

Direct Debit Request

How to repay your home loan

Step 1: Personal details

First name	_____	First name	_____
Surname	_____	Surname	_____
Current address	_____	Current address	_____
Contact number	_____	Contact number	_____

Step 2: Your bank account details

Where your home repayments will come from

Name of financial institution	_____	Account holders name(s) as listed	_____
BSB number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Step 3: Your HomeStart loan details

Loan number(s)	I'd like to pay the minimum repayment	I'd like to pay a specific amount	Frequency	Payments to start/change from
_____	<input type="checkbox"/>	<input type="checkbox"/> \$ _____	<input type="checkbox"/> monthly	Date ___ / ___ / ___
_____			<input type="checkbox"/> fortnightly	
			<input type="checkbox"/> weekly	
			<input type="checkbox"/> last day of each month	

Please note:

- » The minimum repayment is the lowest possible amount which meets your contractual obligations
- » Paying a specific amount must include the minimum repayment amount plus any voluntary (extra) repayments you would like to make.

Step 4: Authorisation

I/We authorise HomeStart Finance (User ID Number 011154) to arrange via the Bulk Electronic Clearing System (BECS) for funds to be debited from my/our account at the financial institution identified above and credited to my/our HomeStart loan.

This authorisation is to remain in force in accordance with the **Service Agreement** provided on the reverse of this form.

I/We acknowledge that I/we have read and understood the DDR Service Agreement provided on the reverse of this form.

I/We declare that I am/ we are the signatory(s) on the above account. For joint bank accounts, **all** signatures are required.

Full name	Signature	Full name	Signature
_____	_____	_____	_____
Date ___ / ___ / ___		Date ___ / ___ / ___	

Please return this form to HomeStart Finance.

Direct Debit Request Service Agreement

1. Following receipt of your **Direct Debit Request (DDR)**, HomeStart Finance will allocate Direct Debit Items as agreed by you in your Precontractual Statement and Schedule to Credit Contract and Credit Contract Conditions ("Credit Contract"). You will receive details of Direct Debits made by HomeStart Finance on your loan statement under your Credit Contract.
2. A period of **at least 14 days** notice will apply where HomeStart Finance proposes to vary the details of your Direct Debit arrangement. You will need to allow **at least 3 business days** for processing where you propose to defer or vary the details of a Direct Debit arrangement and HomeStart Finance agrees to your request.
3. If you wish to dispute any Direct Debit Item, contact or provide full details in writing to **HomeStart Finance**. HomeStart Finance will use all reasonable efforts to ensure that direct debit item disputes are resolved **within 5 business days**.
4. It is your responsibility to have sufficient clear funds available in your account on the requested or due date to permit the payment of direct debits initiated in accordance with your **DDR**. Refer to your Credit Contract which sets out fees and charges payable by you when Direct Debit items are returned to HomeStart Finance unpaid by your financial institution.
5. If a Direct Debit Item is returned unpaid by your financial institution you may be liable for any dishonour fees charged by that financial institution and by HomeStart Finance. Refer to your Credit Contract when Direct Debit Items are returned to HomeStart Finance unpaid by your financial institution.
6. If a due date falls on, or you specify a non-business day, the Direct Debit item will be processed on the next business day. You may direct any enquiries regarding non-business day direct debit processing to the financial institution branch where your account is held.
7. A **DDR** remains in force until it is cancelled. If you wish to query or cancel a **DDR** or stop any individual Direct Debit Item, you must give at least **3 business days** of notice and direct the request to **HomeStart Finance**.
8. If you change your Financial Institution account you will need to complete a new Direct Debit Request (DDR) form. You can obtain a DDR from **HomeStart Finance**.
9. HomeStart Finance abides by the provisions of the Privacy Act (1988) and is careful to protect the privacy of any personal information supplied. Some information may be exchanged with financial institutions involved in the event of a Direct Debit Item dispute.

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our complaints line during business hours on 8203 4718.