

Direct Debit Request (DDR)

Direct Debit Request

I/We request Harcourts Kiama User ID 317465 to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below.

Name

Address

Postcode

Phone

Name and Branch of Financial Institution

BSB No.

Account Number

Commencing ___/___/___ please debit \$_____ from the above account each:

Week **Fortnight** for rental payments.

This will occur on the day your rent is due as per your lease agreement. Your rent will remain either a week or a fortnight in advance.

Signature(s)

If debiting from a joint bank account, both signatures are required

Date

(office use only)

Balance:
Cancelled Date:

Customer Direct Debit Request Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Dougmal Harcourts Kiama User ID 317465 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for rent and water usage.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur within 7 days.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency and the next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact us on 02 4232 1322 or by email to pmkiama@harcourts.com.au or post to our office at P O Box 285, KIAMA

Your rights

Changes to the arrangement

- If you want to make changes to the drawing arrangements, contact us on 02 4232 1322 or by email to pmkiama@harcourts.com.au or post to our office at P O Box 285, Kiama at least 24 hours prior to the next drawing.

These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- canceling the DDR completely.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 7 working days prior to the next scheduled drawing date. All communication addressed to us should include your name and address of rental property.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on 02 4232 1322 or by email to pmkiama@dougmal.com.au or post to our office at PO Box 285, KIAMA.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

Should you fail to comply with the above you will incur a \$15.00 debit charge each time a rejection occurs.

If your drawing is returned or dishonored by your financial institution, unless advised otherwise by you we will re-draw after 3 days. Any transaction fees payable by us in respect of the above will be added to the next drawing/payment.

SIGNATURE: _____ DATE: _____