



Rabobank

October 2023

Direct Debit Request Form

Talk to the world's leading food and agribusiness bank

To and in favour of
Rabobank Australia Limited
ABN 50 001 621 129 AFSL 234 700
To contact your nearest branch
please call 1300 30 30 33
www.rabobank.com.au

Complete and submit the form through either of these channels:

- Email: Sydney.client.services@rabobank.com
- Mail: Reply Paid 4577, Rabobank Client Services, Sydney NSW 2001

For further assistance call the Rabobank Client Services on 1800 025 484 (6am – 8pm Monday to Friday, Sydney time)

Section A Rabobank Account to be Credited

Account name

Account number

Name of Account Owner

ABN

Postal address

State

Postcode

Email address

Section B Account to be Debited (All accounts must be Australian financial accounts)

Account name

Bank/Financial Institution Name

Bank/Financial Institution Address

BSB Number

Account Number

I/We authorise and request Rabobank Australia Limited ("Rabobank") (User 166101) to draw from this account the amounts specified in Section C below.

Section C Payment Details

All amounts as instructed from time to time by Signatories to the Account in Section A above.

OR

All amounts payable in relation to the Account in Section A above, including an amount equivalent to interest due, as and when the amounts become payable/are paid.

Section D Privacy Notice

By signing this form, you understand and acknowledge that Rabobank will collect, use, hold, and disclose your personal data provided in this form, and at any time during our relationship with you, to comply with our legal obligations.

Compliance with laws

Your personal data may be shared in order to comply with applicable laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), and the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1). This ensures your security and integrity as well as the security and integrity of the bank and the financial sector. We therefore require personal data to carry out the above purpose. If all the data we have requested in this form or otherwise in connection with this form, as well as throughout our ongoing relationship with you, is not provided, we may not be able to continue providing the service to you and may be required to close any account held by you.

Rabobank will only transfer and disclose the data in this form (including personal data) outside Australia to other members of the Rabobank Group for reporting and compliance purposes (including regulatory and legislative requirements of any Group member) and, if required by law, to government or regulatory bodies (including in The Netherlands and the European Union) which have authority over any members of the Rabobank Group.

The Privacy page on our website at www.rabobank.com.au contains our Privacy Policy. The Policy sets out in more detail how we collect, handle and use personal data in the course of our business. The Policy also contains information about your individual rights such as access to and correction of the personal data we hold and also about how you may complain to us or the Office of the Information Commissioner about a breach of your privacy and how we deal with such a complaint.

Section E Authorisation by Signatories of Account to be Debited

I/We warrant that I/we can authorise the debiting of the account in Section B above in accordance with this Direct Debit agreement, and I/we hereby authorise that Account to be so debited. I/We have read and agree to the Direct Debit Service Agreement overleaf.

Signature

Name

Date

Signature

Name

Date

Continued next page: Direct Debit Request Service Agreement



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This is Your Agreement with **Rabobank Australia Limited ABN 50 001 621 129** ("Rabobank"). It explains what Your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to You in relation to your direct debit arrangement with us. Please keep a copy of this agreement for future reference. It forms part of the terms and conditions of the Direct Debit Request form (DDR form).

Definitions

Agreement means this Direct Debit Request Service Agreement between You and us.

Business Day means a day that is not a Saturday, Sunday or an Australian national public holiday.

Direct Debit Request form or **DDR form** means Rabobank's Direct Debit Request form provided to You.

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.

Facility Agreement means Your facility agreement (as relevant) with Rabobank.

Nominated Account means the account held at Your financial institution which you have nominated to us on the DDR Form to arrange for funds to be debited.

Rabobank, Us or We means Rabobank Australia Limited ABN 50 001 621 129 (the Debit User) You have authorised by requesting a Direct Debit Request.

You means the account owner who has authorised the Direct Debit Request.

Your Financial Institution means the bank or financial institution of the account nominated by You on the Direct Debit Request form to be debited.

1. Debiting your nominated account

1.1 By signing a DDR form, You have authorised us to arrange for funds to be debited from Your nominated account. You should refer to the DDR form and this Direct Debit Service Agreement for the terms of the arrangement between us and You. Your Facility Agreement with Rabobank also governs your drawing arrangements.

1.2 We will only arrange for funds to be debited from Your nominated account as authorised in the DDR form.

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 nominated account on the following Business Day. If You are unsure about which day Your nominated account has or will be debited You should ask Your financial institution.

1.4 Rabobank reserves the right to cancel drawing arrangements if a drawing is dishonoured by Your financial institution, and to arrange with you an alternate payment method.

2. Amendments by us

2.1 We may vary any details of this agreement or a Direct Debit Request form at any time by giving You at least thirty (30) days written notice.

3. Amendments by you

3.1 You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days notification (before the next relevant draw date) by writing to Rabobank Client Services, GPO Box 4577, Sydney NSW 2001; or email to Sydney.client.services@rabobank.com. Or arranging it through Your own financial institution, which is required to act promptly on Your instructions.

***Note:** in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising of Your new account details.

4. Your obligations

4.1 It is Your responsibility to ensure that there are sufficient clear funds available in Your nominated account to allow a debit payment to be made in accordance with the DDR form.

4.2 If there are insufficient clear funds in Your nominated account to meet a debit payment:

- You may be charged a fee and/or interest by Your financial institution;
- Rabobank may charge interest and fees in accordance with the Facility Agreement; and
- You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in Your nominated account by an agreed time so that we can process the debit payment.

4.3 You should check Your nominated account statement to verify that the amounts debited from Your nominated account are correct.

5. Dispute

5.1 If You believe that there has been an error in debiting Your nominated account, You should notify Rabobank Client Services on 1800 025 484 and confirm that notice in writing to us as soon as possible so that we can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.

5.2 If we reasonably conclude as a result of our investigations that Your nominated account has been incorrectly debited we will respond to Your query by arranging for Your financial institution to adjust Your nominated account (including interest and charges) accordingly.

We will also notify You in writing of the amount by which Your nominated account has been adjusted.

5.3 If we reasonably conclude as a result of our investigations that Your nominated 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:

- (a) with Your financial institution whether direct debiting is available from Your nominated account as direct debiting is not available on all accounts.
- (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 DDR form if You have any queries about how to complete the DDR form.

7. Confidentiality

7.1 We will keep any information (including Your nominated account details) in Your DDR form 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.

7.2 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. Notice

8.1 If You wish to notify us in writing about anything relating to this agreement, please contact us through either of these channels:

- Email to Sydney.client.services@rabobank.com
- Reply Paid 4577, Rabobank Client Services, Sydney NSW 2001

For further assistance call the Rabobank Client Services on 1800 025 484 (6am - 8pm Monday to Friday, Sydney time)

8.2 A response will be provided within 3 Business Days upon receipt of notification. If this response does not resolve the issue, You will be given details of our further dispute resolution process.

8.3 We will notify You by sending a notice in the ordinary post or via email to the address You have given us in the DDR form.

8.4 Any notice will be deemed to have been received on the third Business Day after posting.