) cancel or suspend the *Direct Debit Request*; or
- (b) change, stop or defer an individual *debit payment* at any time by giving us at least 7 days notice.

To provide notice, contact us at info@qbank.com.au

or

telephone us on 13 77 28 between 8:45am and 4:30pm Monday to Friday (excluding public holidays);
You can also contact *your financial institution*, which must act promptly on your instructions.

4. Your obligations

4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

- (a) you may be charged a fee and/or interest by *your financial institution*;
- (b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
- (c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the *debit payment*.

4.3 You should check *your account* statement to verify that the amounts debited from *your account* are correct.

5. Dispute

5.1 If you believe that there has been an error in debiting *your account*, you should notify us immediately via email at info@qbank.com.au or by telephoning 13 77 28 during the hours noted above. Alternatively you can contact *your financial institution* for assistance.

5.2 If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to *your* query by arranging within a reasonable period for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify you in writing

5.3 If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing you with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
- (b) *your account* details which you have provided to us are correct by checking them against a recent *account* statement;
- (c) with *your financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

7. Confidentiality

7.1 We will keep any information (including your account details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Contacting each other

8.1 If you wish to notify us in writing about anything relating to this *agreement*, you should write to:
QBANK C/- PO Box 13003, George St, QLD 4003

8.2 We will notify you by sending a notice to the preferred email or postal address you have given us in the *Direct Debit Request*.

Any notice will be deemed to have been received on the second *banking day* after sending.