

EASI-PAY PAYMENT OPTIONS

My Credit Card Account Number is

Please tick your payment option:

Total Minimum Payment Due (as required by my Credit Card account Terms and Conditions)

The full amount of the Closing Balance shown on my Monthly Statement*

BOQ may cancel this authority without notice should two or more payments be dishonoured. Payments will then revert to the Total Minimum Payment Due as required by your Credit Card account Terms and Conditions. If you fail to tick a payment option, you will automatically be deemed to have chosen the 'Total Minimum Payment Due' option.

DIRECT DEBIT REQUEST

Title First name Second name Surname

Residential Address

Postcode State

Home Phone () Work Phone () Mobile Phone ()

Name and address of financial institution where account is held

Name of the account which is to be debited

If the account that will be debited is not in the name of the primary cardholder, the account holder/s of the account that will be debited has/have provided their consent by signing this form and authorise us to verify the details of the account with the financial institution mentioned above.

BSB no. Account no.

Please enquire at your financial institution before you nominate a specific account to confirm the BSB number

By signing this form, I/we authorise funds to be debited from my/our account through the Direct Debit System (ID 8582) in accordance with the terms described in the Direct Debit Request Service Agreement attached.

Signature of account holder of the Account which is to be debited

X

Date dd / mm / yyyy

Signature (If joint account, all signatures are required) of the Account which is to be debited

X

Date dd / mm / yyyy

^ If your Credit Card account becomes over the limit and you have elected to pay the full amount of the closing balance, the amount outstanding including the amount by which you have exceeded your Credit Limit will be withdrawn from your nominated account. Refer to Terms and Conditions. By selecting this option, your Direct Debit payment will not be reduced or skipped if you make a manual payment to your Account.

BANK USE ONLY:

BSB

Request emailed to boqcreditcards@cardservicesdirect.com.au

Preparer Name

Preparer Signature

YOU DON'T HAVE TO REMEMBER TO PAY, EVER AGAIN

Easi-Pay automatically pays your Credit Card Account every month by the Due Date from the bank account of your choice. You can choose to pay the whole balance, a minimum payment or a set monthly amount.

You no longer have to remember your Due Date, you don't have to queue at the Branch, you can rest easy knowing your Account will get paid on time even when you're on holiday, and there is no charge for this service.

Take 2 minutes to complete the Easi-Pay request and send it back to us today!

It'll be up and running in just 10 to 15 days and the following month you'll see 'Automatic Payment' appear on your Statement.

It couldn't be easier! If you have any questions, please call BOQ on 1300 308 238.

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Citigroup Pty Limited (ABN 88 004 325 080) Direct Debit User ID 8582. 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 your 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.

Your details are secure

1. We will keep all information pertaining to your nominated account at the financial institution private and confidential. Information can be provided to our or your financial institution to resolve a dispute on your behalf.
2. Our or your financial institution will assist you in the event of a dispute concerning any debit item drawn on the nominated account in compliance with the Industry's Direct Debit Claims Process and the Code of Banking Practice. We will endeavour to resolve disputes with your bank or financial institution within Industry agreed time frames.

You're in control

3. As a Cardholder you may:
 - request Us to alter the debit drawing arrangements (frequency, date and amount) at any time, by notifying Us in writing not less than seven days before the next scheduled debit drawing.
 - dispute any debit drawing at any time by contacting Our or your financial institution.
 - terminate the deductions at any time by notifying Us in writing not less than seven days before the next scheduled debit drawing or by contacting your financial institution.
4. All enquiries and requests for payment changes should be directed to Us. All disputes or cancellations should be directed to Our or your financial institution.
5. It is your responsibility to ensure that:

- sufficient cleared funds are available in your nominated account on the Payment Due Date.
- 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 pay your Credit Card Account minimum payment due by an alternative method if the direct debit arrangements are cancelled either by you or Us.
- your payments are up-to-date, whether a notice is received from Us or not.

Things you should know

6. Citibank Pty Limited ABN 88 004 325 080 AFSC 238098 will initiate debits to your nominated financial institution account in accordance with the instructions on the application form (attached) which will be held by Citibank.
7. Deductions made under the authority of this direct debit request will appear as payments on your Credit Card Statement.
8. Easi-Pay will automatically debit the amount you specify (either Minimum Payment Due or Full Balance) from your nominated account on the Payment Due Date on your Statement.
9. Citibank will give at least 14 days' written notice should We vary this service agreement or the deduction amount from the Easi-Pay Payment Options given on the application form.
10. Should your direct debit request be dishonoured you must make a manual payment of the amount required.
11. Citibank may deduct the previous period's payment together with the current amount due if the previous deduction was dishonoured due to insufficient funds at the time of drawing and you have not made a manual payment.
12. Any portion of your Closing Balance that exceeds your Credit Limit will be included in your Easi-Pay payment.
13. Within 10 business days of the application forms receipt by Citibank, your Easi-Pay direct debit request will be set up. Delays in processing Easi-Pay applications may be incurred.
14. Citibank may at its sole discretion terminate your Easi-Pay service, either permanently or for a specified period of time. Citibank will give you not less than [14] days' written notice should we propose to do this.