

Application for Direct Debit Account - Personal

ALL FIELDS MUST BE COMPLETED

APPLICANT 1

Surname: Given Names:

Address: Post Code:

Postal Address: Post Code:

Telephone: E-mail: Mobile:

Date of Birth: Drivers Licence No.: Expiry:

Employers Name & Address:

..... Post Code:

How many years have you been at your current address:

Previous Address: Post Code:

Name of Property Owner/Managing Agent:

Address: Post Code:

Name and address of closest relative not living with you:

..... Post Code:

APPLICANT 2

Surname: Given Names:

Address: Post Code:

Postal Address: Post Code:

Telephone: Fax: Mobile:

Date of Birth: Drivers Licence No.: Expiry:

Employers Name & Address:

..... Post Code:

How many years have you been at your current address:

Previous Address: Post Code:

Name of Property Owner/Managing Agent:

Address: Post Code:

Name and address of closest relative not living with you:

..... Post Code:

Trade Reference: 1) 2) 3)

Telephone: 1) 2) 3)

Credit Limit: \$ **Will you be purchasing gas: Yes/No. If yes, Cylinder Rental Agreement is to be completed.**

I/We consent to Tasmanian Welding Supplies Pty Ltd:

- A) Obtaining from a credit reporting agency reports containing personal credit information about me/us in relation to Tasmanian Welding Supplies Pty Ltd assessing my/our application for credit.
- B) Giving to and seeking from any credit providers that may be named in a credit report issued by a credit report agency information about my/our creditworthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act. This information may be used to assess an application by me/us for credit or to assess my/our credit worthiness.
- C) Direct Debiting my/our Cheque/Savings Account or Credit Card as per the Direct Debit Request (DDR) completed by me/us. The DDR and DDR Service Agreement form part of my/our account application and terms and conditions.
- D) Charging interest of 2.0% per month on this account if payment is not made during the month following the day of supply due to default on my/our part and to pay all bank fees, collection and legal costs incurred by you in the recovery of this account.

I/We acknowledge that Tasmanian Welding Supplies Pty Ltd may give a credit reporting agency personal information of the nature which a credit reporting agency is permitted under the Privacy Act to retain on file.

I/we agree that ownership of the goods will not pass to us until full payment of the account is made, but risk will pass on delivery.

I/We the guarantors, jointly and severally hereby guarantee due payments to Tasmanian Welding Supplies Pty Ltd, and for all interest, and costs, and agree that we are liable to Tasmanian Welding Supplies Pty Ltd under this guarantee.

ALL ACCOUNTS WILL BE SETTLED ON THE FIRST WORKING DAY AFTER THE MONTH OF SUPPLY

Signed: Date:.....
APPLICANT 1

Signed: Date:.....
APPLICANT 2

Tasmanian Welding Supplies Pty Ltd
Phone: 03 6208 1744
Email: admin@tasweld.net.au
Mail: PO Box 395 Moonah Tas 7009

Direct Debit Request Service Agreement

(Customer to keep)

This is your Direct Debit Service Agreement with Tasmanian Welding Supplies Pty Ltd ACN 009 561 648 ABN 47 009 561 648. It explains 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.

Please keep this agreement 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 authorisation.

Definitions

Account or credit card means the account or credit card 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 *Tasmanian Welding Supplies Pty Ltd*, (the Debit User) *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has signed or authorised by other means 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 or credit card

1.1 By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account or credit card*. *You* should refer to the *Direct Debit Request* 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 or credit card* as authorised in the *Direct Debit Request*.

or

We will only arrange for funds to be debited from *your account or credit card* if *we* have sent to the address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.

1.3 If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account or credit card* 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*.

2. Amendments by us

2.1 *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.

<p>3. Amendments by you</p>	<p>You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least seven (7) days notification by writing to:</p> <p>Tasweld Email: admin@tasweld.net.au Mail: PO Box 395 Moonah Tas 7009</p> <p><i>or</i></p> <p>by telephoning us on 03 6208 1744 during business hours;</p> <p><i>or</i></p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to ‘change’, your financial institution may ‘change’ your debit payment only to the extent of advising us Tasmanian Welding Supplies Pty Ltd of your new account details.</p>
<p>4. Your obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <p>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</p> <p>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</p> <p>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</p> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct</p>
<p>5 Dispute</p>	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify us directly on 03 6208 1744 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 directly with your financial institution.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>

<p>6. Accounts</p>	<p><i>You should check:</i></p> <ul style="list-style-type: none"> (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions. (b) <i>your account details</i> which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account statement</i>; and (c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. Confidentiality</p>	<p>7.1 <i>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.</i></p> <p>7.2 <i>We will only disclose information that we have about you:</i></p> <ul style="list-style-type: none"> (a) to the extent specifically required by law; or (b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to Tasweld PO Box 395 Moonah Tas 7009</p> <p>8.2 <i>We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.</i></p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>