



Authority Number: \_\_\_\_\_

**PERIODICAL PAYMENT REQUEST**

**Member Details**

Member Number \_\_\_\_\_ Account Number \_\_\_\_\_

Title  Mr  Mrs  Miss  Ms  Other (please specify) \_\_\_\_\_

Surname(s) \_\_\_\_\_ Given Name(s) \_\_\_\_\_

Residential Address \_\_\_\_\_

Postal Address: (if different from Residential) \_\_\_\_\_

Contact Details Home \_\_\_\_\_ Mobile \_\_\_\_\_ Business \_\_\_\_\_

Email \_\_\_\_\_

**Changes to an existing authority**

Alter existing authority  Cancel existing authority

Authority Reference Number \_\_\_\_\_ Date \_\_\_\_\_

**New authority**

I hereby authorise the Credit Union to debit my/our:

Account Number \_\_\_\_\_ Account Type  Access  Online+

Amount \$ \_\_\_\_\_

Frequency  Monthly  Fortnightly  Weekly  Once Off

To Credit :  
Account Name \_\_\_\_\_

BSB \_\_\_\_\_

Account Number \_\_\_\_\_

Effective Date \_\_\_\_\_

I/We acknowledge that I/we have read and understood the terms and conditions of the periodical payment request and that the transfer will be processed on the due date or up to three days after the due date. I/ We understand that if there are insufficient clear funds, the transfer will reject and default to the next due date.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Office Use Only**

Received by \_\_\_\_\_ Date \_\_\_\_\_

Completed by \_\_\_\_\_ Date \_\_\_\_\_





## Periodical Payment Terms & Conditions

### 1. Definitions

**'Due date for payment'** means a date when a Periodical Payment is due to be made by the Credit Union pursuant to the Periodical Payment Authority.

**'Periodical Payment Authority'** is the form requesting and authorising the credit union to make payment of a specified identical amount from your account to the same payee at regular intervals.

**'Periodical Payment'** is a payment made by the credit union pursuant to a Periodical Payment Authority.

**'Payee'** means the person or entity to which a credit Periodical Payment is made to.

**'We', 'Us' or 'the credit union'** refers to Bankstown City Credit Union

### 2. Payment

The credit union will endeavour to make the Periodical Payment if there are sufficient funds in your nominated account on the due date for payment.

### 3. Insufficient Funds

If there are insufficient funds in your nominated account on the due date for payment, the Periodical Payment will not be made. However the Credit Union will try to make the Periodical Payment for 3 consecutive days after the due date for payment or until the Periodical Payment is made, whichever is earlier. The Credit Union accepts no responsibility to make the payment if sufficient funds are not available on the days it attempts to make the Periodical Payment.

### 4. Date of Payments

If the due date for payment falls on a weekend or public holiday, the credit union may make the payment on the next business day.

### 5. Order of Payments

If more than one Periodical Payment or other debit is due from the same account on the same day, the credit union may determine which order the Periodical Payments or other debits will be made.

### 6. How to cancel a Periodical Payment Authority

You must notify the credit union in writing to alter, stop or cancel a Periodical Payment Authority. The credit union has 7 days from receiving the request to cancel, stop or alter the Periodical Payment Authority. During that time the credit union is not liable or responsible for any periodical payments made.

### 7. Liability

The credit union accepts no responsibility to make the Periodical Payments and accordingly the credit union shall not incur any liability due to any refusal or omission to make all or any of the Periodical Payments or due to any late or early payments of a Periodical Payment.

### 8. Termination of Periodical Payment Authority

The credit union may in its discretion terminate the Periodical Payment Authority at any time by notice in writing to you, or without notice if:

- (a) The Credit Union is advised that the account to which the Periodical Payment is made is closed
- (b) The Credit Union is advised by the Payee that no further payment is required.

### 9. Continuation after Death/Bankruptcy

The Credit Union will not be liable for any Periodical Payments made in good faith notwithstanding a member's death or bankruptcy or the revocation of the Periodical Authority Payment by any other means until notice of their death or bankruptcy or of such revocation is received by the Credit Union.

### 10. Privacy of Information

Bankstown City Credit Union is committed to ensure that any information that is held by us is treated in the strictest confidence. However, we may disclose your information if:

- You give us permission
- We have a legal obligation to release your information
- We need to settle a claim/dispute with another financial institution

### 11. Disputes

Any disputes relating to your arrangement can be made to Bankstown City Credit Union by phone: (02) 9707 6000, at our branch, via email [info@bccu.com.au](mailto:info@bccu.com.au) or write to us on PO Box 3216 Bankstown Square NSW 2200.