

Quick Debit Authority



<input type="checkbox"/> New	<input type="checkbox"/> Alteration	<input type="checkbox"/> Cancel	Authority Number:	
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Authority and Request to Debit

You authorise and request Police Credit Union Limited (User ID No. 049167), until further notice in writing, to arrange for any amount Police Credit Union Limited may properly debit or charge you to be debited from the account identified below through Bulk Electronic Clearing System, subject to the Terms & Conditions of the Quick Debit Request Service Agreement and any further instructions provided below. Alternatively, you may nominate the debit amount in the next section of this form.

Member Details

Member Number			
Surname		Given Name(s)	
Have our address or contact details changed recently? No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes, please complete Change of Details Form			

External Account Details to be Debited

Financial Institution		Branch	
Account Name			
BSB Number		Account Number	

Quick Debiting may not be viable on the full range of accounts. If unsure, please refer to your financial institution for further information.

Internal PCU Account to be Credited

PCU Member Number to be credited		Account Type	
Account Name			

Amount and Frequency of Quick Debit you wish to Request

Payment Amount	\$				
Cancelled Date		Commencing On		Finishing On	Until Further Notice <input type="checkbox"/>

Payment Frequency

Weekly Fortnightly Four Weeks Monthly Quarterly Half Yearly Yearly Other (please specify)

Signatory Conditions

By signing this Quick Debit Request you acknowledge that you have read and understood the Terms & Conditions governing the Quick Debit arrangements between you and Police Credit Union Limited as set out in the Quick Debit Request Service Agreement.

By requesting to cancel, you authorise and request Police Credit Union to cancel your Quick Debit.

Please ensure that the account information you have provided is correct and that this Quick Debit Request is signed by all account holders of the nominated account.

Member 1 Signature		Member 2 Signature	
Date		Date	

Office Use Only

OP ID		Date		Event Loaded <input type="checkbox"/> Updated on Member Share Registry <input type="checkbox"/> File form in PJT Member Packet <input type="checkbox"/>
External Account Name matched <input type="checkbox"/>		External Account Details Matched <input type="checkbox"/> Statement		

Quick Debit Authority

Definitions

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

Agreement means this Quick Debit Request Service Agreement between you and us.

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

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

Quick debit request means the Quick Debit Request between us and you.

Us and we means the Police Credit Union Ltd who you have authorised by signing a quick debit request.

You means the customer who signed the quick 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 the quick debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the quick 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 quick debit request. We will not issue individual confirmation of payments made.

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 previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your financial institution.

2. Crediting Your Account

2.1 Incoming Funds from your external Financial Institution are subject to 5 clearance days before they become available.

3. Changes by Us

3.1 We may vary the terms of this agreement or a quick debit request at any time by giving you at least thirty (30) days' written notice.

4. Changes by You

4.1 Subject to clauses 4.2 and 4.3, you may defer a debit payment or change the arrangements under a quick debit request by giving us thirty (30) days' notice in writing, signed by you, of the deferral or change.

4.2 If you wish to stop a debit payment you must notify us in writing at least thirty (30) days' before the next debit day. This notice should be given to us in the first instance.

4.3 You may also cancel your quick debit request at any time by giving us thirty (30) days' notice in writing before the next debit day.

This notice should be given to us in the first instance.

5. Your Obligations

5.1 It is your responsibility to ensure that there are sufficient clear funds available in your account on a debit day to allow a debit payment to be made in accordance with the quick debit request.

5.2 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) you may be charged a fee to reimburse us for fees or charges we have incurred for the failed transaction; 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.

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

5.4 If Police Credit Union Ltd A.B.N. 30 087 651 205 ("the Credit

Union") is liable to pay goods and services tax ("GST") on a supply made by the Credit Union in connection with this agreement, then you agree to pay the Credit Union on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

6. Dispute

6.1 If you believe that there has been an error in debiting your account, you should notify us directly by telephone on 1300 131 844 or by facsimile on (08) 8208 5789. You should also confirm details in writing with us as soon as possible so that we can resolve your query quickly.

6.2 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.

6.3 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.

6.4 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 query.

7. Accounts

7.1 Please be aware that direct debiting may not be available on all accounts. You should check:

(a) with your financial institution whether direct debiting is available from your account.

(b) your account details which you have provided to us are correct by checking them against a recent account statement from your financial institution; and

(c) with your financial institution before completing the quick debit request if you have any queries about how to complete the quick debit request.

8. Confidentiality

8.1 We will keep any information (including your account details) in your quick 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 do not make any unauthorised use, modification, reproduction or disclosure of that information. You may access any personal information we hold about you at any time by contacting us.

8.2 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 or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).

9. Notice

9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Compliance Department, Police Credit

Union, PO Box 6074 Halifax St, Adelaide 5000.

9.2 We will give you notice by sending such notice in the regular post to the address you have given us in the quick debit request.