

This is your Direct Debit Service Agreement with **Perpetual Trustees Victoria Limited (User ID 12179), ABN 47 004 027 258**. 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 provider. 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	<i>agreement</i> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>. <i>business day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia. <i>debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due. <i>debit payment</i> means a particular transaction where a debit is made. <i>direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i> (and includes any Form PD-C approved for use in the <i>Transitional period</i>). <i>Transitional period</i> means the period commencing 31 March 2000 and concluding 31 March 2001. <i>us or we</i> means Perpetual Trustees Victoria Limited <i>you</i> have authorised by signing a <i>direct debit request</i>. <i>you</i> means the customer who signed the <i>direct debit request</i>. <i>your account</i> means the account held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited. <i>your financial institution</i> is the financial institution where <i>you</i> hold <i>your account</i>.
1. Debiting your account	1.1 By signing a <i>direct debit request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>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 <i>We</i> will arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>. 1.3 If the <i>debit day</i> falls on a day that is not a <i>business day</i>, <i>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 <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>. 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 account</i> for the failed payment and related costs at <i>our</i> discretion.
2. Changes by us	2.1 <i>We</i> may vary any details of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least 30 days written notice.
3. Changes by you	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 300 989. 3.2 If <i>you</i> wish to stop or defer a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least three days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance. 3.3 <i>You</i> may also cancel <i>your</i> authority for <i>us</i> to debit <i>your account</i> at any time by giving <i>us</i> 15 days notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> 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 <i>your account</i> to meet a <i>debit payment</i>: (a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; (b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and (c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>. 4.3 You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct. 4.4 If <i>we</i> are liable to pay goods and services tax ('GST') on a supply made in connection with this <i>agreement</i>, then <i>you</i> agree to pay <i>us</i> on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
5. Dispute	5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on 1300 300 989 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly. 5.2 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted. 5.3 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding. 5.4 Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i>. If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.
6. Accounts	<i>You</i> should check: (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions; (b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent account statement; and (c) with <i>your financial institution</i> before completing the <i>direct debit request</i> if <i>you</i> have any queries about how to complete the <i>direct debit request</i>.
7. Confidentiality	7.1 <i>We</i> will keep any information (including <i>your account</i> details) in your <i>direct debit request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of our employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information. 7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>: (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 <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to <i>Advantagedge Financial Services Pty Ltd, 700 Bourke Street, Docklands, VIC 3008 Australia</i> 8.2 <i>We</i> will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i>. 8.3 Any notice will be deemed to have been received <i>two business days</i> after it is posted.