

## Direct Entry Credit User – Bureau Pack

**Note:** Please complete all sections. If all required fields on the form are not completed, the request will be returned which will delay the process.

### Direct Credit User – Bureau Form

To be completed by each Customer wishing to:

- become a Credit User (tick ✓ “New” and complete all asterisked fields and any other applicable field);
- amend its current personal or facility details as a Credit User (tick “Amend” and complete User ID and amended details; or
- cease to be a Credit User (tick ✓ “Cancel” and complete User ID, Full Legal Name & ABN only).

New       Amend       Cancel

**Before completing the form, Customers should read the sections titled “Privacy Statement and “Acknowledgements”) below.**

### Customer Details

User ID (existing customers only)

\*Full legal name

\*Full business address

\*Mailing address (if different from business address)

\*ABN

\*Business e-mail address

\*Business fax number

In case the Bank needs to contact the customer in relation to its Direct Entry file, please provide the following details:

\*Decision maker (e.g. Financial Controller)

*Title	*Name	*Position	*Contact phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

\*Operator (e.g. Payroll/Accounts Officer)

*Title	*Name	*Position	*Contact phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

\*After hours

*Title	*Name	*Position	*Contact phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

### Privacy Statement

The personal information that the Bank collects on this form will be used by the Bank to provide the Customer with the Direct Entry Service. This information may be disclosed to other members of the Westpac Group (which means Westpac Banking Corporation and its related bodies corporate which include Westpac General Insurance Limited, Westpac Financial Services Limited), service providers who do things on our behalf (e.g. mailing house) or to other third parties where it is required or allowed by law or where the Customer has otherwise consented. The Customer can access this information that the Bank has collected, if the Bank has retained it, by telephoning 132 032.

### Acknowledgement

The Customer acknowledges that if it has provided information about individuals, such as employees, in this form it will advise them that it has supplied their information to the Bank and make them aware of the information provided in the above Privacy Statement.

## Facility Details

^Type of service required (tick ✓ all applicable)

- Payroll                       Creditor                       Self balancing                       GDES  
 Mixed service (for mixed service you are also required to sign up for the Direct Debit Facility)  
 Other (please specify)

\*^Name of Bureau  Contact name at Bureau

\*Address of the Bureau

\*Email address of Bureau  \*Contact phone number

\*Name of the bank your Bureau will lodge with

^Means of lodging file with Westpac (tick ✓ one)                       Corporate online                       Direct link                       Bureau

\*Account to be debited with the value of Direct Entry Files (the "Nominated Account")

**Note:** If an account is part of a Debt and Interest set off arrangement, DE will only look at the available funds in the nominated account. For segment accounts funds must be cleared & available in the nominated account before (same day) the file is sent.

\*BSB       \*Account number

\*Account to be debited with fees (the "Fees Account"):                       As above OR                       The following account

\*BSB       \*Account number

\*Name to be used to identify the Customer's File (i.e. the UPS ((User Preferred Specification) (e.g. JOHN SMITH PAYROLL) Max 26 characters – one character per box – spaces acceptable)

## Limit Details

\*Type of request (please select only 1 option below)

- New Direct Entry Service                       Increase existing Direct Entry Limit                       Decrease in existing Direct Entry Limit  
 Switch existing Limit from TAC to TNA                       Switch existing Limit from TNA to TAC

\*Type of Limit (please select either TAC or TNA)

Transaction Activity Cap (TAC)                      Limit required  per File  
 (Non-credit limit)

Users who wish to have a MIX service arrangement cannot apply for this limit. The Customer acknowledges that Westpac is not obliged to process any transaction contained in a Direct Entry file which would cause the total of all such transactions processed to exceed the TAC.

**OR**

Transaction Negotiation Authority (TNA)                      Limit required   
 (Credit limit requires Westpac Credit Approval)

- Per day                       Per fortnight                       Every two months                       Half yearly  
 Per week                       Per month                       Per quarter                       Yearly  
 two months                       quarter                       half year                       year

FI with which files will be lodged:  Westpac Banking Corporation                       Other FI (show name of FI, branch and contact details)

The Customer authorises Westpac to accept, (or, if another Financial Institution is nominated above, authorise that institution to accept) from the Customer or its nominated bureau, files which include credit items on behalf of the Customer and to act on such items to the value of the processing limit, limit frequency and period specified and draw on the Nominated Account for the total value of those items (and in the case of the other institution, its charges) without the need, in any case, to ascertain whether there are sufficient clear or available funds in the Nominated Account.

