Direct Debit Form

Please return the completed document to:

RAMs, Locked Bag 5001 Concord West NSW 2138 or email to **channelsupportservices@ramsservices.com.au** or fax to **1300 656 728.** For further information, you can phone **13 RAMS that's 13 7267.**

This form allows you to set up a direct debit arrangement for your loan repayments.

**Mandatory field*

STEP 1: YOUR DETAILS

Full given name and surname*	
Company name	
Contact Number:*	

STEP 2: YOUR LOAN

To find out your account number, check myRAMS or call 13 7267.

BSB Number* ☐☐☐ ☐☐☐

Account Number* ☐☐☐☐☐☐☐☐☐

RAMS will debit your nominated account referred to below with your minimum repayment amount at the frequency specified in your loan agreement. The minimum repayment amount is each regular repayment that you are required to pay at the times specified under your loan agreement.

STEP 3: BANK ACCOUNT TO BE DEBITED AND YOUR AUTHORITY

NOTE: Third party accounts are not acceptable.

Please provide details of the account from which you'd like your payments to be debited:

Full Name of Account Holder

BSB Number* ☐☐☐ ☐☐☐

Account Number* ☐☐☐☐☐☐☐☐☐

Name of Financial Institution

I/We (the account holder/s named above) request and authorise Pepper Finance Corporation Limited, user id – 010475, ABN – 51 094 317 647 to debit the minimum repayments specified in the loan agreement from my/our nominated account referred to above through the Bulk Electronic Clearing System. I/We understand and agree to the terms and conditions governing the direct debit arrangements as set out in this Direct Debit Request and the Direct Debit Service Agreement.

Please note: If the debiting account is in joint names then both account holders must sign below. If the debiting account is in a company name the authorised signatories must sign below.

Pepper Finance Corporation Limited can only accept direct debit authorities where at least one of the account holders of the debiting account is a borrower or guarantor on the loan

Signature 1		Account Holder 1 / Signatory Name		Date	
Signature 2		Account Holder 1 / Signatory Name		Date	

Direct Debit Request - Service Agreement
This is your direct debit request service agreement with Pepper Finance Corporation Limited, user id – 010475, ABN – 51 094 317 647. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation. The terms of this agreement are for the purpose of making repayments to your loan, by debiting your account.

DEFINITIONS

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement means this Direct Debit Request Service Agreement between you and us.

Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Direct debit request means the Direct Debit Request between us and you.

Us or we means Pepper Finance Corporation Limited, (the Debit User) you have authorised by requesting a Direct Debit Request.

You means the customer who has signed or authorised by other means the Direct Debit Request.

Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

Debiting your account

1.1 By signing your Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request OR We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

Amendments by us

2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by writing to: Pepper Finance Corporation Limited; You must send any notice under this agreement to us at RAMS Locked Bag 5001 Concord West NSW 2138.

You can fax the notice to us on 1300 656 728.

3.1 OR by telephoning us on 137 7267 during business hours OR arranging it through your own financial institution, which is required to act promptly on your instructions. *Note: in relation to the above reference to ‘change’, your financial institution may ‘change’ your debit payment only to the extent of advising us Pepper Finance Corporation Limited of your new account details.

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

4.2 If there are insufficient clear funds in your account to meet a debit payment: (a) you may be charged a fee and/or interest by your financial institution; (b) you may also incur fees or charges imposed or incurred by us; and (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

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DEFINITIONS

Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on service@ramsservice.com.au or 137 267 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.

5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

Accounts

6.1 You should check: (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions; (b) your account details which you have provided to us are correct by checking them against a recent account statement; and (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you: (a) to the extent specifically required by law; or (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to: You must send any notice under this agreement to us at RAMS Locked Bag 5001 Concord West NSW 2138.

You can fax the notice to us on 1300 656 728 or you can email us service@ramsservices.com.au or call us on 13 RAMS that's 137267

8.1 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

8.2 Any notice will be deemed to have been received on the third banking day after posting.

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