



Authority for Automatic Transfer

Branch _____

Staff name _____

Authority for Newcastle Permanent Building Society to:

- Create a new authority
- Amend an existing authority
- Cancel an existing authority

378_034

Part A – Type of transfer

- Internal transfer
- Transfer to Value+ Credit Card
- External – from NPBS to external institution
- External – from external institution to NPBS

Part B – Transfer from account details

Account Name _____

BSB No -

Account No

Part C – Transfer to payee details

Account Name _____ BSB number -

Account No OR Value+ Credit Card No

Reference details _____

Part D – Payment details

NPBS loan repayment options Value+ Credit Card Or nominate a fixed amount of \$ _____

- Current monthly repayment + Arrears
- Current monthly repayment + Arrears + \$ _____
- Minimum payment
- Full balance (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)
- Weekly
- Fortnightly
- Monthly – please nominate a date
- On 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:

1. I have received and read a copy of the Terms and Conditions relating to my/our account.
2. I agree to be bound by the Terms and Conditions as amended from time to time.
3. I have read and agree to the Important Information that appears on page 2 of this form.
4. I have received and read a copy of the Client Direct Debit Service Request Terms and Conditions (credit card and external transfers only).

Member signature _____ Date / /

Member signature _____ Date / /

Branch use only

- Signature and authorisation checked
- Account numbers and names authenticated

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.