## Direct Credit User Application

### Credit User Application

**TO:** Westpac Banking Corporation ABN 33 007 457 141, ('user FI') and to Participating member and Appointer (as those expressions are defined in the regulations of the Bulk Electronic Clearing System (CS2)) which from time to time participates in the Bulk Electronic Clearing System (CS2) ('BECS')

Name (Credit User)

ABN

HEREBY APPLIES to become a Credit User in BECS from time to time operated by the Participating Members (which include the User FI).

The Credit User HEREBY ACKNOWLEDGES that the User FI is at liberty to accept or decline this Credit User Application. If the Credit User Application is accepted by the User FI and any financial institution thereafter accepts and acts on instructions given by the Credit User in connection with BECS by use of that financial institution's BSB Number, the Credit User AGREES that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between the User FI and the Credit User which cannot be excluded, restricted or modified by a term of the contract, it shall become bound to each such financial institution in the following manner:

1. The Credit User shall comply with all the obligations of a Credit User of BECS as advised by the User FI and any amendment, modification or replacement thereof from time to time issued by the User FI or by any other participating Member or Appointer which may hereafter become the User FI in respect of the Credit User.
2. The Credit User shall obtain from every customer of a financial institution whose account the Credit User wishes to instruct that financial institution to credit through BECS, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media containing the Credit User's instructions.
3. The Credit User hereby agrees to indemnify and keep indemnified each Participating Member and Appointer, which from time to time participates in BECS, from and against all losses, outgoings, demands, damages, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the Credit User, or a bureau acting for the Credit User, to observe any obligations of a Credit User in respect of BECS.
4. If the Credit User with the prior written approval of the User FI engages a Bureau to prepare and/or lodge acceptable media by which the Credit User's instructions are given to a financial institution, the Credit User's obligations will not be in any way affected by its engagement of a Bureau or the User FI's approval thereto.
5. The performance of the Credit User's obligations in respect of BECS may be enforced by any Participating Member or Appointer which from time to time participates in BECS or by the User FI on behalf of any of them.
6. The termination by Participating Member or Appointer of the direct credit arrangements between the Credit User and that financial institution will not affect the Credit User's obligations in respect of BECS to each Participating Member or Appointer which from time to time participates in BECS.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon the User FI which are not capable of being excluded are hereby excluded from the agreement between the Credit User and the User FI in respect of BECS and save as aforesaid there are no understandings, agreements, representations, conditions or warranties expressed or impliedly given by the User FI, not specified herein, which relates to BECS or the services to be provided by the User FI or any Participating Member or Appointer pursuant to BECS.
8. The Credit User acknowledges that:
  - a. All Credit items received by a Ledger FI will be processed in accordance with the BECS Procedures;
  - b. A Ledger FI is entitled to rely solely on the Account Number Details provided by the Credit User when processing Credit Items received from the Credit User;
  - c. A Ledger FI is not required to check that the Account Number Details provided by the Credit User are correct or that the account name provided by the Credit User corresponds with the name of the holder of the account maintained by the Ledger FI; and
  - d. The Credit User shall not be entitled to make a claim against the User FI or any Participating FI (including the Ledger FI) if the Credit Item has been processed in accordance with the Account Number Details provided by the Credit User

**(Note:** for the purpose of this clause, Account Number Details means the BSB number and the account number or, in the case of a Ledger FI which has a unique account numbers system, the account number only).
9. The Credit User certifies that the foregoing undertakings are within the powers of the Credit User to give.
10. All capitalised terms used in this Credit User Application have the same meaning as in the BECS Procedures or the BECS Regulations unless otherwise defined in this Credit User Application.
11. All clause references are references to this Credit User Application unless stated otherwise.

## Undertakings applicable to both TAC and TNA Limits

The Customer;

- undertakes to have sufficient available and clear funds in the Nominated Account to cover all drawing before transmitting a file;
- acknowledges that Westpac in its absolute discretion give priority to drawings for Direct Entry files transmitted over any cheques or other mandate or authority drawn or given now or in the future in respect of the Nominated Account;
- accepts responsibility to ensure that the contents of each Direct Entry file lodged by it or on its behalf is accurate and that it performs appropriate reconciliation promptly and agrees that Westpac will not be liable for any fraud or errors committed by the Customer, its servants or agents including any bureau it may use (if any);
- agrees that a TAC or TNA Limit may be cancelled at any time by Westpac or the Customer on the giving of written notice to the other but without prejudice to liabilities, if any, incurred up to the date of receipt of such notice; and
- agrees that if, at any time, Westpac agrees to a temporary increase in a limit, the terms applying to the limit prior to the increase will continue to apply.

