

Direct Debit Request

Direct Debit ID No. 460095

Loan Account No.

I/We,

Surname

Given Name(s)

Surname

Given Name(s)

Authorise and request You to debit my/our account described below with any amounts which may be due by me/Us in connection with my/our mortgage loan and which may be debited or charged through the Bulk Electronic Clearing System (**BECS**) to my/our account conducted with:

(Name of Lender)

Nominated Account to be Debited – Details of Debit from this account

Offset Account

Direct Debit Account

(tick one)

Only select Offset Account for repayments if you have applied for an Offset Account to be linked to your loan account.

Payment Frequency: Weekly

Fortnightly

Monthly

(tick one)

Financial Institution

Branch

Name of Account Holders (or Account Title)

BSB No.

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ACCOUNT No.

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Privacy Statement

All personal information and credit-related information We collect about You is collected, used and disclosed by Us in accordance with our Privacy Statement which is available at <https://originmms.com.au> or by calling Us on 1300 767 023. Our Privacy Statement also provides information about how You can access and correct Your personal information, and make a complaint.

Customer Authorisation

(NB: Direct debiting is not available on the full range of accounts. If in doubt, please refer to Your Financial Institution)

I/We authorise and request Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services, Australian Credit Licence Number 337303 (Direct Debit ID No. 460095) (the **Debit User**) to debit my/our Account referred to in this Direct Debt Request Authorisation with my/our nominated repayment amount through the Bulk Electronic Clearing System. I/We accept the terms of the Direct Debit Request Service Agreement.

Customer Signature

Customer Signature

Home Contact No.

Home Contact No.

Work Contact No.

Work Contact No.

Date / /

Date / /

Direct Debit Service Agreement

This is Your Direct Debit Service Agreement with Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services, Australian Credit Licence Number 337303 (Direct Debit ID No. 460095) (the **Debit User**). 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 and should be read in conjunction with Your Direct Debit Request authorisation.

1. 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 Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services, Australian Credit Licence Number 337303 (Direct Debit ID No. 460095), the Debit User You have authorised by signing a Direct Debit Request.

You means the customer 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.

2. Debiting Your Account

- 2.1. 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.
- 2.2. We will only arrange for funds to be debited from Your Account as authorised in the Direct Debit Request.
- 2.3. We'll arrange for funds to be debited from Your nominated Account for Your loan repayments and any fees (e.g. if applicable, an application fee, loan service fees or a trust investigation fee) as outlined in Your loan contract (as varied from time to time). You also authorise Us to make any other debits permitted by this Agreement or Your Direct Debit Request. If You instruct Us to, We can also debit a higher amount.
- 2.4. You can still make other payments to Your loan Account outside of Your Direct Debits and if You do, We will continue to debit Your nominated Account (as if You hadn't made those additional repayments). Fees may apply to additional repayments depending on Your product type, e.g. on fixed rate loans where the repayments exceed annual limits.
- 2.5. For Principal and Interest home loans, Your new minimum required repayment will be calculated at (and become effective from) the time We process Your request. This won't apply where You're only changing Account details. Your new minimum required repayment will be the minimum amount/s You have to pay each month to ensure Your loan is paid off in full on or about the end of the contracted loan term. We may delay the starting date for Your Direct Debit changes if We consider it necessary.
- 2.6. If a repayment amount is provided at the time of this request, this is an indicative amount only.
- 2.7. Your minimum required repayment will be determined when Your request is processed.
- 2.8. If Your minimum required repayment decreases (e.g. due to an interest rate decrease or extra repayments You make), We won't change the amount that is debited from Your nominated Account, unless You request this.
- 2.9. If the amount We debit at the end of the loan term results in an overpayment to Us, We'll refund the overpayment, Usually within 7 business days.

- 2.10. For Interest Only home loans, We may debit the Related Account after Your home loan payment due date depending on processing times.
- 2.11. If a Direct Debit due date falls on a non-working day, We'll process the debit on the next working day. If You're unsure about which Account has been, or will be, debited, You should speak to Your Financial Institution.
- 2.12. We may send notices either electronically or by ordinary post to the address You have given Us.
- 2.13. You agree that only an authorised borrower may make changes to Your Direct Debit arrangement.
- 2.14. All notifications relating to changes to Your Direct Debit arrangement will be sent in accordance with the loan's nominated notification preference. This means that changes to Direct Debit arrangements are notified via a message on the loan statement. As such, if You're not a co-borrower on the loan (or You are a co-borrower, but not a nominated recipient for communications), You won't receive notice of changes.
- 2.15. We may disclose Your Account and Direct Debit details at the request of Your Financial Institution (e.g. in connection with a claim made for an alleged incorrect or wrongful debit) or as required by law or permitted under our privacy policy.
- 2.16. 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.
- 2.17. If You are unsure about which day Your Account has or will be debited You should ask Your Financial Institution.

3. Amendments by Us

- 3.1. We may vary any details of this Agreement or a Direct Debit Request at any time by giving You at least 30 days written notice sent to the preferred email or address you have given us.

4. How to cancel or change direct debits

- 4.1. 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 14 days' notice.
- 4.2. To do so, contact us in writing via email to service@originmms.com.au or by telephoning us on 1300 767 023 during business hours.
- 4.3. You can also contact your own financial institution, which must act promptly on your instructions.

5. Your obligations

- 5.1. 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.
- 5.2. If Your Financial Institution cannot withdraw the nominated amount from Your Account (for example, there's not enough money in Your Account), they may dishonor the withdrawal.
- 5.3. 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.
- 5.4. You should check Your Account statement to verify that the amounts debited from Your Account are correct.

6. Dispute

- 6.1. If You believe that there has been an error in debiting Your Account, You should notify Us directly via email to service@originmms.com.au or by telephoning us on 1300 767 023 during business hours. Alternatively you can contact Your Financial Institution for assistance.
- 6.2. 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.
- 6.3. 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.
- 6.4. Any queries You may have about an error made in debiting Your Account by Us should be directed to Us in the first instance so that We can attempt to resolve the matter. You can still refer it to Your Financial Institution, which will obtain details from You of the disputed transaction and may lodge a claim on Your behalf.

7. Accounts

- 7.1. 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.

8. Confidentiality

- 8.1. 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.
- 8.2. 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).

9. Contact Details

- 9.1. If you wish to notify us in writing about anything relating to this agreement, you can write to us via the following contact details:

By email: service@originmms.com.au

or

Via mail: PO Box A438, Sydney South NSW 1235

- 9.2. We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.
- 9.3. Any notice will be deemed to have been received on the second banking day after sending.