

# Direct debit form



## Step 1: Personal details

First name: _____	First name: _____
Surname: _____	Surname: _____
Current address: _____	Current address: _____
Suburb: _____ Postcode: _____	Suburb: _____ Postcode: _____
Telephone: _____	Telephone: _____

## Step 2: Your bank account details

Where your home repayments will come from

Name of financial institution _____	Account holders name(s) as listed _____
BSB number: □ □ □ □ □ □	Account number: □ □ □ □ □ □ □ □ □ □

## Step 3: Your HomeStart loan details

Loan number(s) _____ _____	I'd like to pay the minimum repayment <input type="checkbox"/>	I'd like to pay a specific amount <input type="checkbox"/> \$ _____	Frequency <input type="checkbox"/> monthly <input type="checkbox"/> fortnightly <input type="checkbox"/> weekly <input type="checkbox"/> last day of each month	Payments to start/change from Date ___ / ___ / ___ dd mm yyyy
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### Please note:

- The minimum repayment is the lowest possible amount which meets your contractual obligations
- Paying a specific amount must include the minimum repayment amount plus any voluntary (extra) repayments you would like to make.

## Step 4: Authorisation

I/We authorise HomeStart Finance (User ID Number 011154) to arrange via the Bulk Electronic Clearing System (BECS) for funds to be debited from my/our account at the financial institution identified above and credited to my/our HomeStart loan. This authorisation is to remain in force in accordance with the **Service Agreement** provided on the reverse of this form.

I/We acknowledge that I/we have read and understood the DDR Service Agreement provided on the reverse of this form.

I/We declare that I am/ we are the signatory(s) on the above account. For joint bank accounts, **all** signatures are required.

_____ Full name	_____ Signature	_____ Full name	_____ Signature
Date ___ / ___ / ___ dd mm yyyy		Date ___ / ___ / ___ dd mm yyyy	

### Please return this form to:

Email: myloan@homestart.com.au  
Post: HomeStart Finance, GPO Box 1266, Adelaide SA 5001



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1. Following receipt of your **Direct Debit Request (DDR)**, HomeStart will allocate Direct Debit Items as agreed by you in your Precontractual Statement and Schedule to Credit Contract and Credit Contract Conditions ("Credit Contract"). You will receive details of Direct Debits made by HomeStart on your loan statement under your Credit Contract.
2. A period of **at least 14 days** notice will apply where HomeStart Finance proposes to vary the details of your Direct Debit arrangement. You will need to allow **at least 3 business days** for processing where you propose to defer or vary the details of a Direct Debit arrangement and HomeStart Finance agrees to your request.
3. If you wish to dispute any Direct Debit Item, contact or provide full details in writing to **HomeStart**. HomeStart will use all reasonable efforts to ensure that direct debit item disputes are resolved **within 5 business days**.
4. It is your responsibility to have sufficient clear funds available in your account on the requested or due date to permit the payment of direct debits initiated in accordance with your **DDR**. Refer to your Credit Contract which sets out fees and charges payable by you when Direct Debit items are returned to HomeStart Finance unpaid by your financial institution.
5. If a Direct Debit Item is returned unpaid by your financial institution you may be liable for any dishonour fees charged by that financial institution and by HomeStart Finance. Refer to your Credit Contract when Direct Debit Items are returned to HomeStart Finance unpaid by your financial institution.
6. If a due date falls on, or you specify a non-business day, the Direct Debit item will be processed on the next business day. You may direct any enquiries regarding non-business day direct debit processing to the financial institution branch where your account is held.
7. A **DDR** remains in force until it is cancelled. If you wish to query or cancel a **DDR** or stop any individual Direct Debit Item, you must give at least **3 business days** of notice and direct the request to **HomeStart**.
8. If you change your Financial Institution account you will need to complete a new Direct Debit Request (DDR) form. You can obtain a DDR from **HomeStart**.
9. HomeStart Finance abides by the provisions of the Privacy Act (1988) and is careful to protect the privacy of any personal information supplied. Some information may be exchanged with financial institutions involved in the event of a Direct Debit Item dispute.
10. If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our Customer Service team during business hours on 08 8203 4081.

