

## **Telephone Direct Debit Request Service Agreement (For Direct Debit Requests made by telephone)**

These terms and conditions constitute your Telephone Direct Debit Request Service Agreement with Citigroup Pty Limited ABN 88 004 325 080 AFSL 238098 (“we”/“us”/“our”). Please keep this document for your records.

1. We will keep all information pertaining to your nominated account at your nominated financial institution (“nominated account”) private and confidential. Information can be provided to us or your financial institution to resolve a dispute on your behalf.
2. We will initiate debits to your nominated account in accordance with the instructions we have received from you. We will confirm the frequency, date and amount of the direct debit with you in writing.
3. Deductions from your nominated account made under the authority of this Direct Debit Request will appear as payments to your Account.
4. It is your responsibility as an account holder to ensure that:
  - Sufficient cleared funds are available in your nominated account for the direct debit requested.
  - The account you nominate permits direct debiting.
  - The authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.
  - You notify us if the nominated account is transferred or closed.
  - You make the required payment by an alternative method if the direct debit arrangements are cancelled either by you or us.
5. All disputes or cancellations should be directed to us or your financial institution.
6. As an account holder you can:
  - dispute any direct debit at any time by contacting us or your financial institution.
  - request us to alter the direct debit arrangements (frequency, date and amount) at any time, by notifying us in writing not less than seven days before the next scheduled debit drawing.
  - terminate the deductions from your nominated account by notifying us in writing not less than seven days before the next scheduled debit drawing or by contacting your financial institution.
7. A dishonour fee will be charged to your Account if any direct debit payment from your nominated account is dishonoured. You can avoid the dishonour fee by making sure your nominated account has sufficient funds to cover the withdrawal.
8. We will give at least 14 days’ written notice should we vary this service agreement or the deduction amount.
9. We may terminate this service if direct debits from your nominated account are dishonoured on three consecutive occasions, either permanently or for a specified period of time. We will notify you if/when we terminate the Direct Debit Service.
10. If the payment date falls on a non business day the payment will be processed on the following business day.

11. You can get more information about BOQ Privacy Policy or obtain a copy by calling BOQ on 1300 55 72 72 or visiting any BOQ Branch.  
To view Citibanks privacy log on to [www.citibank.com.au/privacy](http://www.citibank.com.au/privacy).