

Credit Card/CashLine direct payment application

Please post your completed application to:
The Manager
Westpac Card Services,
Private Bag 92503,
Wellesley Street
Auckland

A: Your details

Please enrol me for the Westpac Credit Card CashLine direct payment facility

Mr Mrs Miss Ms Other (please specify)

First name(s) _____ Surname _____

My Credit Card/CashLine number is

I request the following option (please tick one)

- Payment of my credit card statement balance in full each month.
- Payment of \$ _____ (insert amount in whole dollars) each month. **Amount nominated must be at least 3% of your credit card limit.**
- Payment of the minimum amount due each month, being either 2% of my credit card statement balance or \$5, whichever is the greater.
- For CashLine Accounts – payment of the minimum amount due each month being 3.75% of the statement balance or \$50, whichever is greater.

Please debit my account in terms of the following month commencing MONTH / YEAR (refer to statement pay by date)

Customer name on account _____

Customer (acceptor) to complete bank/branch number and account number and suffix of account to be debited.

-
Bank Branch Account number Suffix

Please print full postal address of your bank

Bank branch _____

Address PO Box _____

Town/City _____

Authority to accept direct debits (not to operate as an assignment or agreement)

Authorisation code Date DAY / MONTH / YEAR

B: Declaration

I/We authorise you until further notice in writing to debit my/our account with you, with all amounts which Westpac Card Services (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed on the reverse of this form.

Information to appear on my/our bank statement

WESTPAC CREDIT CARD PAYMENT

Name of account (customer to complete) _____

Authorised signature(s) _____ Date DAY / MONTH / YEAR

Westpac use only

Date received DAY / MONTH / YEAR

Recorded by _____

Checked by _____

Forward **both** copies to BR990 Card Services, Auckland.

Approved
0109
03 1991

Bank stamp

Conditions of this authority to accept direct debits

1. The Initiator:

- (a) Has agreed to give written notice to the Acceptor of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. The advance notice will include the following message:
"Unless advice to the contrary is received from you by (date*), the amount of \$ _____ will be directly debited to your Bank account on (initiating date)."
*This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.
- (b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

2. The Customer may:

- (a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

3. The Customer acknowledges that:

- (a) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
- (b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other dispute lies between me/us and the Initiator.
- (d) The Bank accepts no responsibility or liability for the accuracy of information about Direct Debits on Bank Statements.
- (e) The Bank is not responsible for, or under any liability in respect of:-
 - any variations between notices given by the Initiator and the amounts of Direct Debits.
 - the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time-to-time.