

# Easi-Pay Application Form

Simply complete and fax back this application form to 1300 794 785. If you do not have a fax, please mail your completed application to GPO Box 1625 Sydney NSW 2001



## EASI-PAY PAYMENT OPTIONS

My Credit Card Account Number is

Please tick your payment option:

- A set monthly amount of \$
- Total Payment Due<sup>2</sup> (as required by my Credit Card account Terms and Conditions)
- The full amount of the Closing Balance shown on my monthly statement<sup>3</sup>

<sup>1</sup> The amount debited will be the greater of: (1) the set amount named; and (2) the sum of the Total Payment Due appearing on the last monthly statement less any payments received between the date of the monthly statement and the date on which the Easi-Pay payment is effected; plus any Overlimit amount appearing on the last monthly statement. Where this amount is greater than the Closing Balance appearing on your last monthly statement, the lesser of those two amounts will be debited.  
<sup>2</sup> The amount debited will be the sum of the Total Payment Due appearing on the last monthly statement less any payments received between the date of the monthly statement and the date on which the Easi-Pay payment is effected; plus any Overlimit amount appearing on the last monthly statement.  
<sup>3</sup> The amount debited will be the Closing Balance appearing on the last monthly statement less any payments received between the date of the monthly statement and the date on which the Easi-Pay payment is effected.

**NOTE:** Citigroup may cancel this authority without notice should two or more payments be dishonoured. Manual payments of at least the Total Payment Due plus any amount over your credit limit will then be required as per your Account Terms and Conditions. If you fail to tick a payment option, you will automatically be deemed to have chosen the 'Total Payment Due' option.

## DIRECT DEBIT REQUEST

First name  Surname

Residential address

Number	Street	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone

Work	Home
<input type="text"/>	<input type="text"/>

Name and address of financial institution where account is held

Name of the account which is to be debited

BSB no.  Account no.

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

I/We request Citigroup Pty Limited ABN 88 004 325 080 (User ID 8582) to arrange funds to be debited from my/our account through the Direct Debit System in accordance with the terms described in the Direct Debit Request Service Agreement attached.

Signature of account holder

<input type="text"/>	Signature	/	Date	/	<input type="text"/>	Signature	/	Date	/	<input type="text"/>
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### Direct Debit Request Service Agreement.

These terms and conditions constitute the Easi-Pay Direct Debit Request Service Agreement. Please keep this document for your records.

1. Citigroup Pty Limited ABN 88 004 325 080 AFSL 238098 ("Card Services") 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 timeframes. 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 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 total 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. 6. Citigroup Pty Limited ABN 88 004 325 080 will initiate debits to your nominated financial institution account in accordance with the instructions on the application form (attached) which will be held by Citigroup. 7. Deductions made under the authority of this direct debit request will appear as payments on your Credit Card statement. 8. Deductions will occur on the payment due date (including State holidays). 9. We 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. We 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. An Easi-Pay dishonour fee will be charged to your MasterCard Account if any Easi-Pay payment debit on your nominated account is dishonoured. You can avoid the Easi-Pay dishonour fee by making sure every month your nominated account has sufficient funds to cover the Easi-Pay withdrawal. 13. Any portion of your Closing Balance that exceeds your Credit Limit will be included in your Easi-Pay payment. 14. Within 10 business days of the application forms receipt by Card Services, your Easi-Pay direct debit request will be set up. Delays in processing Easi-Pay applications may be incurred. 15. Card Services may at its sole discretion terminate your Easi-Pay service, either permanently or for a specified period of time. Card Services will give you not less than [14] days' written notice should we propose to do this.