

# Electronic deposit request

This request form is to be used to transfer money to your savings or loan account at Teachers Mutual Bank Limited *from another Australian financial institution*. You can set up this transfer to occur once only or on a regular basis. Once registered, you can make transfers through internet banking.

You will need to attach a copy of your statement of your account held at the other financial institution. It must show the account name(s) and BSB and account number on it (please check this, as some statements printed off the internet do not show account details).

If your other account is joint with another person, all signatories to that account **MUST** sign this request form.

Please retain the Service Agreement for your own records.

## What are your personal details?

### First account holder

|                                          |                             |                              |                             |                               |       |                      |           |                      |
|------------------------------------------|-----------------------------|------------------------------|-----------------------------|-------------------------------|-------|----------------------|-----------|----------------------|
| Title                                    | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Ms | <input type="checkbox"/> Miss | Other | <input type="text"/> | Member no | <input type="text"/> |
| First names                              |                             |                              |                             |                               |       |                      | Surname   |                      |
| Residential address                      |                             |                              |                             |                               |       |                      |           |                      |
| Suburb                                   |                             |                              |                             | State                         |       |                      | Postcode  |                      |
| Postal address (if different from above) |                             |                              |                             |                               |       |                      |           |                      |
| Suburb                                   |                             |                              |                             | State                         |       |                      | Postcode  |                      |
| Home phone                               |                             |                              | Work phone                  |                               |       | Mobile phone         |           |                      |
| Email                                    |                             |                              |                             |                               |       |                      |           |                      |

### Second account holder

|                                          |                             |                              |                             |                               |       |                      |           |                      |
|------------------------------------------|-----------------------------|------------------------------|-----------------------------|-------------------------------|-------|----------------------|-----------|----------------------|
| Title                                    | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Ms | <input type="checkbox"/> Miss | Other | <input type="text"/> | Member no | <input type="text"/> |
| First names                              |                             |                              |                             |                               |       |                      | Surname   |                      |
| Residential address                      |                             |                              |                             |                               |       |                      |           |                      |
| Suburb                                   |                             |                              |                             | State                         |       |                      | Postcode  |                      |
| Postal address (if different from above) |                             |                              |                             |                               |       |                      |           |                      |
| Suburb                                   |                             |                              |                             | State                         |       |                      | Postcode  |                      |
| Home phone                               |                             |                              | Work phone                  |                               |       | Mobile phone         |           |                      |
| Email                                    |                             |                              |                             |                               |       |                      |           |                      |

## What are the other financial institution's details?

Is this a joint account ☐ Yes ☐ No

|                            |  |  |  |  |  |     |  |  |  |            |  |  |  |  |  |
|----------------------------|--|--|--|--|--|-----|--|--|--|------------|--|--|--|--|--|
| Financial institution name |  |  |  |  |  |     |  |  |  |            |  |  |  |  |  |
| Branch                     |  |  |  |  |  | BSB |  |  |  | Account no |  |  |  |  |  |
| Account name(s)            |  |  |  |  |  |     |  |  |  |            |  |  |  |  |  |

- Notes:**
- Direct debiting may not be available on the full range of accounts. If unsure, please refer to your other financial institution for further information.
  - Please attach your other financial institution's statement with this request.**

## Which electronic deposit options would you like? (for multiple deposits please photocopy this form)

### 1. Internet banking - tmbank.com.au, unibank.com.au, fmbank.com.au, hpbank.com.au or australianmutual.bank

Registered users of our internet banking service can transfer funds from the financial institution nominated overleaf to Teachers Mutual Bank Limited account(s). You can transfer funds, or set-up, alter or suspend a recurring transfer.

### 2. Request Teachers Mutual Bank Limited to process the following one off or recurring transfer

Amount \$  OR ☐ agreed loan repayment amount

Frequency (please tick one) ☐ one off ☐ weekly ☐ fortnightly ☐ monthly ☐ every four weeks  
☐ two monthly ☐ quarterly ☐ half yearly ☐ yearly

Commencement date  Until  OR ☐ until further notice

Account to deposit to (eg S1, L22)

## Please sign below in black pen only

I/We authorise and request Teachers Mutual Bank Limited, until further notice in writing, to arrange for any amount Teachers Mutual Bank Limited, may properly debit or charge me/us to be debited from the account identified above through the Bulk Electronic Clearing System, subject to the terms and conditions of the Electronic deposit request service agreement and any further instructions provided above.

I/We acknowledge that I/we have read and understood the terms and conditions governing the direct debit arrangements between me/us and Teachers Mutual Bank Limited, as set out in this Electronic deposit request and the Electronic deposit request service agreement.

I/We acknowledge that this Electronic deposit authority can be activated, altered or suspended by our internet banking service.

