

Direct Debit Credit Card Request Form



Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian credit licence 234945



Important Information

Email the completed form to us at **cards@bankwest.com.au** or post to **Bankwest Reply Paid 64, PERTH WA 6838**. If you choose to email a copy of any documentation to us, you do so at your own risk. As both of these are unsecured means of communication, there is a risk your information could be viewed by others if it is intercepted or sent to an incorrect address/number, and Bankwest assumes no responsibility for this. If you have any concerns about emailing or faxing information please provide it by other means.

Section 1 – Request details

This is a: ☐ New direct debit ☐ Change to an existing direct debit

Cardholder name

Bankwest credit card number

Email address

Residential address

Suburb	State	Postcode
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Postal address (if same as residential address, please write 'as above')

Suburb	State	Postcode
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Section 2 – Account details

I authorise Bankwest, a division of Commonwealth Bank of Australia (User ID No.473, 954 or 138471) to debit my account described below with the Fixed amount specified below or, if no amount is specified, with any amount which Bankwest may properly debit or charge me through the direct debit system.

Please ensure your account details are correct by checking them against a recent bank statement.

Name of account to be debited

BSB

Account number

Financial institution

Store/branch

Section 3 – Payment details

Please tick the appropriate box. **Note:** all repayments will be made on your statement due date unless you select 'Fixed amount'.

☐ Minimum payment due (Go to Section 5) ☐ Statement balance (Go to Section 5) ☐ Account balance (Go to Section 5)

☐ Fixed amount Amount \$ Start date of fixed payment (Go to Section 4)

Section 4 – Frequency details (for fixed amount payments only)

Please tick the appropriate box. **Note:** If you do not select a frequency, we will set the payment to be made on the statement due date.

☐ Weekly ☐ Fortnightly ☐ 4 weekly ☐ Monthly ☐ Statement due date

Section 5 – Declaration

By sign below I acknowledge that I have read and that I agree to the terms and conditions of the “Direct Debit Service Agreement”.

Authorised signatory 1

Date

Authorised signatory 2

Date

X

X

Section 6 – Direct Debit Service Agreement

1. Bankwest, a division of Commonwealth Bank of Australia will arrange for funds to be debited as authorised in the Direct Debit Request.
2. By signing the Direct Debit Request, you warrant and represent that you are duly authorised to request the debiting of payments from the account that is described in the Direct Debit Request.
3. The Minimum payment, Statement balance and Account balance payment options are all paid on a monthly basis. Bankwest will not issue individual confirmation of payments made.
4. Bankwest will give you 14 days notice if we propose to vary any terms of this agreement or the Direct Debit Request.
5. If you wish to defer any debit payment or alter any of the details in your Direct Debit Request, you must either call us on **13 17 19**, message us in the Bankwest App or write to Bankwest, Reply Paid 64, Perth WA 6838.
6. You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days written notice to Bankwest, Reply Paid 64, Perth WA 6838. You may also call us on **13 17 19** or message us in the Bankwest App. All requests for stops or cancellations may be directed to us or the institution with which you hold the account that is described in the Direct Debit Request, which is required to act promptly on your instructions. In relation to the reference to ‘change’, your financial institution may ‘change’ your debit payment only to the extent of advising Bankwest of your new account details.
7. If you have any queries concerning debit payments or dispute any debit payments, you should notify us by calling us on **13 17 19** or messaging in the Bankwest App. Claims may also be directed to the institution with which you hold the account that is described in the Direct Debit Request. Details of the claims process are set out in the Bankwest Credit Card Account Access Conditions of Use document.
8. Direct Debiting is not available on all accounts at all financial institutions. If in doubt, you should check with the financial institution with which you hold the account that is described in the Direct Debit Request.
9. You should ensure that the account details given in the Direct Debit Request are correct by checking them against a recent statement from the financial institution at which the account is held.
10. It is your responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with the Direct Debit Request.
11. If a debit payment is returned unpaid, Bankwest may charge you a fee for each unpaid item.
12. If a debit payment falls due on any day which is not a business day we may take payment up to three days prior to your payment due date. If you are uncertain as to when a debit will be processed to your account that is described in the Direct Debit Request, please contact the financial institution at which the account is held.
13. Except where the terms of the account that is described in the Direct Debit Request permit disclosure and except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed debits, or is otherwise required or permitted by law, we will keep details of your account and debit payments confidential.