Cuscal Paymark

Direct Debit Authority

1. Complete your Bank Account Name details.
2. Fill in your Bank, Branch, Account and Suffix Number from which payments are to be made.
3. Complete your Paymark Limited merchant ID details.
4. Enter your trading name and then sign and date this Authority (please note that only cheque accounts and certain types of savings accounts are available for Direct Debit. If you are unsure about your account, please check with your bank).

1. Name of my account to be debited (acceptor)

Initiator's authorisation code

1	2	1	9	0	0	3

2. Name of my bank

Bank

Branch

Account

Sufix

From the acceptor to ______________________ (my bank):

[insert name of acceptor's bank]

I authorise you to debit my account with the amounts of direct debits from Paymark Limited with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

Below is the information that will appear on your bank statement:

Payer Particulars

Payer Code

Payer Reference

3. Merchant ID

4. Trading name

Authorised signature/s

Date

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

I may ask my bank to reverse a direct debit up to 9 months after the date the initiator sent the first direct debit under the authority if I am not reasonably satisfied that the authority authorised my bank to debit my account with the amount of the direct debit.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than 2 business days before the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit a second time within 5 business days of the original direct debit, the initiator is not required to notify you a second time of the amount and date of the direct debit.

For bank use only

Approved	Date received	Recorded by	Checked by	Bank Stamp
1900 05/15				

Cuscal Paymark

Setting up direct debit payment

Authority for Merchant Service Fees

bnz

Business trading name | BNZ merchant number

Name (as it appears on your statement)

First | Last

Authority to accept direct debits

(Not to operate as an assignment or agreement)

Authorisation code

0 2 0 3 9 9 3

Bank account from which payment are to be made

Bank | Store/Branch | Account number | Suffix

Please attach an encoded deposit slip to ensure your number is loaded correctly

To the manager

Bank

Store/Branch

Town/City

I/We authorise you until further notice in writing to debit my/our account with all amounts which BNZ Payments (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed below.

Information to appear on my/our bank statement

Payer particulars | Payer code | Payer reference

Authorised signature | Authorised signature | D D M M Y Y

Approved 0399		FOR BANK USE ONLY:			Bank Stamp
06	10	date received: D D M M Y Y	recorded by:	checked by:	

Conditions of this authority to accept direct debits

1. The Initiator:

   a. undertakes to give notice to the Acceptor of the commencement date, frequency and amount at least 10 calendar days before the first direct debit is drawn (but no more than two calendar months). This notice will be provided in writing (including by electronic means and text message where the Customer has provided prior written consent (including by electronic means including text message) to communicate electronically).

   In the event of any subsequent change to the frequency or amount of the direct debits, the Initiator has agreed to give advance notice of at least 30 days before the changes comes into effect. This notice must be provided in writing (including by electronic means and text message where the Customer has provided prior written consent (including by electronic means including text message) to communicate electronically).

   Where the direct debit system is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide the Acceptor with a schedule detailing each payment amount and each payment date or;

   a. has agreed to give advance notice of the net amount of each direct debit and the due date of debiting at least 2 business days before the date when the direct debit will be initiated. This advance notice must be provided in writing (including by electronic means and text message where the Customer has provided prior written consent (including by electronic means including text message) to communicate electronically).

   b. may, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further direct debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

2. The Customer may:

   a. at any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.

   b. stop payment of any direct debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the direct debit being paid by the Bank.

   c. where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1.a. above, request the Bank to reverse or alter any such direct debit initiated by the Initiator by debiting the amount of the reversal or alteration of a direct debit back to the Initiator through the Initiator's Bank. PROVIDED such a request is made not more than 120 days from the date when the direct debit was debited to my/our account.

3. The Customer acknowledges that:

   a. this authority will remain in full force and effect in respect of all direct debits passed to my/our account on good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.

   b. in any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.

   c. any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the direct debit has not been paid in accordance with this Authority. Any other disputes lies between me/us and the Initiator.

   d. where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:

      i. the accuracy of information about direct debits on Bank statements

      ii. any variations between notices given by the Initiator and the amounts of direct debits.

   e. the Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In such situation the dispute lies between me/us and the Initiator.

   f. notice given by the Initiator in terms of clause 1.a. to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

4. The Bank may:

   a. in it's absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.

   b. at any time terminate this authority as to future payments by notice in writing to me/us.

   c. charge it's current fees for this service in force from time to time.

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