

# Direct Debit Request

PLEASE COMPLETE AND SIGN THIS FORM AND RETURN TO:  
 BUSS(Q) GPO Box 2775, Brisbane Qld 4001

**BEFORE COMPLETING THIS FORM READ THE DIRECT DEBIT REQUEST SERVICE AGREEMENT ON THE BACK OF THIS FORM**

## 1. PERSONAL DETAILS

BUSS(Q) membership number (if known)

Date of birth (DD/MM/YYYY)

Mr/Mrs/Ms/Miss

Surname

Given names

Street number / PO Box

Street name

City

State

Postcode

## 2. DETAILS OF FINANCIAL INSTITUTION

Financial institution name

Street number / PO Box

Street name

City

State

Postcode

## 3. DETAILS OF THE ACCOUNT TO BE DEBITED

Name of the account

BSB number

Account number

## 4. HOW MUCH WOULD YOU LIKE DEDUCTED EACH MONTH

\$ amount

\$ ,  per month

NOTE: Deductions are made on or around the 7th of each month.

## 5. SIGN AND DATE THIS FORM

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the direct debit arrangements between you and us as set out in this request and in your Direct Debit Request Service Agreement on the back of this form.

Signature

Date (DD/MM/YYYY)

# DIRECT DEBIT SERVICE AGREEMENT

Please read this before completing the Direct Debit Request on the front of this form.

## DEFINITIONS

**ACCOUNT** means the account held at your financial institution from which we are authorised to arrange funds to be debited.

**AGREEMENT** means this Direct Debit Service Agreement between you and us.

**BUSINESS DAY** means a day other than a Saturday or Sunday or 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 Direct Debit Request between us and you.

**US** or **WE** means BUSS(Q) [BUSS(Queensland) Pty Ltd ABN 15 065 081 281] you have authorised by signing a Direct Debit Request.

**YOU** or **YOUR** means the customer who signed the Direct Debit Request.

**YOUR FINANCIAL INSTITUTION** is the financial institution where you hold the account that you have authorised us to arrange to debit.

## 1. DEBITING YOUR ACCOUNT

- 1.1 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for 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.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

## 2. CHANGES BY US

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you 14 days written notice.

## 3. CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by contacting us on (07) 3013 8839.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance.

## 4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient 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 cleared funds in your account to meet a debit payment, you:
  - a) May be charged a fee and/or interest by your financial institution,
  - b) May also incur fees and charges imposed or incurred by us, and
  - c) Must arrange for the direct debit payment to be made by another method or arrange for sufficient cleared 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.
- 4.4 If Westpac Banking Corporation ABN 33 007 457 141 is liable to pay goods and services tax ('GST') on a supply made by the Westpac in connection with this agreement, then you agree to pay the Westpac on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## 5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (07) 3013 8839 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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 for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigation 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance, so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 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 on a recent account statement, and
- 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 information that we have about you secure and to ensure that any of our employees or agents who have access to this information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 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. NOTICE

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Building Super.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

## PRIVACY

Please note that by sending BUSS(Q) personal information about yourself, you are agreeing to the following:

1. That you have read the Building Super Personal Plan Privacy Statement and understand how BUSS(Q) intends to protect your personal details, particularly in relation to the collection, storage, quality, use and disclosure (sharing) of personal information.
2. That BUSS(Q) can use it for the purposes of running your superannuation account. If you have any questions about your rights under the privacy.