

Direct Debit Request

I / We request you **Riverbank Real Estate** A.B.N 35 096 064 756 of shop 124 Driftway Dr, Pemulwuy NSW 2145 until further notice in writing to arrange for funds to be debited from my / our nominated account at the financial institution shown below according to the schedule specified below.

Tenant Details

Property Address _____

Home Contact: (____) _____

Mobile Contact: _____

Lease Start: ____ / ____ / ____ Lease Finish: ____ / ____ / ____ \$ ____ per week

Bank Details

Account Name: _____

Bank: _____ Branch: _____

BSB: _____ - _____ Account #: _____

Direct Debit Details

Commencing on ____ / ____ / 20____

Please Debit \$ _____ from the above account each: (tick one only)

Weekly

I / We authorise invoices to be Direct Debited from my / our accounts

Yes No

I / We hereby request **Riverbank Real Estate** to debit my / our account/s as per the above schedule for the purpose of making rental payments during my occupancy at the above mentioned rental property. The Direct Debit Request complies with the conditions on my lease.

N.B. In the event that there are no monies in the above account, a fee from your bank may be charged to your account for insufficient funds. Should this happen it is solely your responsibility to pay any charges. For more information on the fee charges please contact your bank for details.

Name: _____ Signature/s: _____

Name: _____ Signature/s: _____

If debiting from a joint bank account, both signatures are required.



Our Commitment to You

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between J J Property Group Pty Ltd T/As Riverbank Real Estate and you. It sets out your rights and our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial Terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for your weekly rental payments as specified under your residential tenancy lease.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur ____ / ____ / 20____ this being your first rental payment.
- If any drawing falls due on a non-business day, it will be debited to your account on the (next business day following the previous business day proceeding) the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, or the next drawing date and any other changes to the initial terms.
- If you wish to discuss or make any changes to the initial terms, please detail in writing.

Your Rights

Changes to the arrangement - If you want to make changes to the drawing arrangements, contact us in writing. These changes may include:

- Deferring the drawing.
- Altering the schedule.
- Stopping an individual debit; or suspending the DDR.
- Canceling the DDR completely.

Enquires

Direct to all enquires to us, rather than to your financial institution, and these should be made at least 5 working days prior to the next scheduled drawing date. All communication addressed to us should include your name, rental property, customer reference number/account number etc). All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account. If information will not be kept confidential, you may wish to explain how, why and to whom this information will be made available to.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our office during business hours Monday to Friday 9:00am to 5:00 pm.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawings prior to involving them.

Your Commitment to Riverbank Real Estate

It is your responsibility to ensure that:

- Your nominated account can accept direct debits (your financial institution can confirm this).
- That on the drawing date there is sufficient cleared funds in the nominated account.
- That you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, a redraw after three working days will take place. Any transaction fees payable by us in respect of the above will be added to your account / bill.

