

## Section 1: Customer details

I/We request **Keystart Loans Limited** (User ID No. 013929) (**Keystart**) to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our nominated account at the financial institution shown below, until further notice in writing.

Scan your completed form and send to [customer@keystart.com.au](mailto:customer@keystart.com.au) or post it to Keystart, PO Box 2016, Subiaco WA 6904.

### Customer one

Title	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	
<input type="text"/>	
Phone number	Date of birth
<input type="text"/>	<input type="text"/>
Email address	
<input type="text"/>	

### Customer two

Title	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	
<input type="text"/>	
Phone number	Date of birth
<input type="text"/>	<input type="text"/>
Email address	
<input type="text"/>	

Address (the home that is listed on your Keystart loan)

  

Loan number

## Section 2: Account to be debited

Please note: The direct debit must be deducted from a bank account in your name.

Financial institution name

Name(s) on account

BSB (must be six digits)

Account number

Please note: Your ABN is only required if you have a Rural Home Loan and are nominating your business account to be debited.

ABN

## Section 3: Payment frequency and amount

### Option A - regular payment

Which **one** of these payment frequencies best suits you?

Weekly     Fortnightly     Monthly

Repayment day (eg, Monday)

Preferred start date (dd/mm/yy)

How much would you like to pay? **Please choose one of the options below**

#### I. Minimum monthly repayment

I would like to keep my repayments at the minimum monthly amount.

**Please note:** In the case of an interest rate change, this amount will automatically adjust to debit the minimum amount required.

OR

#### II. Options for getting ahead

I would like to pay the minimum monthly repayment plus a fixed extra amount of

\$

OR

I would like to pay a fixed amount of

\$

### Option B - once off payment

Complete this option to request a single payment from the nominated account in Section 2. You can also use this nominated account for future instructions without having to complete another Direct Debit Request.

I would like to make a once off payment of

\$

from my/our nominated account on or after (dd/mm/yy)

## Section 4: Declaration and signature(s)

I/We acknowledge that by signing this request that I/We have received a copy of the Keystart Direct Debit Service Agreement and agree that my direct debit arrangement is governed by the Keystart Direct Debit Service Agreement.

If debiting from a joint account, signatures of both account holders are required. If the secondary account holder is not a party to the home loan, identification will be required to confirm the signature.

#### Bank account holder one

Full name (please print)

Signature

Date

#### Bank account holder two

Full name (please print)

Signature

Date

## Acknowledgements

### Direct debit service agreement

1. This agreement outlines the direct debit arrangement between Keystart Loans Ltd (ABN 27 009 427 034) (User ID Number: 013929) (**Keystart, us** or **we**) and you. It sets out your rights and obligations for a direct debit arrangement with us for the purpose of making home loan repayments, and our obligations to you.
2. By giving us a Direct Debit Request you authorise us to arrange for funds to be debited from your nominated account on the terms of this agreement.

### One off payments

3. If your Direct Debit Request is for a one-off payment then clauses 5 to 8 of this agreement do not apply, and this agreement will cease once the one-off payment has been received or cancelled.

### Payment plans

4. If we agree to set up a payment arrangement (eg, an instalment plan or payment extension) via direct debit, then clauses 5 to 8 will not apply. Direct debits will be taken per the terms of your payment arrangement.

### Our commitment

5. We will arrange for funds to be debited from your nominated account for amounts payable under your loan contract. This includes your monthly repayment (or, if higher, the 'Payment amount' specified in your Direct Debit Request) and any fees and charges.
6. For existing home loans, we will arrange the first direct debit for one week after your Direct Debit Request is received by us, or on the date nominated in your Direct Debit Request, whichever is later. If you are unsure about which day your account has been or will be debited, you should contact your financial institution.
7. We will give you at least 30 days' notice if we vary the terms of this agreement.
8. All notifications relating to your direct debit arrangement will be sent per your nominated notification preference for your loan. If you are a co-borrower on a loan, but not a nominated recipient for communications, then you won't receive notices.
9. We may cancel the direct debit arrangement without further notice if we are unsuccessful in debiting your nominated account for one or more consecutive payments.
10. If any due date for payment falls on a weekend or public holiday in Western Australia, we will debit the amount on the next business day.
11. We will keep all information about your nominated bank account private and confidential. We will only disclose it if necessary to process payments, investigate errors or required by law.

### Your rights

#### Changes to the arrangements

12. To change, suspend, cancel or discuss your direct debit arrangement, please contact us on 1300 578 278. Direct debit arrangement may take up to two business days to change, suspend or cancel and current repayment arrangement will apply during this time.
13. You can also suspend or cancel your direct debit arrangement through your own financial institution.
14. You must continue to meet your repayment obligations to us if you change, suspend or cancel your direct debit arrangement.

#### Disputes

15. If you believe there has been an error with any direct debit you should contact us or your financial institution immediately. If we conclude that your account has been incorrectly debited, we will reimburse you. If we conclude that your account has not been incorrectly debited, we'll advise you of that and provide you with our reasons.

### Your commitment to us

16. You should confirm your nominated account details are correct and that your nominated account can accept direct debits before giving us a Direct Debit Request.
17. You should regularly check your account statements for your nominated account to ensure amounts debited are correct.
18. You must tell us if your nominated account is closed or your account details change.
19. You must ensure you have sufficient cleared funds on each repayment due date. If you do not, and a direct debit is not accepted by your financial institution, then:
  - the payment will be regarded as not having been made;
  - we may charge you a fee equal any fee charged to us by your financial institution; and
  - you are responsible for any fee charged to you by your financial institution.

### Privacy policy

We collect your personal information in the Direct Debit Request for the purpose of debiting funds from your nominated account per this agreement. We may disclose your personal information to our financial institution for this purpose. We may also disclose your personal information to your financial institution at their request (eg, in connection with a claim of an error), if required by law, or if allowed by our Privacy Policy. To get a copy of our Privacy Policy, visit [keystart.com.au/privacy](https://keystart.com.au/privacy) or contact us on 1300 578 278.