



### 1. Direct Debit arrangements:

- 1.1 By signing the Direct Debit Request you have authorised us to Debit your Account in line with payments due under your lease, loan or financial agreement with us.
- 1.2 If your Account is a joint account, both account holders must agree to and sign the Direct Debit Request.
- 1.3 If a Debit is due on a day that is not a Business Day, the drawing will be made on the next Business Day.
- 1.4 We reserve the right to cancel the Direct Debit Request if three or more drawings are dishonoured by your Financial Institution and to arrange with you an alternate method of payment.
- 1.5 We will keep all information relating to your Direct Debit Request private and confidential. Our Privacy Policy is available via Our website at [www.carlingfordauto.com.au](http://www.carlingfordauto.com.au).

If you have any questions or concerns regarding your Direct Debit Request you should contact us by telephone 1300 552 113.

### 2. Your rights:

- 2.1 If you wish to vary, suspend or cancel your Direct Debit Request you should contact us and allow 7 days for your request to be processed.
- 2.2 If you wish to stop or defer an individual Debit you must contact us immediately and allow at least 7 days for your request to be processed.
- 2.3 We may ask you to put any requests in writing.
- 2.4 If you believe that a Debit has been made incorrectly you should contact us immediately and provide us with any documentation that we request. We will deal with any query, claim or complaint promptly and in good faith. We may investigate the matter further and we will advise you in writing of the outcome of Our investigation. You may also lodge a direct debit claim through your Financial Institution.
- 2.5 We will not change the amount or frequency of the direct debit arrangements without your prior approval.

### 3. Your responsibilities include:

- 3.1 Ensuring that the authorisation given to draw on your Account, is identical to the account signing instruction held by the Financial Institution where your Account is based.
- 3.2 Checking with your Financial Institution whether your Account can accept direct debits.
- 3.3 Checking your Direct Debit Request to ensure all details are correct.
- 3.4 Ensuring that there are sufficient clear funds available in your Account to allow Debits to be made in accordance with the Direct Debit Request. If there are insufficient funds in your Account you may incur dishonour fees and/or charges imposed by us and your Financial Institution.
- 3.5 Immediately advising us in writing if your Account cannot be debited for any reason, or if your Account is transferred, closed or the Account details change.
- 3.6 Arranging an alternative payment method if your Direct Debit Request is cancelled.
- 3.7 You are liable for any goods and services tax ("GST") paid by us on a supply made in connection with this Direct Debit Request. You must pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 4. Definitions:

**Account** means your bank account nominated on the Direct Debit Request

**Business Day** means a day other than a Saturday or a Sunday or any Australian public holiday

**Debit** means a payment due or made under the Direct Debit Request

**Us, We or Our** means Carlingford Fleet Pty Ltd ABN 55 103 303 260 and its successors and assign

**You or Your** means the person(s) who sign the Direct Debit Request

**Your Financial Institution** means the financial institution where you hold your Account