

MORRIS FINANCE LTD

ABN 70 083 630 139



DIRECT DEBIT REQUEST

Request to establish Debit Authority in the Direct Debit System

Institution Name:

Institution Address:

City, State & Postcode:

Insert the name & address of the Financial Institution at which your account is held.

I/We

Customer Name(s) giving Direct Debit Request

Customer Address

Postcode

Authorise

MORRIS FINANCE LTD
Debit User Name

with User ID Number **144312**
APCA User ID

To arrange for funds to be debited from through BECS from my/our account, held with the Financial Institution identified above, as described in The Schedule below.

Payment Details:

The payment is for: _____

Identified by Reference Information : _____
(Lease Agreement Number / Loan Agreement Number etc.)

The Schedule

Details of account to be debited:

Account held in the name(s) of: _____

Financial Institution's BSB :

Account Number: _____

(Please check with your Financial Institution to ensure the account nominated will facilitate direct debiting. See attached Service Agreement Clause 5.)

Direct Debiting to commence ____/____/____ and thereafter on a _____ frequency.

Payment amount \$ _____ (Optional)

Direct Debit Request Authorisation

I/We have read and understood the "DDR Service Agreement" overleaf & acknowledge and agree to it.

I/We request this Arrangement remain in force in accordance with The Schedule described above & in compliance with the "DDR Service Agreement" overleaf.

Customer(s) Signature: _____ Date: _____

_____ Date: _____

DDR Service Agreement

1. Morris Finance Ltd (The Debit User) will debit the BSB/Account nominated in The Schedule of this Direct Debit Request as specified.
2. The Debit User will give not less than 14 days written notice to the customer should it propose to vary the arrangements of this Direct Debit Request.
3. The customer(s) may request The Debit User to defer or alter the payment amount specified in the Schedule of this Direct Debit Request. Requests authorising these changes may be made by phoning or visiting any branch of Morris Finance Ltd. Customer(s) may change the:
 - Due Date of Payment
 - Payment Amount
 - Frequency of Payment

Customer(s) wishing to vary the drawing account details specified in The Schedule of this Direct Debit Request must provide signed authority for Such changes to be effected.

4. In compliance with Industry's Direct Debit Claims Process, The Debit User will assist customer(s) disputing any payment amount drawn on the nominated BSB/Account in The Schedule of this Direct Debit Request. The Debit User will endeavor to resolve this matter within the Industry agreed timeframes. Customer(s) may visit any branch of Morris Finance Ltd and complete a "Direct Debit System Claim Request" form to initiate the process. Alternatively you may lodge a Direct Debit claim through your nominated Financial Institution.
5. The Debit User advises that some Financial Institution accounts do not facilitate direct debits and as such the customer(s) must check with their Financial Institution (Ledger FI) to ensure the account nominated in The Schedule of this Direct Debit Request enables direct debiting.
6. It is the customer(s) responsibility to ensure at all times there is sufficient cleared funds available, at the due date of the debit drawing, to enable payment from the BSB/Account as nominated in The Schedule of this Direct Debit Request.
7. The Debit User advises the debit drawing will be made on the agreed due date as nominated in The Schedule of this Direct Debit Request. When the due date is a closed business day The Debit User will initiate the debit drawing on the next open business date. Customer(s) may direct processing inquiries to their Ledger FI.

A closed business day is defined as any calendar day on which the customer(s) Ledger FI is not open for direct debit processing. That is

 - Weekends
 - Public Holiday – State
 - Public Holiday – National
8. Where an unpaid debit item is returned by the customer(s) Ledger FI, The Debit User will, in accordance with The Schedule of Morris Finance Ltd Fees & Charges, apply an Outward Dishonor Fee to the customer(s) recipient account.
9. Customer(s) who wish to cancel this Direct Debit Request or stop payment of an individual drawing you should notify The Debit User in writing not less than 7 days before the next scheduled debit drawing. Customer(s) may visit any branch of Morris Finance Ltd & complete a "Direct Debit Cancellation" Form to effect the cancellation. Alternatively a cancellation or stop payment request may be made through your nominated Financial Institution.
10. The Debit User requests the customer(s) to direct all inquires, disputes requests for payment changes or cancellation directly to the Debit User.
11. The Debit User agrees to keep confidential all customer(s) records & account details contained in The Schedule of this Direct Debit Request unless authorised to release such information pursuant to a debit item dispute or similar event where the customer(s) has provided prior consent to do so.
12. Where a Direct Debit relates to a loan repayment the following conditions apply:
 - The Debit User may immediately terminate this authority at any time, by providing written notice to the customer(s) where
 - That no further payment to the loan is required.
 - Three (3) consecutive attempts, in accordance with The Schedule, to complete payment have been dishonored.
13. It is your responsibility to ensure that the authorization given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.
14. It is your responsibility to advise us if the account nominated by you to receive the monthly pay plan drawings is transferred or closed.
15. It is your responsibility to arrange with us suitable alternate payment methods if the monthly pay plans drawing arrangements are cancelled by yourselves or the nominated Financial Institution.