

Direct Debit Request – Home Loans

 Please staple all relevant material together

Before you complete this form, you must check that the account you nominate can have direct debits. To do this, please contact your financial institution.

I/We authorise and request AMP Bank (User ID 037432) ('we' or 'us') to debit my/our nominated account (details provided below) through the Bulk Electronic Clearing System with any amounts that may from time to time become due in respect of my/our loan account with AMP Bank.

AMP Bank Loan Account Number

Please complete all applicable sections of this form.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Details of the nominated account to be debited

This external account will be linked to the account holders who have the same name as the external account and sign this form.

Name of Australian financial institution

Suburb

State

Postcode

BSB

Account number

Account holder's name(s)

Please provide a copy of a previous bank statement for your external account, confirming the BSB, account number and account name.

2. Details of your home loan repayment

Direct Debit loan repayments which will be effective from your next scheduled repayment date.

I/We wish to make regular payments as follows. Select one option only: (a, b, c, or d).

Please note the following regarding repayments for:

- Variable rate and fixed rate loans (Principal and Interest) – weekly repayments are 1/4 of the required minimum monthly repayment; fortnightly repayments are 1/2 of the required minimum monthly repayment.
- Variable rate and fixed rate loans (Interest Only) – only monthly payments are permitted.

Payment frequencies	Weekly	Fortnightly	Monthly
a. Minimum repayment amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Minimum repayment amount plus \$ <input type="text"/> Not available on fixed rate loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Minimum repayment amount plus <input type="text"/> % (of minimum repayment) Not available on fixed rate loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Fixed amount of \$ <input type="text"/> Not available on fixed rate loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Annual fees payment

Annual fees

All selected fees are due and will be charged annually on the anniversary of original settlement date to the account detailed in section 1 on the previous page:

- Professional Package annual fee
- Select Package annual fee

4. Signatures (every account holder and/or signatory must sign this request)

Account holder or signatory 1

Date signed

Account holder or signatory 2

Date signed

Account holder or signatory 3

Date signed

5. Direct Debit Request Service Agreement

This Agreement allows AMP Bank (User ID No. 037432) to withdraw money from your nominated account, on the terms specified below and in the **Direct Debit Request** form.

1. The first time money is withdrawn from your nominated account, you automatically agree to these conditions. These conditions then apply to all withdrawals from your nominated account.
2. If we want to change this Agreement, we will notify you 14 calendar days in advance of any change. If you disagree with this change, please notify us within these 14 calendar days.
3. Please contact AMP Bank by phone on 13 30 30, fax, email or mail at least three business days before the due date¹ if you want to:
 - Change this Agreement, eg the amount you pay, how often you pay or deferring payment due to unforeseen circumstances.
 - Change your nominated account details. AMP Bank will require you to sign a new Direct Debit Request.
 - Cancel this Agreement.
 - Stop or defer an individual payment. Requests to stop or cancel direct debits may be made to AMP Bank or your financial institution directly.
4. If you want to dispute a debit that has been made from your account, contact AMP Bank and we will respond to you within five² business days. If you are not satisfied with AMP Bank's response to your dispute, you can lodge a formal claim with your financial institution.
5. If the payment date is on a weekend or public holiday in Sydney, we will process your payment on the next Business Day. If you are uncertain as to when the debit will be processed to your nominated account, you should contact your financial institution directly.
6. You must make sure that sufficient cleared funds are available in your nominated account on the payment date. If there are insufficient funds and your financial institution dishonours the payment, any charges incurred:
 - By your financial institution may be debited from your nominated account.
 - By AMP Bank may be debited from your account.

You must advise us in writing, or by fax if you have Electronic Communication, if you close your nominated account.

7. If your direct debit is dishonoured by your financial institution, the value of the dishonoured drawing will be debited to your account. We will also withdraw money to cover any costs or charges incurred by AMP Bank and an inward dishonour fee may also apply. We also reserve the right to cancel the Direct Debit Request if any debit is returned unpaid by your financial institution.
8. AMP Bank will keep your financial institution account details confidential. However, we will disclose these details:
 - If you give us permission.
 - If a court order applies.
 - To settle a claim.
 - If a financial institution involved in the transaction requires information for the purpose of settling a claim/dispute.

You authorise the following:

- AMP Bank to verify the details of the account with you/your financial institution.
- The financial institution to release information allowing AMP Bank to verify the account details.

Warning: Please enter your details correctly as AMP Bank will not be liable for any loss or other consequences arising from the account information being inaccurate. Your existing account details can be found on a recent bank statement. Direct Debits may not be available on all accounts. If you are not sure whether direct debits are available on your account or your account details, check with your financial institution before completing a Direct Debit Request.

9. You indemnify us against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in your Direct Debit Request. Your indemnity:
 - Extends and covers all changes you make to your Direct Debit Request.
 - Continues after this Agreement is ended.

In this clause, we refer to AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517, as 'AMP Bank', 'we', 'us' and 'our'.

1. For phone contact, you must have a TelePIN, for fax contact you must have Electronic Communication, for email contact you must have Internet Banking.
2. Disputes involving transactions over one year old will take longer to investigate and respond.

Where to send this form

Mail or email this completed form to:

AMP Bank	Any questions?
Reply Paid 79702	13 30 30
PARRAMATTA NSW 2124	
deposits@amp.com.au	

You must have provided Electronic Communication consent to email. If not, please refer to the Electronic Communication consent form available at amp.com.au.