



Credit card direct debit request.

Email: cards@mebank.com.au
Any questions? Call **ME** on **13 15 63**
or visit mebank.com.au

Use this form to provide details of your nominated account to make payments to your ME account, or to change your existing nominated account details. One form for two jobs saves paper.

I request ME Bank (User I.D. 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from my nominated account at the financial institution shown below and credited to the account shown below in accordance with a) my instructions set out below and b) my future instructions regarding this nominated account.

Put money here. Section 1 – details of your ME credit card account (funds will be deposited into this account).

Primary cardholder's number

Full name of primary cardholder

Move money from here. Section 2 – nominated account details (funds will be withdrawn from this account).

- The details should appear as they do on your nominated account statement.
- Make sure at least one of the nominated account holders is the primary cardholder.
- If your nominated account is a joint account make sure either party has authority to sign.
- We can't accept third party accounts, business accounts or trust accounts as nominated accounts.

Name of financial institution

Name(s) of account holder(s)

BSB number

Account number

- Not all financial institutions are able to accommodate direct debit requests. If you are unsure, please check with the relevant financial institution.

How much money? Section 3 – payment options (choose one).

Please debit:

- my minimum monthly repayment as shown on my statement
- a set monthly amount of \$
- a set monthly percentage of % of the closing balance as shown on my statement
- my closing balance as shown on my statement (pay the account in full each month)

Just so you know, payments are debited on your due date.

We may also arrange for any overdue amounts or any amounts by which you exceed your credit limit to be debited.

I swear! Section 4 – declaration.

I acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on this form.

Print name

Signature

Date

To make additional payments, change your regular payments or cancel this Direct Debit Request, call the team @ ME on **13 15 63**.

Ignore this bit. ME use only.

Authority number:

The legal stuff. Direct debit request service agreement.

Get a copy of this agreement by calling the team @ ME on **13 15 63** or visit **mebank.com.au**

What we mean. 1.0 definitions.

In this agreement, unless the context requires otherwise:

- **agreement** or **this agreement** means this Direct Debit Request Service Agreement between you and ME, including any amendments to this agreement;
- **business day** means a weekday except a national public holiday or a public holiday in Victoria;
- **DDR** means a Direct Debit Request completed and signed in accordance with your account Terms and Conditions;
- **drawing** means the amount debited from your nominated account pursuant to a DDR and this agreement;
- **drawing arrangement** means your specific instructions set out in, or given to us in accordance with, a DDR as they relate to a drawing and your nominated account;
- **ME account** means the ME account specified by you in the DDR to which amounts are to be credited;
- **nominated account** means the account that is nominated by you in the DDR from which amounts are to be debited;
- **us, we, our** and **ME** means ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740;
- **you** and **your** means the person or persons who signed the DDR;
- **your financial institution** means the financial institution at which the nominated account is held; and
- **your Account Terms and Conditions** means the terms and conditions that apply to the ME account.

The low down. 2.0 debiting your nominated account.

By signing a DDR you authorise us to arrange for funds to be debited from your nominated account as follows:

- any amounts that we are instructed to draw in accordance with your Account Terms and Conditions;
- any amounts owing in relation to your ME account which we are entitled to draw under your Account Terms and Conditions; and/or
- in accordance with specific instructions set out in the DDR.

If a drawing is due to be made on a day that's not a business day, we may direct your financial institution to debit your nominated account on the following business day. If you're uncertain as to when the drawing will be processed, contact your financial institution.

If a drawing arrangement is returned unpaid by your financial institution you:

- must arrange for the drawing arrangement to be made by another method or arrange for sufficient clear funds to be in your nominated account by a time reasonably notified by us or an agreed time so that we can process the drawing;
- may be charged a fee and/or interest by your financial institution; and
- may also be charged a fee imposed or incurred by us. We reserve the right to cancel your drawing arrangements if three or more drawings are returned unpaid.

We will not disclose any details of your DDR unless:

- the disclosure to a financial institution is necessary to enable us to act in accordance with your drawing arrangements or to investigate a disputed transaction;
- we are required or permitted to make the disclosure by law or you consent to the disclosure;
- our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

We'll keep you in the loop. 3.0 changes to this agreement.

We may change any details of this agreement or of a DDR by giving you written notice or by advertisement in the national media in your state or territory. If we believe the change is unfavourable to you, we will give you at least 30 days notice; otherwise we will give you notice as soon as reasonably possible.

Have it your way. 4.0 your rights.

- You may ask us to alter or defer your drawing arrangements, stop an individual drawing or cancel this agreement by giving us at least one business day's written notice by mailing it to: ME, Account Services, GPO Box 1345, Melbourne, Victoria 3001, or by faxing it to (03) 9708 4635. Alternatively, call the team @ ME on **13 15 63**.

You can also ask your financial institution to stop an individual drawing, cancel this agreement or change your drawing arrangement by giving us your new nominated account details.

If you believe that a drawing has been initiated incorrectly, you should call us and confirm this by notice in writing ASAP. You may also direct any claims to your financial institution.

If we conclude as a result of our investigations that your nominated account:

- has been incorrectly debited, we will arrange for your financial institution to adjust your nominated account (including interest and charges) accordingly;
- has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

Stuff you need to know. 5.0 your obligations.

It's your responsibility to:

- make sure that your nominated account can accept direct debits (direct debiting may not be available on all accounts). If you're not sure, check with your financial institution before completing the DDR;
- have sufficient clear funds in your nominated account by the due date to enable drawings to be made;
- make sure that the details you give us of your nominated account are correct by checking them against a recent statement. If you are uncertain, check with your financial institution before completing the DDR;
- ensure that the authority given to us to draw on your nominated account is consistent with the account authority or signing instructions held by your financial institution for that account;
- tell us if the details of your nominated account change in any way; and
- check your statement to verify that the amounts debited from your nominated account are correct.