

Qantas Money Credit Cards Direct Debit (Autopay) Request and Service Agreement



QANTAS
MONEY

About this Application Form

We're all about making things easier. So how about taking the worry out of your payments by setting up a Direct Debit? All you need to do is nominate a bank account and select your payment option and we'll set up your monthly payments.

Simply complete this Direct Debit (Autopay) Request form in full in black or blue pen using CAPITAL LETTERS and ✓ where appropriate, then:

- Email it to credit.card.maintenance@creditcards.qantasmoney.com (with "Direct Debit Request" in the subject line), or
- Post it to Qantas Money Credit Cards, GPO Box 9992, Melbourne VIC 3001.

Your Direct Debit will be set up within 3-5 business days.

Payment Options

Your account number

Your account number is NOT your card number; you can find your account number on your statement.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Total Minimum Payment Due

Total Minimum Payment Due shown on your statement (which is the Minimum Payment Due plus any Overdue or Overlimit Amount) will be withdrawn on your statement due date. If you have made any payments prior to the due date, Autopay will still debit the Total Minimum Payment Due amount. For example, if your Total Minimum Payment Due is \$100 and you pay \$50 before the due date, Autopay will withdraw \$100 on the due date. The only exception to this is if the extra payments you make cause the remaining Closing Balance owing on the due date to be less than the Total Minimum Payment Due amount. If this occurs, we'll only withdraw the remaining Closing Balance.

☐ Fixed Payment of \$

This amount must be \$25.00 or more. We will debit the fixed amount that you enter above or the Total Minimum Payment Due, whichever is greater. If you have made any payments prior to the due date, Autopay will still debit the Fixed Payment amount. For example, if your Fixed payment amount is \$100 and you pay \$50 before the due date, Autopay will withdraw \$100 on the due date. The only exception to this is if the extra payments you make cause the remaining Closing Balance owing on the due date to be less than Fixed Payment amount. If this occurs, we'll only withdraw the remaining Closing Balance.

☐ Full Payment (Closing Balance or Interest Free Days Payment)

This will debit the Closing Balance or the Interest Free Days Payment if you have an Instalment Plan or Balance Transfer. The Interest Free Days Payment excludes Instalment balances not yet due and Balance Transfer amounts (including any amount owing after the Balance Transfer promotional period expires). If you want to reduce Balance Transfer amounts, you'll need to make extra payments. If you have made any payments prior to the due date, Autopay will still debit the Interest Free Days Payment. For example, if your Interest Free Days Payment is \$100 and you pay \$50 before the due date, Autopay will withdraw \$100 on the due date. The only exception to this is if the extra payments you make cause the remaining Closing Balance owing on the due date to be less than Interest Free Days Payment or last statement closing balance. If this occurs, we'll only withdraw the remaining Closing Balance.

Please select one of the payment options proposed above. If no option is selected, we will not be able to process your request.

Additional payments received between the statement date and the day before the Payment Due Date may not reduce the direct debit payment amount. However, we won't debit more than the Closing Balance on your statement or an amount that would bring your account into credit.

Direct Debit Request

First name

Last name

Mobile phone

Home phone

You must be the account holder of the nominated account from which you would like to make your credit card repayment, or you must be authorised to operate the account without the authority of any other person.

Name of the account holder/s

BSB

Account number

Financial Institution name

By signing this form, I/we authorise funds to be debited from my/our account through the Bulk Electronic Clearing System Framework by National Australia Bank Limited (ABN 12 004 044 937) (ID 658408) in accordance with the terms described in the Direct Debit Request Service Agreement provided.

Signature of the account holder(s) whose account will be debited:

Print name

Signature

Date

Print name

Signature

Date

If a joint account, signatures of all account holders are required.

Direct Debit (Autopay) Request Service Agreement

This is your Direct Debit Request Service Agreement with National Australia Bank Limited or "NAB" (ABN 12 004 044 937) (User ID 658408). This agreement explains what your obligations are under this Direct Debit arrangement. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for your 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

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

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.

us or we means National Australia Bank Limited (ABN 12 004 044 937) (User ID 658408).

you means the customer who has signed or authorised by other means the *Direct Debit Request*.

your financial institution means the financial institution nominated by you on the DDR at which the *account* is maintained.

1. Debiting your account

- 1.1 By signing a *Direct Debit Request* or by providing us with a valid instruction, 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*,
 - (a) as authorised in the *Direct Debit Request*; or
 - (b) if we have sent you a billing advice which specifies the amount payable by you to us and when it is due.
- 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. Amendments made by us

- 2.1 We may vary any details of this agreement or a *Direct Debit Request* at any time by giving you at least thirty (30) days written notice.

3. Amendments made by you

- 3.1 You may suspend, cancel, change, stop or defer a *debit payment*, or terminate this agreement, by providing us with at least seven days notification by writing to:

Qantas Money Credit Card
GPO Box 9992
Melbourne VIC 3001

or
arranging it through your *financial institution*, which is required to act promptly on your instructions.

4. Your obligations

- 4.1 It's your responsibility to ensure that:
 - (a) There are sufficient clear funds available in your *account* on the Payment Due Date to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.
 - (b) You notify us if the nominated *account* is transferred or closed.
 - (c) You pay our Payment Due by an alternative method if the direct debit arrangements are cancelled either by you or us.
 - (d) Your payments are up to date, whether a notice is received from us or not.
 - (e) The authorisation given to debit the nominated *account* is identical to the *account* signing instruction held by the financial institution where the *account* is held.
- 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 fees or charges imposed or incurred by us.
 - (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 your *Direct Debit Request* is dishonoured, you must make a manual payment of the amount required.

4.5 We may deduct the previous period's payment together with the current amount due if the previous deduction was dishonoured due to insufficient funds at the time of drawing and you have not made a manual payment.

5. Other important information you should know

- 5.1 All enquiries and requests for payment changes should be directed to us. All disputes or cancellations should be directed to us or your financial institution.
- 5.2 We will initiate debits to your nominated financial institution account in accordance with the instructions on the *Direct Debit Request* form, which will be held by us.
- 5.3 Deductions made under the authority of this *Direct Debit Request* will appear as payments on your account statement.
- 5.4 Your nominated account will automatically be debited the amount you specify on the Payment Due Date on your Statement.

6. Dispute

- 6.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 992 700 as soon as possible so that we can resolve your query promptly. Alternatively, you can directly contact your financial institution.
- 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 in writing.

7. Accounts

- 7.1 You should check the following:
 - (a) Contact your financial institution to confirm whether direct debiting through BECS is available from your account as direct debiting is not available on all accounts offered by financial institutions.

- (b) Make sure the account details you provide us are correct by checking them against a recent account statement.
- (c) Contact your financial institution before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

8. Confidentiality

- 8.1 We will keep any information (including your account details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any information we have about you secure. We will also 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.
- 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 (including disclosing information in connection with any query or claim).

9. Notice

- 9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
Qantas Money Credit Card
GPO Box 9992
Melbourne VIC 3001
- 9.2 We will notify you by writing to you at your last known address (including electronically).
- 9.3 Any notice sent to you by post will be deemed to have been received on the date it would have been delivered in the ordinary course of post; and any notice sent to you electronically will be deemed to have been received when the notice is capable of being viewed on your computer, whether it is read or not.



**QANTAS
MONEY**