

Direct debit request service agreement

This agreement sets out the terms on which *we* accept and act under a *direct debit request* you give us to debit amounts from a specified *account* of yours under the Bulk Electronic Clearing System.

Definitions

Definition	Meaning
account	the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited
business day	a day that isn't a Saturday, Sunday or a <i>public holiday</i>
debit day	the day that payment by <i>you</i> is due to <i>us</i>
direct debit request	the Direct Debit Request that you sign
public holiday	a day that is a national public holiday in Australia
us, our or we	Angle Auto Finance Pty Ltd ABN 16 161 130 696 Australian credit licence number 530731 User ID 619991. Us, our or we include our successors, substitutes and assigns
you	the customer who has signed or authorised by other means the <i>direct debit request</i>
your financial institution	the financial institution at which <i>you</i> hold the <i>account</i> you have authorised <i>us</i> to debit.

Terms of arrangement

You agree that *we* may debit from your *account* any amounts *you* owe *us*. This includes, without limitation, any payments, fees or charges *you* owe *us* under any agreement *you* have with *us*. *We'll* only arrange for *your account* to be debited in accordance with the terms of *your direct debit request*.

You should check:

- with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available through the Bulk Electronic Clearing System on all accounts offered by financial institutions;

- your account* details which *you* have provided to *us* are correct by checking them against a recent account statement; and
- with *your financial institution* before completing the *direct debit request* if *you* have any queries about how to complete the *direct debit request*.

Variation

Changes we can make

At any time, *we* can:

- change *our* direct debit procedures;
- change the terms of *your direct debit request*; and

- cancel your direct debit request.

We'll notify *you* in writing of changes as soon as reasonably possible unless the change is unfavourable to *you* in which case we'll give you 30 days' notice. However, we don't have to give *you* notice (or we can give *you* shorter notice) if it's reasonable to manage a material and immediate risk.

Changes you can make

You must make sure that all of your personal and payment details are up to date. If *you* need to change these details, *you* can Call *us* at 1300 561 868 or email at customercare@angleauto.com.au

and quote *your account* to:

- change *your* personal details;
- change the terms of *your direct debit request*; or
- defer a payment to be made under *your direct debit request*.

If *you* would like to change all or any part of the direct debit arrangements, *you* must give at least [14 days] prior notice. Although we'll act promptly, if *you* ask *us* to do something listed above within [48 hours] of a *debit day*, we may not be able to process *your* request before the next debit day.

Stopping your direct debits

If *you* would like to stop any direct debit or cancel your direct debit arrangements, *you* should contact *us*. It may take *us* up to 14 days to process *your* request.

You can also contact *your financial institution* to stop an individual direct debit payment or cancel *your* direct debit arrangements with *us*.

Cancelling *your direct debit request* won't change how often *you* have to make payments, but it may change the amount payable to *us*. Please talk to *us* before *you* complete a cancellation request. If *you* stop a direct debit payment or cancel *your* direct debit arrangements, *you* must ensure that

alternative payment arrangements acceptable to *us* are put in place to ensure that *you* satisfy any payment obligations *you* have.

If you want to dispute any debited amount

You can dispute any amount we arrange to be debited under *your direct debit request* by contacting *us* at 1300561868 or customercare@angleauto.com.au, quoting *your* account number and providing details of *your* dispute.

Our customer Care officer will try to resolve *your* problem. If we can't resolve it, *you* can direct *your* complaint directly to *your financial institution*.

If *you* dispute any amount, we arrange to be debited under *your direct debit request* then we may need to disclose information relating to *your* direct debit request and any amount debited 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).

What happens if a direct debit payment to us is due on a non-business day?

If *debit day* falls on a day which:

- isn't a *business day* – we may arrange to debit *your* account under *your direct debit request* on the next *business day*; or
- doesn't exist in that particular month (eg the 29th, 30th or 31st) – we may arrange to debit *your* account under *your direct debit request* on the last day of that month, or the next *business day* if the last day of the month does not fall on a *business day*.

If a direct debit request is rejected

It is *your* responsibility to ensure *you* have sufficient funds in *your account* before each *debit day*.

If *your financial institution* rejects any of *our* attempts to debit *your account* in accordance with the terms of *your direct debit request*, we'll

advise *you* in writing the first time this happens and *you'll* need to make alternative arrangements to make the rejected payment.

If *we* incur any fees from *your financial institution* as a result of the rejected payment, *we* may pass these onto *you*. *You* may also be charged a dishonour fee by *us*.

Confidentiality

We will keep any information in *your direct debit request* (including *your account* details) confidential, except where:

- *we* are required to disclose the information for the purposes of this agreement, including for the purposes of arranging direct debits with *your financial institution* (for example, *we* may need to provide this information to a sponsor in connection

with a claim made on it relating to an alleged incorrect or wrongful debit);

- *we* receive your permission to release those details; or
- *we* are required to disclose such details by law.

Communication

If *you* wish to discuss anything in this agreement, *you* should get in contact with *us* via email at customercare@angleauto.com.au, or write to *us* at PO BOX 20125 WORLD SQUARE, NSW, 2002. *We* may send notices electronically to *your* email address or by ordinary post to the address *you* have given *us*. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.