



Brighten®

Brighten Home Loans Pty Ltd ACN 620 839 983
Loan Servicing by Brighten Financial Pty Limited
ABN 26 628 356 669
Australian Credit Licence 512386
PO BOX H338 Australia Square NSW 1215
P: 13 14 88
Email: clientservices@brighten.com.au

Borrower's Name:	<input type="text"/>	Email:	<input type="text"/>
Borrower's Name:	<input type="text"/>	Email:	<input type="text"/>
Company Name: <i>(if applicable)</i>	<input type="text"/>	ABN:	<input type="text"/>

Request and authorise Real Asset Management Pty Ltd ATF RAM Australia Credit Fund (User ID 650631) or Brighten Financial Pty Limited (User ID 631158), (the Debit User) to arrange a debit to your nominated account for any amount Brighten Home Loans Pty Ltd has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Loan# (if known) – If unknown, enter loan amount/other identifier	Minimum Repayments	OR Nominated Amount*	Frequency
	<input type="checkbox"/> Please tick if required OR	\$	Monthly
	<input type="checkbox"/> Please tick if required OR	\$	Monthly

*The higher of the nominated amount or an amount sufficient to cover the minimum repayment due under the loan agreement will be debited.

[illegible]

☐ My financial institution account (as provided above); **or**

☐ Offset Facility (Tick this box if you have applied for a Home Loan with Offset option. **Note:** Fees and charges may apply. Please refer to your Loan Agreement.)

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request you have understood and agreed to the terms and conditions governing the debit arrangements between you and the Debit User set out in this Request and in your Direct Debit Request Service Agreement.

Date:

DD

MM

YY

Name:

Capacity:

(companies only)

Date:

DD

MM

YY

Name:

Capacity:

(companies only)

Direct Debit Service Agreement



Brighten Home Loans Pty Ltd ACN 620 839 983
Loan Servicing by Brighten Financial Pty Limited
ABN 26 628 356 669
Australian Credit Licence 512386
PO BOX H338 Australia Square NSW 1215
P: 13 14 88
Email: clientservices@brighten.com.au

The following is your Direct Debit Service Agreement with **Real Asset Management Pty Ltd ATF RAM Australia Credit Fund, ABN 52 880 052 920 or Brighten Financial Pty Limited ABN 26 628 356 669**. The agreement is designed to explain 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.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

The DDR must be signed in accordance with the signing authority for your nominated account (i.e. if you nominate a joint account you must ensure you are authorised to operate that account separately and as contemplated by the DDR).

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 Direct Debit Request between us and you.
- us or we** means **Real Asset Management Pty Ltd ATF RAM Australia Credit Fund or Brighten Financial Pty Ltd**, (the Debit User) you have authorised by signing a direct debit request.
- you** means the customer who signed the *Direct Debit Request*.
- your financial institution** means the financial institution nominated by you on the DDR at which the *account* is maintained.

1. Debiting your account

By signing a *Direct Debit Request*, you have authorised us to arrange for funds to be debited from your *account*. You should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your *account* as authorised in the *Direct Debit Request*.

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*.

If you are unsure about which day your *account* has or will be debited you should ask your *financial institution*.

If a debit to your account fails, we may attempt to debit your account again within 14 days.

2. Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving you at least fourteen **(14) days'** written notice.

You authorise us to complete the loan account identifying number on this authority after the loan has settled.

3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen **(14) days'** notification by writing to: PO BOX H338 Australia Square NSW 1215 **or** by telephoning us on 13 14 88 during business hours **or** arranging it through your own financial institution. If a debit payment is stopped or deferred, or if this agreement is terminated, you must make alternate payment arrangements to ensure your loan obligations are met.

4. Your obligations

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**.

If there are insufficient clear funds in your *account* to meet a debit payment:

- you* may be charged a fee and/or interest by your *financial institution*;
- you* may also incur fees or charges imposed or incurred by us; and
- 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*.

You should check your *account* statement to verify that the amounts debited from your *account* are correct.

5. Dispute

If you believe that there has been an error in debiting your *account*, you should notify us directly on 13 14 88 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

Alternatively, you can take it up with your financial institution directly.

If we conclude as a result of our investigations that your *account* has been incorrectly debited we will respond to your query by arranging 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.

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. Accounts

You should check:

- 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.
- your *account* details which you have provided to us are correct by checking them against a recent *account* statement; and
- with your *financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

7. Confidentiality

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.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

8. Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to PO BOX H338 Australia Square NSW 1215.

We will notify you by sending a notice by email to the email address you have given us in the *Direct Debit Request* (or to your mailing address if you have not provided an email address).

Any notice will be deemed to have been received on the third banking day after posting or emailing.