



Name(s) in full	
Address in full	

I/We request and authorise the NSW Rural Assistance Authority (the Authority) (User ID 050425) to debit my/our account described below, via the Bulk Electronic Clearing System from time to time with any amounts (which may include interest and fees) which I/We are obliged to pay the Authority in respect to any loan contract/s held under the Business Partner (BP) number listed below:

Name of Bank/Financial Institution			
Address of Bank/Financial Institution			
Town		Postcode	

Account details

Bank/Financial Institution number (BSB)				---					
Bank account number									
Name of account to be debited									

Schedule 1

NSW RAA Loan Contract Number/s									

BP Number							
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I/We have read and accept the Direct Debit Request Service Agreement Terms and Conditions.

Signature	Date	Signature	Date
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Please retain a copy of the Service Agreement enclosed for future reference



Send completed Direct Debit form to:

Post:	Locked Bag 23 Orange NSW 2800
Email:	finance@raa.nsw.gov.au
Fax:	(02) 6391 3098
Telephone:	1800 678 593 (Toll Free)
Website:	www.raa.nsw.gov.au

Office Use Only

1. BP Number checked – All loans listed	<input type="checkbox"/>		
2. Frequency of deductions confirmed	<input type="checkbox"/>		
3. Amount of deduction confirmed/ Interest only condition established	<input type="checkbox"/>		
Entered by:	_____	_____	_____
	Officer Name	Signature	Date
Checked by:	_____	_____	_____
	Officer Name	Signature	Date

APPLICATION OF THIS AGREEMENT

This Direct Debit Request Service Agreement is issued by NSW Rural Assistance Authority (the Authority) (User ID 050425), to help you understand your rights and responsibilities when making loan repayments by direct debit.

By entering into the agreement RAA will ensure that:

- We will advise you in writing, the details of the direct debit drawing arrangements [amount, commencement date, frequency] when we supply you with your loan contract *Letter of Offer*.
- We will provide you at least 14 days notice before we change the terms of the direct debit arrangement.
- We will keep all information relating to your nominated financial institution account private and confidential, except where permitted by law or required for conducting direct debits with your financial institution and for a related query, dispute or claim.
- Where a payment due date falls on a non-business day, we will attempt to debit your nominated account on the business day immediately prior to the non-business day.

By entering into the agreement you will ensure that:

- Your *Direct Debit request* form authorises us to arrange for payment of the amount/s due (which may include interest and fees) to the NSW Rural Assistance Authority (the Authority), on the due date/s of your loan repayment/s or another date as agreed between us. It also enables any changes in those amounts, and time, to occur automatically – you will not need to complete another form.
- If the account details change and you want to continue using direct debit, a new *Direct Debit request* form will need to be completed.
- You are aware that direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts, account details should be checked against a recent statement from its financial institution; and, the direct debit request given to us to draw on your nominated bank account is consistent with the account authority or signing instructions held by your financial institution for that account.
- You have sufficient clear funds available in your nominated account by the due date to enable drawings to be made in accordance with your drawing arrangement. Where a payment due date falls on a non-business day, you must have sufficient cleared funds available on the business day immediately prior to the non-business day.
- At least 5 business days notice is to be given to us if any of your direct debit request details need to be changed. This includes BSB, nominated financial institution, account number or details, stopping or deferring of amount/s to be deducted, suspension of future direct debits or cancelling of the direct debit.
- If the direct debit ends for any reason, you will need to organise a suitable alternate payment method.
- If there are insufficient clear funds in your nominated account or you gave the Authority incorrect account details, you are aware that you may be charged a fee by your financial institution due to an unpaid direct debit. The Authority will not be responsible for dishonour fees. Any fee charged to the Authority for the return of a Direct Debit drawing will be debited to your loan account. Arrears interest charges may also apply to any overdue amounts. You must still arrange for the payment to be made to us.

Important Information:

- A direct debit request form is in force until it is cancelled. At least 5 business days notice must be given if the account holder wishes to cancel a direct debit request or stop any individual debit item. You may advise us in writing, in person or over the phone if you wish to stop or suspend a debit item. Should you wish to cancel your Direct Debit facility you must advise us in writing. Your financial institution can also be advised. If your financial institution is advised, please also advise the Authority to prevent any further attempts to direct debit the nominated account.
- If the direct debit drawing is returned unpaid by your nominated financial institution, it may result in the account holder being liable for dishonour fees charged by that institution. Any fee charged to the Authority for the return of a Direct Debit drawing will be debited to your loan account. Arrears interest charges may also apply to any overdue amounts.
- We reserve the right to cancel the Direct Debit drawing arrangements if three or more consecutive drawings are returned unpaid by your nominated financial institution, and to arrange with you an alternative payment method.
- We are unable to process direct debits from multiple nominated accounts to loan contracts held under the same Business Partner (BP) number. Only one nominated account may be direct debited per BP number.
- We do not provide facilities to debit credit cards.
- Where a new *Direct Debit request* form is received by us, it will automatically supersede any previous *Direct Debit request* form/s given to us.
- If you have an existing direct debit in place and you apply for a new loan/s under the same BP number, your existing *Direct Debit request* form will immediately apply to all loans held under that BP number.
- If you have an existing direct debit in place and you apply for a new loan/s under the same BP number, and you complete and return to us a new *Direct Debit request* form, this form will supersede the previous direct debit request held, and will immediately apply to all loans held under that BP number.

Enquiries / Disputes:

Any enquiries or disputes regarding the Direct Debit arrangements should be directed to us in writing to the address below, quoting your Authority Loan Contract/s Number or Authority Business Partner (BP) Number. Where you consider that a drawing has been made incorrectly under this direct debit, we will investigate your concerns and endeavour to contact you within 21 days of receiving written request. Dispute claims may also be directed to the financial institution of the nominated account.