

Direct debit service agreement

This agreement sets out the terms on which *we* accept and act under a *direct debit request* you give us to debit amounts from a specified *account* of yours under the Bulk Electronic Clearing System.

Definitions

Definition	Meaning
<i>account</i>	the account held at your financial institution from which we are authorised to arrange for funds to be debited
<i>business day</i>	a day that isn't a Saturday, Sunday or a <i>public holiday</i>
<i>debit day</i>	the day that payment by <i>you</i> is due to <i>us</i>
<i>direct debit request</i>	the Direct Debit Request that you sign
<i>public holiday</i>	a day that is a national public holiday in Australia
<i>we</i>	Angle Auto Finance Pty Ltd ABN 16 161 130 696 Australian credit licence number 530731 User ID 619991. We include our successors, substitutes and assigns
<i>you</i>	the customer who has signed or authorised by other means the <i>direct debit request</i>

Terms of arrangement

You agree that *we* may debit from your *account* any amounts *you* owe *us* or have otherwise agreed to pay to *us* under any contract or arrangement *you* have with *us*. This includes, without limitation, any payments, fees or charges *you* owe *us* under any contract or arrangement *you* have with *us*. *We'll* only arrange for *your account* to be debited in accordance with the terms of *your direct debit request*.

You should be aware that direct debiting through the Bulk Electronic Clearing System may not be available on all accounts. *You* should check the *account* details *you* provide to *us* against a recent statement from *your* financial institution.

Variation

Changes we can make

At any time, *we* can:

- change *our* direct debit procedures;
- change the terms of *your direct debit request*; and
- cancel your direct debit request.

We'll notify *you* in writing of changes as soon as reasonably possible unless the change is unfavourable to *you* in which case *we'll* give you 30 days' notice. However, *we* don't have to give *you* notice (or *we* can give *you* shorter notice) if it's reasonable to manage a material and immediate risk.

Changes you can make

You must make sure that all of your personal and payment details are up to date. If *you* need to change these details, *you* can call us at 1300 561 868 or email at customercare@angleauto.com.au

and quote *your account* to:

- change *your* personal details;
- change the terms of *your direct debit request*; or
- defer a payment to be made under *your direct debit request*.

If *you* would like to change all or any part of the direct debit arrangements *you* must give at least 14 days prior notice. Although *we'll* act promptly, if *you* ask *us* to do something listed above within 48 hours of a *debit day*, *we* may not be able to process *your* request before the next debit day.

Stopping your direct debits

If *you* would like to stop any direct debit or cancel your direct debit arrangements, *you* should contact *us*. It may take *us* up to 14 days to process *your* request.

You can also contact *your* financial institution to stop an individual direct debit payment or cancel *your* direct debit arrangements with *us*.

Cancelling *your direct debit request* won't change how often *you* have to make payments, but it may change the amount payable to *us*. Please talk to *us* before *you* complete a cancellation request. If *you* stop a direct debit payment or cancel *your* direct debit arrangements *you* must ensure that alternative payment arrangements acceptable to *us* are put in place to ensure that *you* satisfy any payment obligations *you* have.

If you want to dispute any debited amount

You can dispute any amount *we* arrange to be debited under *your direct debit request* by contacting *us* at 1300561868 or customercare@angleauto.com.au, quoting *your* account number and providing details of *your* dispute.

Our customer Care officer will try to resolve *your* problem. If *we* can't resolve it, *you* can

direct *your* complaint directly to *your* financial institution.

If *you* dispute any amount *we* arrange to be debited under *your direct debit request* then *we* may need to disclose information relating to *your* direct debit request and any amount debited under it to the financial institution at which *your account* is held or the financial institution which sponsors *our* use of the direct debit system (or both of them).

What happens if a direct debit payment to us is due on a non-business day?

If *debit day* falls on a day which:

- isn't a *business day*; or
- doesn't exist in that particular month (eg the 29th, 30th or 31st),

we may arrange to debit *your account* under *your direct debit request* on the next *business day*.

If a direct debit request is rejected

It is *your* responsibility to ensure *you* have sufficient funds in *your account* before each *debit day*.

If *your* financial institution rejects any of *our* attempts to debit *your account* in accordance with the terms of *your direct debit request*, *we'll* advise *you* in writing the first time this happens and *you'll* need to make alternative arrangements to make the rejected payment.

If *we* incur any fees from *your* financial institution as a result of the rejected payment, *we* may pass these onto *you*. *You* may also be charged a dishonour fee by *us*.

Confidentiality

We will keep any information in *your direct debit request* (including *your account* details) confidential, except where:

- *we* are required to disclose the information for the purposes of this agreement, including for the purposes of arranging direct debits with *your* financial institution



(for example, we may need to provide this information to a sponsor in connection with a claim made on it relating to an alleged incorrect or wrongful debit);

- we receive your permission to release those details; or
- we are required to disclose such details by law.

Communication

If *you* wish to discuss anything in this agreement, *you* should get in contact with *us* via email at customercare@angleauto.com.au, or write to *us* at PO BOX 20125 WORLD SQUARE, NSW, 2002. We may send notices electronically to *your* email address or by ordinary post to the address *you* have given us. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.