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Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202. Credit is provided by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 as agent and credit representative of National Australia Bank Limited ACN 004 044 937 AFSL & Australian Credit Licence 230686 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

Direct Debit Request AFSH NOMINEES PTY LTD (415045) AS AGENT AND CREDIT REPRESENTATIVE OF NATIONAL AUSTRALIA BANK LIMITED

Important information

We will deduct repayments and direct redraws to the account you nominate below.

Please provide a nominated account in your name. We may also accept company accounts where you are a director. Contact your broker or mortgage manager for further details. Please use **black pen** to complete this form.

Not all accounts allow direct debits. For example, online saver accounts may not allow direct debits. You should check with your financial institution whether the account allows direct debits.

Once complete: Email to Advantedge.customercare@advantedge.com.au Details of loan account to be changed: Loan ID: Name of loan account: ACN or ABN if company: You request and authorise AFSH Nominees Pty Ltd (415045) as agent and credit representative for your credit provider National Australia Bank Limited to arrange for any amount the credit provider may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution below, subject to the terms and conditions of the Direct Debit Request Service Agreement (attached) and any further instructions provided below. Details of account where loan repayments are deducted and redraws are credited: Financial institution name: Name of account holder(s): Account Number: BSB: Payment frequency (tick one): Monthly Twice Monthly Fortnightly Weekly Please note that the direct debit facility cannot deduct your regular payments from 'online saver' accounts. Please ensure you provide an everyday transaction account. If you are unsure, check with your financial institution and confirm there are no debit restrictions. IMPORTANT: Selecting a payment frequency will only apply if your facility account is principal and interest. For facility accounts during an interest only period, the payment frequency will be monthly. Making additional payments (optional): PLEASE NOTE: We will deduct the minimum monthly payment you must make on your loan unless you nominate additional amounts. You can nominate additional payments at any time after your loan settles. If you wish to make additional payments, please tick one option and provide the amount. **Additional repayment** Nominated payment of NOTE: Any changes to the Direct Debit Requests should be notified to AFSH or your Mortgage Manager. The Direct Debits shall be processed as per this Direct Debit Request. Please note that notice periods apply prior changes to taking effect. Details of the notice periods are contained at clauses 3.2 and 3.3 of the Direct Debit Request Service Agreement.

By signing this Direct Debit Request you acknowledge having read and agreed to the terms and conditions governing the debit arrangements between you and **AFSH Nominees Pty Ltd** as agent and credit representative of National Australia Bank Limited as set out in this Request and in the attached Direct Debit Request Service Agreement.

Bank Account holder's signature:		Bank Account holder's signature:	
X		X	
Full name (please print):		Full name (please print):	
Capacity (companies only):		Capacity (companies only):	
agent and credit representations what your obligations are to you as your Direct Debi	ative of your credit proves are when undertaking a t provider. Please keep this	Nominees Pty Ltd (User ID 415045), ABN 51 143 937 437 as an rider National Australia Bank Limited ABN 12 004 044 937. It Direct Debit arrangement with us. It also details what our obligations agreement for future reference. It forms part of the terms and Id be read in conjunction with your DDR authorisation.	
Definitions	agreement means this Direct Debit Request Service Agreement between you and us.		
	business 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 Direct Debit Request between us and you		

	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 AFSH Nominees Pty Ltd as agent and credit representative of National Australia Bank Limited you have authorised by signing a direct debit request. you means the customer who signed the direct debit request.		
	your account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.		
	your financial institution is the financial institution where you hold your account.		
1. Debiting your account	1.1 By signing a <i>direct debit request, you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account. You</i> should refer to the <i>direct debit request</i> and this agreement for the terms of the arrangement between <i>us</i> and <i>you</i> .		
	1.2 We will arrange for funds to be debited from your account as authorised in the direct debit request. We will debit funds from your account as agent and credit representative of your credit provider, National Australia Bank Limited.		
	1.3 If the <i>debit day</i> falls on a day that is not a <i>business day, we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>business day,</i> in accordance with Part 1 Clause 5.4 of the Loan Contract Terms and Conditions.		
	If you are unsure about which day your account has or will be debited you should ask your financial institution.		
	1.4 In the event of a <i>direct debit request</i> not being honoured, <i>we</i> may seek to again debit <i>your</i> account for the failed payment and related costs at <i>our</i> discretion.		
2. Changes by <i>us</i>	2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least 30 days written notice.		
3. Changes by <i>you</i>	3.1 Subject to 3.2 and 3.3, <i>you</i> may change the arrangements under a direct debit request by contacting <i>us</i> on 1300 543 558.		
	3.2 If you wish to stop or defer a debit payment you must notify us in writing at least three 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 15 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 <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>direct debit request</i> .
	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) you may also incur reasonable fees or charges imposed or incurred by us; 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.
	4.4 If we are liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
	5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 543 558 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 within a reasonable period 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 <i>our</i> investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your</i> query by providing <i>you</i> 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 against 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 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.
	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 <i>agreement</i> (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 Advantedge Financial Services Pty Ltd, 700 Bourke Street, Docklands Victoria 3008.
	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.
	as in the direct debit request.

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