



To: Inpartnership Funding Pty Ltd ABN 47 114 033 742
PO Box 402, Gladesville NSW 1675
Phone: (02) 9817 6525 Fax: (02) 9817 6521
Email: info@ipf.com.au

Direct Debit Request (DDR)

By signing this document, I/We authorise InPartnership Funding Pty Ltd (ABN 47 114 033 742) Debit User Number 209840, the Debit User, to debit my/our account, detailed in the Schedule below, with any amount, through the Bulk Electronic Clearing System (BECS). I/We must pay you when due under the arrangement between us. This authority is to remain in force until further notice.

The Schedule

Financial Institution Name: _____

Address: _____

Account Title: _____

BSB Number: _____ Account Number: _____

Note: Direct debiting is not available on the full range of accounts. If in doubt refer to your financial institution.

Customers Signature: _____ Date: _____

(If joint account all signatures may be required)

Direct Debit Request Service Agreement

InPartnership Funding Pty Ltd of P.O. Box 402 Gladesville NSW 1675 ("we" or "us") User ID: 209840
You have entered or are about to enter into an arrangement under which you make payments to us. You want to make these payments by use of the Direct Debit System. This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your accounts under the Direct Debit System. It is additional to the arrangement under which you make payments to us. Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your Direct Debit Request.

When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

What we agree and what we can do

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.

3. On giving you at least 14 days notice, we may: change our procedures in this agreement; change the terms of your Direct Debit Request; or cancel your Direct Debit Request.

4. You may ask us to: alter the terms of your Direct Debit Request; defer a payment to be made under your Direct Debit Request; stop a drawing under your Direct Debit Request; or cancel; your Direct Debit Request by calling us on (02) 9817-6525 or by contacting your financial institution.

5. You may dispute any amount we draw under your Direct Debit Request by contacting us on 02 9817 6525 or your financial institution.

6. We deal with any dispute under clause 5 of this agreement by investigating records and responding back to you within 14 days.

7. If the day on which you must make any payment to us is not a business day, we draw on your account under the Direct Debit Request on the following business day.

8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will continue to seek that payment and any

fees due until all amounts due to us by you are paid in full.

9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless: you dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System or both of them; you consent to that disclosure; or we are required to disclose that information by law.

What you should consider

10. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.

11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.

12. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.

13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.

14. We request you to direct: all requests to stop or cancel your Direct Debit Request to us initially; and all enquiries relating to any dispute under Clause 3 of this agreement to us initially.