Refer to the Fees and charges brochure for details on fees and charges.

Signature of first account holder

Signature

Date

Signature of second account holder

Signature

Date

Office use only

Member no

Operator no

Date actioned

Sig verified by

### Returning this form



Teachers Mutual Bank Limited, Reply Paid 7501 Silverwater NSW 2128



(02) 9704 8203



paymentservices@tmbl.com.au

# Electronic deposit request service agreement

Please retain this service agreement for your records

## Definitions

|                                         |                                                                                                                             |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <i>Account</i>                          | means the account held at your other financial institution from which we are authorised to arrange for funds to be debited. |
| <i>Agreement</i>                        | means this electronic deposit request service agreement between you and us.                                                 |
| <i>Business day</i>                     | means a day other than a Saturday or a Sunday or a gazetted public holiday.                                                 |
| <i>Debit day</i>                        | means the day that payment by you to us is due.                                                                             |
| <i>Direct debit request</i>             | means the Electronic deposit request between us and you.                                                                    |
| <i>Us and We</i>                        | means Teachers Mutual Bank Limited, who you have authorised by signing an Electronic deposit request.                       |
| <i>You</i>                              | means the member(s) who signed the Electronic deposit request form.                                                         |
| <i>Your other financial institution</i> | is the financial institution where you hold the account that you have authorised us to arrange to debit.                    |

## Agreement

- 1. Debiting your account**
  - 1.1 By signing the Electronic deposit request, you have authorised us to arrange for funds to be debited from your account held at your other financial institution. You should refer to the Electronic deposit request and this service agreement for the terms of the arrangement between us and you.
  - 1.2 We will only arrange for funds to be debited from your account as authorised in the Electronic deposit request. We will not issue individual confirmation of payments made.
  - 1.3 If the debit day falls on a day that is not a business day, we may direct your other financial institution to debit your account on the previous or following business day. If you are unsure about which day your account has been or will be debited, please check with your other financial institution.
- 2. Changes by us**
  - 2.1 We may vary the terms of this service agreement or an Electronic deposit request at any time by giving you at least thirty (30) days written notice.
- 3. Changes by you**
  - 3.1 Subject to clauses 3.2 and 3.3, you may defer a debit payment or change the arrangements under an Electronic deposit request by giving us four (4) days notice in writing, signed by you, of the deferral or change.
  - 3.2 If you wish to stop a debit payment you must notify us in writing at least four (4) business days before the next debit day. This notice should be given to us in the first instance.
  - 3.3 You may also cancel your Electronic deposit request at any time by giving us four (4) business days notice in writing before the next debit day. This notice should be given to us in the first instance.
- 4. Your Obligations**
  - 4.1 It is your responsibility to ensure that there are sufficient cleared funds available in your account on a debit day to allow a debit payment to be made in accordance with the Electronic deposit request.
  - 4.2 If there are insufficient cleared funds in your account to meet a debit payment:
    - (a) you may be charged a fee and/or interest by your other financial institution;
    - (b) you may be charged a fee to reimburse us for fees, charges and costs we have incurred for the failed transaction; and
    - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so that we can process the debit payment.
  - 4.3 You should check your account statements to verify that the amounts debited from your account are correct.
  - 4.4 If Teachers Mutual Bank Limited ABN 30 087 650 459 ("the Mutual Bank") is liable to pay goods and services tax ("GST") on a supply made by the Mutual Bank in connection with this service agreement, then you agree to pay the Mutual Bank on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## **5. Dispute**

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly by telephone on **13 12 21** or by facsimile on **(02) 9704 8203**. You should confirm the details in writing with us as soon as possible so that we can resolve your query quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your other financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your other financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## **6. Accounts**

- 6.1 Please be aware that direct debiting may not be available on all accounts. You should check:
  - (a) with your other financial institution whether direct debiting is available from your account.
  - (b) your account details which you have provided to us are correct by checking them against a recent account statement from your other financial institution; and
  - (c) with your other financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.
- 6.2 These deposits will be subject to clearance and will not be available for withdrawal until cleared, usually within four (4) working days.

## **7. Confidentiality**

- 7.1 We will keep confidential all information (including your account details) in your Electronic deposit request. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. You may access any personal information we hold about you at any time by contacting us.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this service agreement or if required by our sponsor in the direct debit system (including disclosing information in connection with any query, dispute or claim).

## **8. Notice**

- 8.1 If you wish to notify us in writing about anything relating to this service agreement, you should write to Payment Services, Teachers Mutual Bank Limited, PO Box 77, Mount Druitt NSW 2770.
- 8.2 We will give you notice by sending such notice in the ordinary post to the address you have given us in the Electronic deposit request form.
- 8.3 Any notice will be deemed to have been received two (2) business days after the date of mailing.