

Direct Debit Request Form

To: MediPay Financial Services Pty Ltd (User ID 481176).

RenoNow Loan Account No.:

I/We

Family Name

Given Name(s)

authorise and request you to debit my/our account described below with any amounts which are due, or may become payable in connection with my/our fixed term principal and interest loan from MediPay Holdings Pty Limited (ACN 604 221 276) trading as RenoNow through the Bulk Electronic Clearing System (BECS) to my/our account conducted with

Nominated account to be debited

FROM this account

Name of Financial Institution

Branch

Name of Account Holders (or Account Title)

BSB

Account No.

Customer Authorisation

I/we acknowledge that this Direct Debit arrangement is governed by the terms of the Direct Debit Service Agreement attached.

Customer Signature

Customer Signature

Name

Name

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

Contact number

Contact number

Direct Debit Service Agreement

This document provides information to you regarding the direct debiting of your account. By signing the Direct Debit Request (DDR) you acknowledge you have read and agree to these terms.

1. The DDR will be used to debit amounts due by you under your finance agreement with us.
2. If a payment falls due on a non-business day, or on a day which is the 29th, 30th or 31st of a month with no such date, the payment will be debited on or before the next business day. However, if that means that the payment is due in the next calendar month, your payment will be debited on the last business day of the current calendar month. If you are uncertain when a debit will be processed to your account, please check with the financial institution where your nominated account is held.
3. We will give you at least 14 days' notice if we propose to vary any of the terms of those debit arrangements.
4. All information relating to you and your nominated account will be kept confidential subject to any consents you have granted. We may require or disclose information for the purpose of resolving any disputed payment or claim.
5. You may not terminate the DDR without our consent.
6. You may request a stop to any individual debit by giving written notice to us at least five business days prior to the payment due date. You may also contact your financial institution.
7. You may request deferment or alteration to payments under the DDR by contacting us at least five business days prior to the payment due date.
8. If you consider that a debit has been incorrectly made, you should contact us or your financial institution. We will determine whether the debit was correct, and if not, arrange for an adjustment. Claims may also be directed to your financial institution.
9. You must ensure there are sufficient clear funds available in the nominated account to meet each debit on its due date. You must advise us if the account nominated by you to receive the DDR is transferred or closed.
10. You must arrange a suitable alternate payment method with us if you wish to cancel the DDR and we agree to its cancellation.
11. You must not close or alter the account being debited without our prior written consent and unless approved alternate payment arrangements have been made.
12. If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your contract with us, and you may be in default under that contract.
13. You must ensure that your nominated account can accept direct debits as direct debiting through BECS may not be available on all accounts. If you are uncertain about this, please check with the financial institution where your nominated account is held.
14. Check your nominated account details against a recent statement before completing the DDR.
15. You agree that we may assign this authority to anybody who takes over the ownership or running of your account.
16. If any direct debit used for repayment is dishonoured, the repayment will be treated as not having been made, and interest will continue to accrue on the unpaid daily balance until actual payment is received by us. If an attempted direct debit fails, we may make reasonable further attempts to direct debit your account until the direct debit is successful.
17. You acknowledge that we may debit your nominated account using the DDR with enforcement expenses and any other costs in connection with or arising from any breach of your finance agreement or if an event of default occurs, in accordance with the terms and conditions of your finance agreement.