

## Direct Debit Request Service Agreement & Payment by Credit Card

By selecting the tick box in the online application, you request and authorise WEX Australia Pty Ltd (Direct User Identification Number 028424) to arrange, through its own financial institution, for any amount WEX may debit or charge you from time to time to be debited through the Bulk Electronic Clearing System from a credit card account held at the financial institution identified in your online application and paid to WEX, subject to the terms and conditions of the Direct Debit Request Service Agreement.

## **Acknowledgements**

By selecting the tick box you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and us as set out in this Request and in this Direct Debit Request Service Agreement. Debit Payments will be made fourteen days after the issue of a billing advice.

This agreement sets out the terms on which you have authorised WEX to arrange for amounts owing to WEX to be debited from your account at your financial institution.

## 1. Debiting arrangements – Our ('WEX') obligations to you:

The details of your debiting arrangement are shown in your Direct Debit Request (DDR). By you signing the DDR, you authorise us to debit the amounts that become payable to us from your credit card account at the financial institution written on your DDR. We will only arrange for funds to be debited from your credit card if we have sent to the address stated on the DDR a billing advice specifying the amount payable by you to us and when it is due. If a debit date falls on a day which is not a business day, the debit will be made on the next business day. We will keep your direct debit records and account details confidential, except where the disclosure of certain information is required by law or is necessary for the purposes of this agreement. We may vary any details of this agreement at any time after giving you 14 days written notice. You can call us on 1300 366 109 to discuss the variation.

**2. Your rights** – You can discuss, and in some instances change, arrangements under the DDR by phoning us on 1300 366 109. If you wish to stop, defer or cancel the payments under the DDR or terminate this agreement, you must notify us in writing at least 3 business days before the next debit date or by contacting your financial institution. If you consider that there has been an error in debiting your account, you should call us on 1300 366 109 in the first instance. If we cannot resolve the matter, you can still refer it to your financial institution.

## 3. Your responsibilities – It is your responsibility to:

Ensure that your financial institution accepts direct debits on your nominated credit card account (direct debiting may not be available on all credit card accounts);

Ensure that there are sufficient available funds in your nominated credit card account by the due date to enable debits to be made by us. If debiting is unsuccessful due to insufficient funds, we reserve the right to re-draw at such times as we determine and you may be charged a fee by us and your financial institution;

Ensure that your account details on your DDR are correct and that the authority given to us to debit your nominated account is consistent with the account authority or signing instructions held by your financial institution for that credit card account;

Advise us if your nominated credit card account is transferred, closed or any other account details change;

Arrange a suitable payment method if your debiting arrangements are cancelled; and

Ensure that any goods and services tax on a supply made in connection with this agreement incurred by us is payable by you.

I/We authorise WEX to debit on an ongoing basis the credit card detailed with the balance due in accordance with the Terms and Conditions of Account. (Please note a billing administration fee of 1.3% applies to all Visa & Mastercard payments, and 2.1% to all AMEX payments).