# Authority for Automatic Transfer

	Create a new authority
	Amend an existing authority
	Cancel an existing authority
	Part A –Type of transfer
	Internal transfer
	Transfer to Value+ Credit Card
	External – from Newcastle Permanent to external institution
	External – from external institution to Newcastle Permanent
	Part B –Transfer from account details
	Account name
	BSB No
	Account No
Part C -Transfer to payee details	
*The account name is not relied on when processing and will not be checked.	DCD sureless
Account Name	BSB number -
Account No OR Value+ Credit Car	rd No
Reference details	
Part D - Payment details	
Newcastle Permanent loan repayment options Value+ Cr	edit Card Or nominate a fixed amount of \$
	ım payment
Current monthly repayment + Arrears + \$ Full bal	ance (Special conditions apply to credit card payments – see overleaf)
Part E – Payment frequency (n/a for credit card payments)	
Once only (applicable for fixed payment option only)	Monthly – please nominate a
Weekly Fortnightly	the (Monday – Friday)
Part F – Start and end dates (n/a for credit card payments)	
Payment to start / / Payment to finish	/ N.B. Payment will be processed on the end date
Declaration	
Before signing this authority for automatic transfer, I acknowledge that:	
	ails provided are correct. I understand if the wrong details are provided, funds
may be sent to an unintended recipient, and it may not be possible to re	ecover the payment. when processing the payment. It will only rely on the BSB and account number
being a valid combination.	mon proceeding the paymont it will only rolly on the BeB and account hamber
3. I have received and read a copy of the Terms and Conditions relating to	
4. I agree to be bound by the Terms and Conditions as amended from time 5. I have read and agree to the Important Information that appears on page	
6. I have received and read a copy of the Client Direct Debit Service Reque	
Customer signature	Customer signature
Date / /	Date / /

# Important information

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

- Newcastle Permanent may cancel this authority without notice.
- Payments may be processed one business day either side of the nominated payment date.
- You must have sufficient cleared funds available.
- Fees may be charged for insufficient funds.
- 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.

### Start date

- the payment will not be processed in the current statement cycle.
- the payment will commence in the following statement cycle.
- the payment will be processed on the payment due date.

Office use only	
<ul> <li>Signed in accordance with the account operating parameters</li> <li>All signatures verified</li> <li>Payee BSB and Account details confirmed</li> <li>Wrap completed on Production Online</li> <li>Approval obtained &amp; wrapped (if applicable)</li> </ul>	
Processing branch	
Staff name	Approving staff member
Employee code Date / /	Employee code Date / /
Signature	Signature