## Code of Banking Practice

This clause will apply only where the Credit User is a 'small business' as defined in the Code of Banking Practice 2003 (the 'Code):

1. The relevant provisions of the Code apply to the banking service governed by this Credit User Application;
2. The general descriptive information referred to in clauses 13.1 and 13.2 of the Code is set out in the relevant Account Product Disclosure Statement booklet which will in most cases be the 'Deposit Accounts For Business Customers: Product Disclosure Statement for using your account (2003)' or the 'Corporate Transactional Accounts for Corporate Customers: Product Disclosure Statement (2003)' (Product Disclosure Statement);
3. The Product Disclosure Statement contains information about:
  - a. Account opening procedures;
  - b. Westpac's obligations regarding the confidentiality of the Credit User's information;
  - c. Complaint handling procedures'
  - d. Bank cheques;
  - e. The advisability of the Credit User informing us promptly when it is in financial difficulty; and
  - f. The advisability of the Credit User reading the terms and conditions applying to the relevant banking service.
4. The User FI will provide to the Credit User the Terms and Conditions referred to in 3 b) at the Credit User's request.
5. If the User FI wishes to introduce a new fee or charge under this Credit User Application (not a variation to an existing fee or charge), the User FI will give the Credit User at least 30 days written notice.
6. If the User FI wishes to vary an existing fee, the User FI will provide the Credit User with written notice of the variation no later than the day on which the variation will take effect.

## Customer Signature

We acknowledge and confirm information provided within the credit user form and the credit user application.

\*Signed for and on behalf of

\*ABN

\*Date

\*By Name of representative

\*Title (e.g. Director/Secretary)

\*Signature

\* And: Name of Representative

\*Title (e.g. Director/Secretary)

\*Signature

**BANK USE ONLY (Mandatory)**

I confirm that the applicant's Signatures have been authenticated and are duly authorised.

For customers using Corporate Online to transmit Direct Entry files, I have verified that the CIS Key provided belongs to the Organisation in Corporate Online registering for this service.

\*Prepared by: Westpac Contact Name

WIB  Business Banking



\*Westpac Contact e-mail address for copy of customer letter

Organisation CIS key  
(If using Corporate Online to transmit Direct Entry files)

\*Signature

\*Date

\*Contact phone number

**REMINDER:** Are you required to complete the Customer Administration Form?  Yes  No

\*If yes, please provide your CAF reference number

 - 

\*Checked by

\*Signature

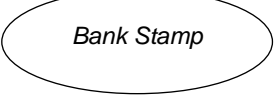
\*Date



\*Authorised by

\*Signature

\*Date



## Direct Entry Bureau Schedule

(Multi-purpose)

**DIRECT ENTRY Operations** sends: One copy to Lodgement FI (Direct Entry Point)  
Second copy to the Bureau and  
Third copy to the User FI

\*Have the Lodgement Financial Institutions Details Changed?  Yes  No

Name

Address

In accordance with the details in the schedule below, you are hereby authorised to accept from the User or its nominated Bureau, files, which include Direct Credit items on behalf of the User, and to act on such items to the value of the processing limit, limit frequency and period specified or to such other processing limit and/or period as we may from time to time advise and (subject, where relevant, to your approval) to also draw on the account nominated for the total value of those items plus any charges as may be applied by you.

In consideration of your accepting such files and acting on the items contained therein as aforesaid, we hereby agree to accept all drawings initiated by you pursuant to and/or arising under this authority.  
Notwithstanding the period stated this authority may be terminated at any time by yourselves or ourselves by giving written notice but without prejudice to liabilities, if any, incurred or arising hereunder prior to the date of such written notice.

### The Schedule

\*User name

\*User ID (completed by Direct Entry Operations)

Bureau Name (if applicable)

\*Account name nominated for drawings

\*BSB

\*Account number

\*Processing limit (non cumulative)

\*Amount in words

TNA limit required

per  Day  Week  Fortnight  Month  Two months  
 Quarter  Half year  Year UNTIL    Until further notice

### User Financial Institution Authorisation

From

\*Prepared by

\*Signature

\*Date

*Bank Stamp*

\*Checked by

\*Signature

\*Date

*Bank Stamp*

\*Authorised by

\*Signature

\*Date

*Bank Stamp*