

## Form 11—Direct debit default notice

subsection 87(3) of the Code  
regulation 85 of the Regulations

### DIRECT DEBITS FROM YOUR BANK ACCOUNT

A direct debit repayment has been dishonoured (not paid). Contact us [*insert telephone number or email address*] to arrange to make your payment. Check your direct debit request before your next payment is due. Make sure you understand how your direct debit works and what to do if you have a problem.

#### Are you unable to make a payment?

If you can not make a payment, you should contact us immediately. Depending on your circumstances, we may make changes to the repayments under your contract to help you repay the debt.

You can ask us to:

- extend the term of your contract and reduce repayments; or
- extend the term of your contract and delay payments for a set time; or
- delay payments for a set time without extending the term of your contract.

If we refuse your request, you can ask us to reconsider. If we still refuse, you can go to the AFCA scheme by [*insert contact details and method(s) for lodging complaints*]. You should apply as soon as we refuse your request or if we do not respond to you within 21 days.

#### THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS.

Alternatively, you can seek legal advice, for example from a community legal centre or Legal Aid. There are other people, such as financial counsellors, who may be able to help.

#### Some useful tips on direct debits

*Make sure you have the correct account number.* Ensure that you have not given the wrong account number, or that the direct debit has not been dishonoured due to the account being changed or closed.

*Read your Direct Debit Request Service Agreement carefully.* Make sure you understand how much we will withdraw from your account and when we will withdraw it. Contact us if you need to change the dates on which the direct debit occurs.

*Have adequate funds in your account to meet your payments.* This will ensure you don't default again or incur a fee for not having sufficient funds in your account.

*Check your bank statements.* Make sure we are withdrawing the correct amount at the right time.

*Cancelling your direct debit.* In most situations, you can cancel a direct debit with us or with the bank or financial institution where your account is held (provided you comply with any specific requirements). However, you need to make sure you have made alternative payment arrangements with us so that you do not default on your payment. Your instruction to cancel a direct debit may have to be in writing. Contact your bank or financial institution a few days after you have sent your written notification to check that the direct debit has been cancelled.

*Resolving a problem with your direct debit.* If you have a problem with a direct debit you can make a complaint to us or to the bank or financial institution where your account is held. You can also contact the AFCA scheme for assistance in resolving the complaint if you were unable to resolve it with us. The AFCA scheme can be contacted at [*insert telephone number, email/website and postal address*].

*Get further information.* If you have questions about direct debit authorities, talk to your bank or financial institution.