Unity Bank

Quick Debit Request

Please return completed form to the Bank by mail, or to a Service Centre.
Authority and request to debit the account detailed below to pay the Bank (User ID No 048256)

Member details

Member number (if known)

Surname or Company name

Given name(s) or ACN/ABN

Residential address (Unit no./ Street no./ Street name)

Suburb/Town

State

Postcode

Account to be credited

Authority and request to debit

You authorise and request the Bank (User ID No 048256), until further notice in writing, to arrange for any amount the Bank may properly debit or charge you to be debited from the account identified below through the Bulk Electronic Clearing System, subject to the terms and conditions of the Direct Debit Request Service Agreement (over the page) and any further instructions provided below. Alternatively, you may nominate the debit amount in the next section of this form.

Amount and frequency of debit (Please tick appropriate boxes)

Amount

☐ Specific amount _____ and/or ☐ Agreed loan repayment or

☐ Closing balance on last statement (for credit card) or ☐ minimum payment (for credit card)

Frequency

☐ Weekly ☐ Fortnightly ☐ 4 Weekly or ☐ Monthly or _____

Commencement date

_____ until _____ or ☐ until further notice

Insert name and address of financial institution at which your account is held.
Note: Quick debiting may not be available on the full range of accounts. If unsure, please refer to your financial institution for further information.

Financial Institution

BSB

Branch

Insert details of the account to be debited

Account name

Account number

Acknowledgment

By signing this Quick Debit Request you acknowledge that you have read and understood the Terms and Conditions governing the debit arrangements between you and the Bank as set out in this Quick Debit Request and the Direct Debit Request Service Agreement (over the page). Please ensure that the account information you have provided is correct and that this Quick Debit Request is signed by all account holders of the nominated account.

Member 1 signature

Date

Member 2 signature

Date

Service centre use only

Member verified ☐ Yes

Forward to Payments ☐ Yes

Date

Payment teams use only

Authority No.

Checked by

Entered by

Date

Service agreement

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 written, verbal or online request between us and you to debit funds from your account.
us or we	means the Bank
you	means the member who has authorised the Direct Debit Request.
your financial institution	means the financial institution at which you hold the account you have authorised us to debit.

1. DEBITING YOUR ACCOUNT

1.1 By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out 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.

2. 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 sent to the preferred email or address you have given us in the Direct Debit Request.

3. HOW TO CANCEL OR CHANGE DIRECT DEBITS

3.1 You can:
(a) cancel or suspend the Direct Debit Request; or
(b) change, stop or defer an individual debit payment, at any time by giving us at least [insert number of days – should be less than 14] days notice.
To do so, contact us at (Unity) mail@unitybank.com.au or (G&C) info@gcmutual.bank or by telephoning us on (Unity) 1300 36 2000 or (G&C) 1300 364 400 during business hours;
You can also contact your own financial institution, which must act promptly on your instructions.

4. YOUR OBLIGATIONS

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) we may charge you reasonable costs incurred by us on account of there being insufficient funds; 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.

5. DISPUTE

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (Unity) mail@unitybank.com.au or (G&C) info@gcmutual.bank or by calling us on (Unity) 1300 36 2000 or (G&C) 1300 364 400. Alternatively you can contact your financial institution for assistance.

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 within a reasonable period 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.

6. 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.

7. 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).

8. CONTACTING EACH OTHER

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to the Bank (Unity) PO Box K237 Haymarket NSW 1240 or (G&C) PO Box A253, Sydney South NSW 1235.

8.2 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.

8.3 Any notice will be deemed to have been received on the second banking day after sending.

Next steps

Once you have completed this form please return to:

Mail PO Box A253 Sydney South, NSW 1235

Email mail@unity.bank

In person By visiting a Service Centre

We're ready to help, if you need assistance completing this form or have any questions, call us on **1300 364 400** or drop into your local Service Centre.