

## Regular Payments Help

### What is a direct debit?

A direct debit is an agreement or contract between a customer and a merchant (biller, supplier, service provider) which allows the supplier to debit the customer's nominated bank account.

When, as a customer, you set up a direct debit you are setting up an agreement between yourself and the merchant. You give that supplier permission to electronically withdraw a nominated amount from your bank account on a date you request and at regular intervals. You will give your bank account details (BSB and account number) to the merchant to allow them to debit your bank account regularly to pay for the services they provide you.

### What is a recurring payment?

Recurring payments are regular payments from your credit card account or from your debit card. This is where you give your credit or debit card details (card number, expiry date and security code) to allow a merchant or supplier to charge your credit card regularly to pay for the services they provide you.

### On which accounts can I set up regular payments?

Any transaction account, savings account, credit or debit card.

For a transaction or savings account, you will nominate the bank account number you wish to use. If that bank account has a debit card attached to it, you may choose to use the debit card number.

### How do I cancel a direct debit on my bank account?

You can ask us to cancel your direct debit request and we will promptly do this.

You can provide this request in writing, by phone, via secure email in e-banking or by coming into one of our branches.

Once you have requested us to cancel your direct debit, you may also wish to contact the merchant to advise them that you are seeking to cancel your direct debit.

### How do I cancel a recurring payment on my debit or credit card?

To cancel a recurring payment from your debit or credit card, you should contact the merchant at least 15 days before the next scheduled payment and keep a copy of the cancellation request. If the merchant does not act in accordance with your instructions, you may be able to dispute the transaction.

[Download Card-Transaction-Dispute-Advice form.pdf](#)

### Is there an easy way to keep track of my direct debits and other regular payments?

Yes. We suggest you keep a record of any regular payments you have set up using your accounts or cards numbers.

[Download Record-of-Regular-Payments\\_.pdf](#)

### What happens to my recurring payments when I get a new card?

You will need to notify each merchant of the new card number. This form may assist you.

[Download Change-of-Card-Account-Details.pdf](#)