

(Please complete one form for each loan account)

To: one direct User ID: 325280

Address: Locked Bag 9, Collins Street West, Melbourne, VIC 8007 Fax number: 1800 420 898

one direct Account Details

Account Number (if known)

Account Loan Type (eg: 1 year Fixed)

Amount Borrowed

Customer Instructions and authorisation

I/We

Family Name

Family Name

Given Name/s

Given Name/s

request one direct until further notice to arrange for funds as specified in the Repayment details below to be debited from my/our account at the financial institution identified below.

I/We acknowledge in signing this Direct loan payment Request, that I/we have received a copy of the Direct loan payment Request and understand that this Direct loan payment arrangement is governed by the terms of the Direct loan payment Request Service Agreement set out on the reverse of this form.

Customer 1 signature

Customer 2 signature (if required)

Date

Date

Nominated account to be debited – Details of debit

Name of Financial Institution

Branch

Account name

BSB number

Account Number.

Please check your account details against a recent statement issued by your Financial Institution.

Note: Direct loan payment is not available on all accounts. If in doubt, please contact your Financial Institution before completing this Direct loan payment Request.

Repayment frequency and Amount details

Repayment frequency as set out in your Letter of Offer for this loan or as otherwise agreed with one direct.

Note: if you wish to change your repayment frequency, please contact one direct on 13 24 01

Repayment amount:

Minimum required repayments

PLUS further repayment (in addition to minimum required repayment) of the following amount (please specify amount)

Please note the further repayment will be treated as a separate transaction and will appear separately on your statement.

Bank use only

Prepared by

Date received

Recorded by

Telephone

Checked by

Original - File in customer authority file.

Client Service Agreement

This document provides information regarding the direct loan payment of your account. By signing the Direct loan payment Request (DDR) you acknowledge you have read and understood these terms.

one direct's commitment to you:

1. We will notify you, in writing, confirming acceptance of your Direct loan payment Request and the details of one direct's direct loan payment drawing arrangements including the commencement date and the repayment frequency at least 2 business days prior to the first drawing.
2. If any Direct loan payment drawing falls due on a day that is not a business day in metropolitan Melbourne, we will debit your account on the next business day following the scheduled drawing date.
3. If due to technical problems we are unable to process the Direct loan payment drawing on the due date, we will process the drawing on the next business day after the technical problems have been resolved.
4. We will give you at least 14 business days' notice if we propose to vary the details of the Direct loan payment arrangement.
5. We reserve the right to cancel this Direct loan payment arrangement if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
6. We will use the information you provide about your nominated account solely to administer payment of your repayments. This information will be kept private and confidential.

Your rights:

1. You may cancel or suspend the Direct loan payment Request at any time by giving us at least 7 business days' written notice.
2. You may request a deferral of the Direct loan payment drawing at any time by giving us at least 7 business days' written notice.
3. You may change your nominated Direct loan payment account details by completing a new Direct loan payment Request form.
4. Where you are uncertain as to when the debit will be processed to your nominated account, you should contact your nominated Financial Institution.
5. Where you believe that we have debited your account incorrectly you may contact us on 13 24 01 and we will resolve your inquiry within 10 business days or you may lodge a Direct loan payment claim through your nominated Financial Institution.

Your commitment to one direct, your responsibilities

1. It is your responsibility to ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by the Financial Institution where the account is held.
2. It is your responsibility to ensure that the account details you have provided are correct either by checking them against a recent statement issued by your Financial Institution or by checking with your Financial Institution before completing this Direct loan payment Request.
3. It is your responsibility to ensure that sufficient cleared funds are available in your nominated account to permit the payment of Direct loan payment drawings initiated in accordance with your Direct loan payment Request. Where a Direct loan payment drawing is returned unpaid by your Financial Institution, you may be liable for non-payment fees charged by your nominated Financial Institution.
4. It is your responsibility to advise us if the account nominated by you to receive the Direct loan payment drawing is transferred or closed.