humm·90
Direct Debit Request Form

November 2020

DIRECT DEBIT REQUEST (DDR)

PERSONAL

Your Customer ID

Personal Details

Title   **First Name**   **Surname**

By signing this Direct Debit Request, I request and authorise the Debit User, humm Cards Pty Ltd (**humm Cards**) (User ID 232275), to arrange for funds to be debited from my nominated bank account at the financial institute shown below (**Nominated Account**) through the Bulk Electronic Clearing System (**BECS**) and according to the payment instructions specified in this Direct Debit Request.

Name and suburb of the Financial Institution

Name of Account to be debited

BSB Number   **Account Number**

PAYMENT INSTRUCTIONS

I would like to pay:

☐ The minimum repayment for each **humm90** Account statement (**Minimum Repayment**) on the due date shown on that statement (**Due Date**); or

☐ A fixed monthly payment of $ _____ on each due date.

AUTHORITY

By signing this Direct Debit Request, I understand and agree to the terms and conditions governing the debit arrangements between me and humm Cards as set out in this Direct Debit Request and the Direct Debit Request Service Agreement over the page and request **humm** Cards to carry out the payment instructions shown or as varied by me from time to time.

I also authorise you to debit any past due amounts from my Nominated Account and to debit the Nominated Account in accordance with any instructions I give from time to time after account activation. If at any time the amount specified in the Payment Instructions is less than the sum of the Minimum Repayment required, plus any amount payable immediately, I authorise you to debit my Nominated Account with that Minimum Repayment and any other amount payable. If I do not select one of the options above, I authorise you to debit the Minimum Repayment (plus any past due amount) on each Due Date.

I agree that if a direct debit from my Nominated Account is dishonoured, humm Cards may re-direct debit my Nominated Account within 10 business days.

Note: If debiting from a joint bank account, where both signatures are required to operate the Nominated Account, both account holders must sign. The signature used for this Direct Debit Request must be identical to the signature used in conjunction with your Nominated Account and the primary cardholder.

Customer 1 Signature   **Customer 2 Signature (if applicable)**   **Date**

CALL 1300 115 533 // **VISIT** humm90.com/au // **POST** Locked Bag 5005, Royal Exchange Sydney NSW 1225

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This document outlines our service commitment to you, in respect of the Direct Debit Request (**DDR**) arrangements made between humm Cards Pty Ltd (**humm Cards**) (User ID 232275) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance. The definitions in clause 14 of the Conditions of Use apply to this agreement.

Direct Debit Arrangements

We undertake to periodically debit your nominated bank account at the financial institute shown in the DDR (**Nominated Account**) for the agreed payment amount of your Account, in accordance with your instructions set out in the DDR or as varied. The payment will be debited from your Nominated Account on the nominated payment date (**Payment Date**) through BECS, or as otherwise authorised by you in the DDR. If the Payment Date or any other debit date specified in the DDR falls on a day that is not a Business Day, the payment will be processed on the next Business Day. If you're unsure of the date a payment will be debited, please contact us.

Changes to the arrangement

We may vary this agreement at any time by giving you at least 14 days' notice. If you would like to make changes to the DDR, please contact us on 1300 115 533. Changes you may request include:

* deferring the debit;

* altering the timing of debits;

* stopping an individual debit;

* suspending the DDR;

* requesting an ad hoc debit; or

* Cancelling the DDR completely. If you would like to stop an individual debit or cancel the DDR completely, contact us at any time.

Enquiries

Any enquiries addressed to us should be made at least two Business Days prior to the next scheduled debit date. All communications addressed to us should include your name and customer ID.

All personal information held by us will be kept confidential except information we provide to our financial institution to initiate the debit from the Nominated Account. Our financial institution may also require your information in connection with a claim made on it relating to an alleged wrongful debit.

Please refer to our Privacy Policy for further information regarding how we will protect your privacy and for what purposes we will use your information.

Disputes

* If you believe that a debit has been initiated incorrectly, please contact us on 1300 115 533, or contact your financial institution.

* You will receive a refund of the debited amount if we cannot substantiate the reason for the debit.

It is your responsibility to ensure that:

* You have completed the correct details on the DDR (account details for your Nominated Account should be checked against a recent statement from your financial institution. If you are in any doubt, please contact your financial institution);

* Your Nominated Account can accept direct debits (you should check this with your financial institution before you complete the DDR);

* On the debit date there are sufficient cleared funds in the Nominated Account; and

* You advise us if the Nominated Account is closed.

If your debit is returned or dishonoured by your financial institution, your **humm90** Account will be subject to a dishonour fee.

The DDR must be signed or submitted in accordance with the signing or any other authority for the Nominated Account. If the Nominated Account is a joint account and you are the sole signatory of the DDR, you must ensure you have the authority to separately operate the Nominated Account in accordance with the DDR and the signature or authority of any other joint account holder is not required.

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