

CardPay Direct Client Service Agreement.

Our commitment to you, drawing arrangements:

We will advise you, in writing, the details of the CardPay Direct drawing arrangements including the amount and commencement date at least seven calendar days prior to the first drawing. Where the Due Date falls on a non-business day, we will either draw the amount on that day or on the next business day. We will not change the amount of drawing arrangements without your prior approval. We reserve the right to cancel the CardPay Direct drawing arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method. We will keep all information pertaining to your nominated account at the financial institution private and confidential. If you apply for CardPay Direct while your account is Overdue/Overlimit, the first debit from your nominated account will be for the full Overdue/Overlimit amount as well as your choice of payment. In some instances CardPay Direct cannot be set up when your account is Overdue/Overlimit.

Your rights:

You may terminate the CardPay Direct drawing arrangements at any time by giving written notice to us. Such notice should be received by us at least four business days prior to the Due Date. You may request change to the drawing amount of CardPay Direct drawings by contacting us and advising your requirements no less than four business days prior to the Due Date. Where you consider that a drawing has been initiated incorrectly (ie outside the CardPay Direct arrangements) you should take the matter up directly with us.

Your commitment to us, your responsibilities:

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its Due Date. It is your responsibility to ensure that 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. It is your responsibility to advise us if the account nominated by you to receive the CardPay Direct drawings is transferred or closed. It is your responsibility to arrange alternative payment of your credit card account, in accordance with your 'ANZ Credit Card Conditions of Use', should any CardPay Direct payments be cancelled or dishonoured for any reason by you or by the nominated financial institution.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 9393. 06.2016. W533906

CARDPAY DIRECT

YOU'LL NEVER FORGET
A CREDIT CARD PAYMENT

CARDPAY DIRECT MAKES YOUR CREDIT CARD PAYMENTS AUTOMATICALLY EVERY MONTH.

Sometimes it's hard to remember to make credit card payments on time. So we've designed a service to make it easier.

It's called CardPay Direct, and it lets you have your ANZ credit card payment made automatically from your nominated Australian bank or financial institution account each month.

It's a completely free service and means you'll no longer have to remember to make that monthly payment.

How much you pay each month is up to you. Simply choose from these three options and CardPay Direct will help ensure your account is kept in order.

- Pay the minimum monthly payment plus any Amount Due Immediately as indicated on your statement.
- Set monthly amount* plus any Amount Due Immediately as indicated on your statement.
- Pay off the full closing balance (excluding any repayments on Promotional Plans not yet due).

HERE'S HOW CARDPAY DIRECT WORKS.

CardPay Direct enables you to make regular automatic payments to your ANZ credit card account. To take advantage of CardPay Direct, all you need is an account with ANZ or another bank or financial institution in Australia*.

Payments will be charged to your nominated account on the Due Date, and you can make additional payments whenever you choose.

If a credit is made to your ANZ credit card account between the date of your statement and the payment Due Date, then CardPay Direct would make allowances for that credit and debit your nominated account depending on your choice of payment.

- If you choose to pay the minimum monthly amount, then CardPay Direct will debit your nominated account for the lesser amount required to pay the minimum monthly amount.
- If you choose to pay a set amount, then CardPay Direct will debit your nominated account for the full set amount.
- If you choose to pay the full closing balance of your statement, then CardPay Direct will debit your nominated account for the lesser amount required to pay your ANZ credit card account balance in full.

If your statement requires payment of an Amount Due Immediately (e.g. because there is an amount listed as Overdue/Overlimit on your statement), your minimum monthly payment or set monthly amount will be increased to also include payment of this amount.

Please note: If your account is Overdue/Overlimit when you first apply for CardPay Direct, please note that the first debit from your nominated account will include the full Overdue/Overlimit amount plus your choice of payment.

Whatever payment option you choose, CardPay Direct will not transfer amounts in excess of the total amount owing on your card. If you wish to have the same amount paid into your credit card account each month irrespective of the closing balance, you will need to set up a Periodical Payment.

Apart from this, your credit card account will operate in the same way as before, and you will still receive a monthly statement.

Once you authorise ANZ, we'll arrange for the agreed amount to be debited from the nominated account on the Due Date each month and paid into your ANZ credit card account.

Please also note that you must ensure that your nominated account has sufficient cleared funds in it to enable the CardPay Direct payment to be made.

To authorise ANZ to Direct Debit your account, please:

- Complete and sign the form opposite.
- Specify the payment option you require.
- Attach a blank deposit slip to confirm the details of the account from which the payments will be made.

You'll receive a letter from us confirming that your request has been processed. In addition, your next statement will have a message advising you of the date of your first CardPay Direct payment.

Please note that you will need to continue paying your account in the normal manner until ANZ advises you when the first payment will be transferred from your nominated account.

CHANGING YOUR INSTRUCTIONS.

If you wish to change the payment option on your CardPay Direct Facility, please call your ANZ Customer Service Consultant on 13 22 73 at least four business days prior to the statement Due Date.

However, if changing the account from which you wish to make payments, you will need to complete another CardPay Direct application. If you'd like any further information on CardPay Direct, please call us on 13 22 73.

Please tear off and fax to 1800 457 921.

Alternatively, you can mail the completed form to:

Reply Paid 2076, ANZ Cards New Business, Locked Bag 10, Collins Street West Post Office, Melbourne Vic 8007.

Or the minimum monthly payment, whichever is greater.

* Note: Direct debiting is not available on all accounts. If in doubt please refer to your bank or financial institution.

CARDPAY DIRECT APPLICATION



To: Australia and New Zealand Banking Group Limited
ABN 11 005 357 522 ("the Bank")

I, Name in full "the Account holder"

hereby apply for the CardPay Direct option as specified in the Payment option section following. I request that monies due in terms of the payment arrangements contained in this application, be drawn under the Direct Debit system from my/our account as shown below:

ACCOUNT DETAILS

Name of bank or Financial Institution

Account Name/s

BSB

Account Number

Please note – Direct Debiting is not available on all accounts.

If in doubt refer to account holding bank or financial institution.

PAYMENT OPTION

Credit Card account number to be credited

Name of Credit Card account

- My choice of payment is: (please tick one)
- Minimum monthly payment
– plus any Amount Due Immediately as shown on your monthly account statement.
- Set monthly amount of
– or minimum monthly payment as shown on monthly account statement, whichever is greater plus any Amount Due Immediately. Must exceed \$25.
- Full amount of closing balance each month (excluding any repayments on Promotional Plans not yet due).

I acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement detailed in this brochure.

Authorised Account holder's signature

Date