Setting up a direct debit

Authority for Credit Card Payments

Note: One direct debit form to be completed for each credit card account to be credited. Please continue to pay your account in the normal manner until this direct debit is activated. Once activated, your statement will show the following message in the payment advice section: 'Unless advice to the contrary is received from you by dd/mm/yy the amount of $dddd.cc will be directly debited from your bank account on dd/mm/yy'.

Name as on your credit card

Name

Credit card account number to be credited

Payment option Tick one box:

- ◯ Minimum payment due on 'Payment Due Date' (plus any over limit/overdue amount)
- ◯ Full balance of current statement on 'Payment Due Date'

Please complete and send this form to: **bnzap@bnz.co.nz**
or

FreePost 331,
BNZ,
PO Box 3000,
Wellington

Cardholder's telephone number

By providing your mobile telephone number, you consent to Bank of New Zealand and/or its related companies (as defined in the Companies Act 1993); Loyalty New Zealand Limited and current and future Fly Buys participants (where your Card is linked to Fly Buys); Visa; Mastercard®; any insurance organisation (including any insurance underwriters or agents) used in relation to your Account or Card or any future card; and any other party that we notify you of in the future (together the 'Parties'), or which the Parties may hold now or in the future, contacting you electronically (e.g. by email, text, websitelink) from time to time with information about our products, services, and promotions, and without an unsubscribe facility.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Name (as it appears on your statement)

First | Last

Bank account from which payments are to be made

Bank | Store/Branch | Account number | Suffix

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

Authority to accept direct debits
(Not to operate as an assignment or agreement)

Authorisation code

0	2	0	3	9	8	5

To the manager

Bank

Store/Branch

Town/City

I/We authorise you until further notice in writing to debit my/our account with you with all amounts which BNZ Credit Cards (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

B N Z C R E D I T C D S

Payer particulars | Payer code | Payer reference

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

Approved 0398		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. has agreed to give advance Notice of the net amount of each Direct Debit and the due date of debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically). The advance notice will include the following message: 'Unless advice to the contrary is received from you by (*date), the amount of $.....will be directly debited to your Bank account on (initiating date).' *This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.
   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.
   c. may, upon receiving written notice (dated after the date of this authority) from a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that written notice and this Authority from the account identified in the written notice.
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.
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 in 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 lie 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; and
      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 notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
4. The Bank may:
   a. in its 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 signed 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 its current fees for this service in force from time-to-time.

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