

Branch:

AUTHORITY FOR NEWCASTLE PERMANENT BUILDING SOCIETY TO:

- Create a New Authority
- Amend Existing Authority
- Cancel Existing Authority

PART A - TYPE OF TRANSFER:

<input type="checkbox"/> Internal transfer	<input type="checkbox"/> External - From NPBS to External Institution
<input type="checkbox"/> Transfer to NPBS Credit Card A/c	<input type="checkbox"/> External - From External Institution to NPBS

PART B - TRANSFER FROM ACCOUNT DETAILS:

Account Name: _____

BSB Number: -

Account Number:

PART C - TRANSFER TO PAYEE DETAILS:

Account Name: _____

BSB Number: -

Account Number:

Or NPBS Credit Card Account Number:

<p>PART D - PAYMENT DETAILS</p> <p>NPBS Loan Repayment Options</p> <p><input type="checkbox"/> Current Monthly Repayment + Arrears</p> <p><input type="checkbox"/> Current Monthly Repayment + Arrears + \$ <input style="width: 80px;" type="text"/></p>	<p>NPBS Credit Card Options (subject to conditions overleaf)</p> <p><input type="checkbox"/> Minimum Payment</p> <p><input type="checkbox"/> Full Balance</p>
---	--

OR nominate fixed amount of: \$ (special conditions apply to credit card payments - see overleaf)

PART E - PAYMENT FREQUENCY (N/A for Credit Card payments)

<input type="checkbox"/> Once Only (Applicable for fixed payment option only)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly
<input type="checkbox"/> Monthly - please nominate a date: <input style="width: 80px;" type="text"/>	On the (Monday - Friday): <input style="width: 100px;" type="text"/>	

PART F - START & END DATES:

Payment to Start:

Payment to Finish (if applicable):

NB - Payment will be processed on the end date.

DECLARATION

Before signing this authority for Automatic Transfer I acknowledge that:

- I have read and understood the Terms and Conditions and retained a copy of the Terms and Conditions for my own personal records.
- I agree to be bound by the Terms and Conditions as amended from time to time.
- I have read and agree to the collection, uses and disclosures of information about me set out in the separate Important Privacy Notice that appears on the reverse side of this form.

BRANCH USE ONLY	
Signature and Authorisation Checked	
Account No's. & Names authenticated	

Member signature: _____
Member signature: _____

DATE:

DATE:

IMPORTANT PRIVACY NOTICE

We collect your personal information to enable us to provide you with the products and services requested by you. Without this information, we may not be able to process your application for these products and services or provide you with an appropriate level of service.

You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

We use your personal information to:

- process your application/s,
- administer and manage your accounts held with us,
- facilitate our internal business operations,
- comply with regulatory requirements, and
- assist protecting you and us from error or fraud.

We may disclose your personal information if it is necessary to do so to the following entities in the following circumstances:

- to our external service providers engaged to carry out or assist us in our activities,
- to credit reporting agencies where you are applying for a debit or credit card or your account becomes overdrawn,
- to our related companies (unless you tell us otherwise) to assist them informing you of products and services which they think may be of interest to you,
- to whoever you request or authorise us or consent to, and
- to whoever the law requires or permits us.

Until you tell us otherwise, we may also use your personal information to inform you of products and services provided by us or by our alliance partners, which we think may interest you. You can tell us not to at any branch or by phoning 13 19 87.

By signing your application you agree to allow us to use and disclose personal information held by us about you as stated above.

Some of the major points covered in the Terms and Conditions include:

- The Society may cancel this authority without notice.
- Debits will be drawn the working day PRIOR to a public holiday/weekend.
- You must have sufficient cleared funds available.
- Fees may be charged for insufficient funds.
- Any fees and charges incurred for debiting an account at another institution will be added to the nominated transfer amount.

Notes for Credit Card payment:

Fixed payment - if the statement balance is less than the fixed payment amount, then only the balance will be transferred.
- if the fixed payment amount is less than the minimum payment amount, then the minimum monthly payment will be transferred.

Minimum payment - the minimum payment will also include any overdue amounts.

Full balance - the full balance option does not include any amounts in dispute.

All payment options are calculated on the statement date and do not take into account cycle-to-date payments.