

## DIRECT DEBIT REQUEST

Freedom Leisure Finance Pty Ltd ABN 79 115 087 771

Folio No

Name(s)

Address

State

Postcode

Country

Telephone

Home

Work

Mobile

### From Bank Account, Building Society OR Credit Union

Name and Suburb of Financial Institution

Account Name (as it appears on statement)

BSB No

-

Account No

I/We authorise Freedom Leisure Finance Pty Ltd (User ID 313585) to debit my/our account at the Financial Institution identified above. **This authorization is to remain in force in accordance with the terms and conditions on this page and I/we advise we understand same.**

Signature of cardholder or account holder

Date

/ /

Signature of joint cardholder or joint account holder

Date

/ /

This Direct Debit Request ('DDR') Service Agreement is issued by Freedom Leisure Finance Pty Ltd (FLF). You should direct all enquiries about your direct debit to Freedom Leisure Finance.

## 1. Our commitment to you

This document outlines our service commitment to you, in respect of the DDR arrangements between FLF and you. It sets out your rights, 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 DDR arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for your FLF loan.

- a) The first drawing under this DDR will occur one (1) month following the loan draw down date.
- b) If any drawing falls on a non-business day, FLF will draw from your nominated financial institution account on the next business day.
- c) FLF will give you at least 14 working days notice in writing when there are changes to the terms of the initial drawing arrangements.
- d) If you wish to discuss any changes to the initial terms, please contact us on 07 5667 2907.
- e) FLF will keep information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution or where it is required to be disclosed by any legislation or legal process.

## 2. Your commitment to us

It is your responsibility to ensure that:

- a) your nominated account can accept direct debits.
- b) there are sufficient funds available in the nominated account to meet each drawing on the due date.
- c) you advise us if the nominated account is transferred or closed, or the account details change.

If your drawing is returned or dishonoured by your financial institution, we will contact you to make suitable arrangements to re-draw the funds from your nominated account.

## 3. Your rights

You may alter the drawing arrangements. Such advice should be received by us at least 14 working days before the draw date. If you want to make changes to the drawing arrangements, contact us on 07 5667 2907. These changes may include:

- deferring a drawing; or
- altering the DDR Schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- canceling the DDR completely

## 4. Other information

### Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 14 working days prior to the scheduled drawing date. All communication addressed to us should include your loan account number and full name/s and address.

### Disputes

- a) If you believe a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting Freedom Leisure in writing to PO Box 384 Coolangatta Qld 4225 or telephone 07 5667 2907 or fax 07 5677 0262. The details of your drawing arrangements are contained in the DDR Schedule.
- b) You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.