



**BOQ Money Market Deposit Accounts  
Managed by DDH Graham Limited**



# Regular Savings Plan

Please complete form in BLACK INK using CAPITAL letters.

**1 ACCOUNT NUMBER**

\_\_\_\_\_

**2 ACCOUNT NAME (IN FULL)**

\_\_\_\_\_

**3 ACTION TO BE TAKEN**

New Direct Debit. Go to section 4     Amend existing Direct Debit. Go to section 6     Cancellation. Go to section 7

**4 NEW PAYMENT DETAILS**

Initial Investment Amount \$ \_\_\_\_\_

Single deposit to be made on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_    OR Immediately

Regular Investment Amount \$ \_\_\_\_\_

First deposit to be made on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Then on the \_\_\_\_\_ day of each (please tick)  week     fortnight     month     quarter

Last payment to be made on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_    OR until further notice

*If you do not choose default will be until further notice*

**5 DETAILS OF ACCOUNT TO BE DEBITED**

Bank, building society or credit union name  
\_\_\_\_\_

Branch number (BSB) \_\_\_\_\_ Account number/membership number \_\_\_\_\_

Account name  
\_\_\_\_\_

Please attach a copy of your Bank Statement (no more than six months old) for this account

**6 AMEND EXISTING REGULAR DEPOSIT**

Previous amount \$ \_\_\_\_\_    New amount \$ \_\_\_\_\_    Effective date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Complete any change of Bank Account details to be debited in Section 5

**7 CANCEL EXISTING REGULAR DEPOSIT**

Payee \_\_\_\_\_

Amount \$ \_\_\_\_\_    Next due date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**8 SIGNATURES**

I/We request you initiate to debit my/our Account as set out above, for credit of my BOQ Money Market Deposit Account. I/We confirm that I/we have read and understood the BOQ Money Market Deposit Accounts Terms and Conditions including the Direct Debit Service Agreement and I/we understand that you accept this authority only upon these conditions.

Signature	Signature
_____	_____
Name	Name
_____	_____
Date	Date
_____	_____



## BOQ Money Market Deposit Accounts Managed by DDH Graham Limited



# Direct Debit – Service Agreement

All Direct Debits are actioned by DDH Graham Limited, and as such, this Agreement is between you and them. By completing a Regular Savings Plan you are authorising DDH Graham Limited ABN 28 010 639 219 (User ID Number 346713) to arrange, through its own financial institution, for any amount DDH Graham Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified on the Regular Savings Plan and paid to the Debit User, subject to the terms and conditions of the Direct Debit – Service Agreement.

If you have any queries concerning your direct debit arrangements, please contact DDH Graham Limited on (07) 3229 6133.

### 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 Service Agreement between you and us.

**business 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 (DDR)** means the Direct Debit Request (DDR) between us and you.

**us or we** means DDH Graham Limited - the Debit User you have authorised by signing a Regular Savings Plan.

**your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

### Debiting your account

- 1.1 By signing a Regular Savings Plan, you have authorised us to arrange for funds to be debited from your account. You should refer to the Regular Savings Plan and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Regular Savings Plan.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should contact us.

### Changes by us

- 2.1 We will not vary any details of this agreement or a Regular Savings Plan without giving you at least seven (7) days written notice.

### Changes by you

- 3.1 If you wish to change the arrangements under a Regular Savings Plan you must notify us in writing at least seven (7) days before the change is to be effective.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least seven (7) days before the next debit day. This notice should be given to us in the first instance.

### Your obligations

- 4.1 It is your responsibility to ensure that:
  - (a) the DDR is signed in terms of account signing authority (ie: joint accounts) and you attach a statement from that institution no more than 6 months old as evidence;
  - (b) we are advised if your account is transferred or closed;
  - (c) to arrange a suitable alternative payment arrangement if the DDR is cancelled;
  - (d) there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Regular Savings Plan; and
  - (e) the account held by your nominated financial institution must be in the same name or names as your Account.
- 4.2 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) you may also incur fees or charges imposed or incurred by us; 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.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct

### Cancellation

- 5.1 You may cancel your authority for us to debit your account at any time by giving us notice in writing. This notice should be given to us in the first instance.
- 5.2 We can decide at our discretion to cancel this DDR should the dishonour history warrant.

### Dispute

- 6.1 If you believe that there has been an error in debiting your account, you should notify us directly and confirm that notice in writing to us as soon as possible so that we can resolve your query more quickly.
- 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 passing an adjustment to your account (inclusive of any interest / charges accrued as a result of the incorrect amount being debited) 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.
- 6.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot 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.

## 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 Regular Savings Plan if you have any queries about how to complete the Regular Savings Plan.

## Confidentiality

- 8.1 We will keep any information (including your account details) in your Regular Savings Plan 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).
- 8.3 We will collect, use and disclose any personal information in accordance with DDH Graham Limited's privacy policy which is available upon request.

## Notice

- 9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to us at GPO Box 330, Brisbane, QLD, 4001.
- 9.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Regular Savings Plan.
- 9.3 Any notice will be deemed to have been received two business days after it is posted.