

New Linked Account Nomination

Set up a single new linked account to your loan



Account No(s).

I/We, Surname Given Name(s)

Surname Given Name(s)

Authorise and request you setup my/our account(s) described below and in the future, may be direct debited by me/us in connection with my/our mortgage loan and which may be debited or charged through the Bulk Electronic Clearing System (BECS) to my/our account conducted with WLTH.Direct Debit ID No. 460095

Nominated account to be linked to my loan

Linked Account

Financial Institution

Branch

Account Holders (or Account Title)

BSB No.

ACCOUNT No.

Comments

Customer Authorisation

I/we, request WLTH to add the above account information to my/our WLTH Internet Portal and acknowledge this account may be used for Direct Debits in the future. (NB: Direct debiting is not available on the full range of accounts. If in doubt please refer to your Financial Institution). I/we, acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement attached.

Customer Signature

Home Contact No.

Work Contact No.

Date

Customer Signature

Home Contact No.

Work Contact No.

Date

New Linked Account Nomination

Set up multiple linked accounts to your loan



Loan Account No.

I/We, Surname Given Name(s)

Surname Given Name(s)

Authorise and request you setup my/our account(s) described below and in the future, may be direct debited by me/us in connection with my/our mortgage loan and which may be debited or charged through the Bulk Electronic Clearing System (BECS) to my/our account conducted with WLTH. Direct Debit ID No. 460095

Nominated account(s) to be linked to my loan

Linked Account 1

Financial Institution

Branch

Account Holders (or Account Title)

BSB No. ACCOUNT No.

Linked Account 2

Financial Institution

Branch

Account Holders (or Account Title)

BSB No. ACCOUNT No.

Linked Account 3

Financial Institution

Branch

Account Holders (or Account Title)

BSB No. ACCOUNT No.

Linked Account 4

Financial Institution

Branch

Account Holders (or Account Title)

BSB No. ACCOUNT No.

Customer Authorisation

I/we, request WLTH to add the above account information to my/our WLTH Internet Portal and acknowledge this account may be used for Direct Debits in the future. (NB: Direct debiting is not available on the full range of accounts. If in doubt please refer to your Financial Institution). I/we, acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement attached.

Customer Signature

Home Contact No.

Work Contact No.

Date

Customer Signature

Home Contact No.

Work Contact No.

Date

Linked Account Nomination (Direct Debit Request terms of use)



Client Service Agreement

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

How the DDR will be used

- The DDR will be used to debit amounts due by you under your loan agreement with the lender.
- Where a payment due date falls on a non-business day, the amount will be debited on the next business day. If you are uncertain as to when the debit will be processed to your account you should contact the financial institution at which you maintain this account.
- The purpose for which the DDR is used will not be changed without giving you at least 14 days notice and without your prior approval.
- All information relating to your nominated account will be kept private.
- We will advise you, in writing, the details of the DDR agreement (amount, frequency, commencement date) at least 5 calendar days prior to the first direct debit.
- We reserve the right to cancel the DDR if three or more direct debits are returned unpaid by your nominated Financial Institution. If this occurs an alternative payment method must be arranged.

Your rights

- You may not terminate the DDR without WLTH's consent. You may terminate the DDR at any time by giving written notice directly to us, or through your Financial Institution. Notice sent to us should be received at least 14 business days prior to the date of termination.
- You may stop any individual debit by giving written notice to WLTH. This notice must be received by WLTH at least **5** business days prior to the payment due date.
- You may request deferment or alteration to payments under the DDR by contacting WLTH. Any request must be given at least **5** business days prior to the payment due date.
- If you consider that a debit has been incorrectly made, you should contact WLTH or lodge a direct debit claim through your Financial Institution. WLTH will determine whether the debit was correct, and if not, arrange for an adjustment.
- If WLTH determines that the debit was correct, you will be told why.

Your commitment to us

- You must ensure there are sufficient clear funds available in the nominated account to meet each debit on its due date. It is your responsibility to advise us if the account nominated by you to receive the DDR is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the DDR.
- You must ensure that the account you propose to debit allows direct debits. You should check this directly with the Financial Institution at which you maintain the account.
- You will not close or alter the account without the mortgage manager's prior written consent and unless approved alternate payment arrangements have been made.
- If a payment is dishonoured, you may be charged fees by your Financial Institution, you may incur fees under your credit contract, and you may be in default under your credit contract.
- If you nominate a payment amount, you will need to nominate a new amount when/if the interest rate, and or, your required repayments change. You will need to ensure you are always meeting the minimum repayment.