

Authority for Direct Debit

Please note:

1. Fill in the required details clearly in **BLOCK CAPITALS** and make sure that you have given us your signature and contact details.
2. To ensure your correct bank account is debited, **please enclose a deposit slip for the bank account you have nominated.** Then simply send this to us in the postage paid envelope provided or to Manchester Unity Friendly Society, PO Box 5083, Wellington 6140.
3. We will automatically adjust the deduction amount when changes happen to your policy and notify you in advance of the deduction date. You don't have to fill in another form.
4. When setting up direct debit authorities for more than one membership number from the same bank account, please fill in direct debit authority for each membership number.
5. You can download this form from our website <http://www.manchesterunity.org.nz> in downloads section.
6. If you need any further information please call us on free phone 0800 101 842.

YOUR DETAILS

Membership number: _____ Lodge Number: _____ Fraternal Number: _____

Name of the member: _____

Address: _____

Contact number: _____ (Home) _____ (Mobile) _____ (Work)

Please read Conditions of the Authority overleaf. 0

Please specify the **starting date** and choose one of the following deduction **frequencies**.

Starting date: DATE _____ /MONTH _____

Fortnightly
 Monthly
 Quarterly
 Annually

Note:

1. Enter the date that you want the direct debit deduction cycle to start deducting money from your bank account.
2. Direct debit deductions can only occur on a week day (not Saturday/Sunday). Should the date fall on a public holiday, deduction will occur on the next available business day.
3. Manchester Unity Friendly Society is required to give you 10 days' notice in writing prior to your first deduction. A confirmation letter will be sent to you 10 days prior to the deduction. To meet this requirement, please ensure we receive this form at least 15 days prior to your nominated deduction date.
4. If Manchester Unity Friendly Society is unable to meet the 10 day notice requirement, your deduction will occur on the next deduction date according to your deduction frequency. The first deduction may include more than one bill period.

BANK ACCOUNT DETAILS

Name of bank account holder: _____

**AUTHORITY TO ACCEPT
DIRECT DEBITS**

Not to operate as an
assignment or agreement

Please provide your bank/branch number, account number and suffix of the account to be debited in the spaces below.

**AUTHORISATION
CODE**

0 2 1 9 6 4 2

BANK		BRANCH NUMBER				ACCOUNT NUMBER						SUFFIX	

Bank/branch: _____

I/We authorise you until further notice in writing to debit my/our account with all the amounts which Manchester Unity Friendly Society, (hereafter 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 authority only on the conditions listed on the reverse of this form.

Information to appear on my/our Bank Statement:

PAYER PARTICULARS	PAYER CODE	PAYER REFERENCE
M E M B E R S H I P	F E E S	M A N C H E S T E R U.

Authorised Signature (s) : _____ Date: _____

FOR BANK USE ONLY

APPROVED 1964 10 12	DATE RECEIVED	RECORDED BY	CHECKED BY	BANK STAMP
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CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

1. The Initiator:

- (a) Undertakes to give notice to the acceptor of the commencement date, frequency and amount at least 10 calendar days before the first direct debit is drawn (but no more than 2 calendar months). This notice will be provided in writing (including by electronic means and SMS where the customer has provided prior written consent (by electronic means including SMS) to communicate electronically). Where the direct debit system is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide the acceptor with a schedule detailing the amount and each payment date. In the event of any subsequent change to the frequency or amount of the direct debits, the initiator has agreed to give advance notice of at least 30 days before the change comes into effect. This notice must 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).
- (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.

2. The Customer may:

- (a) At any time, terminate this authority as to future payments by giving notice of termination to the Bank and to the Initiator by means agreed by the customer, bank and 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.
- (c) Where a variation to the amount agreed between the initiator and the customer from time to time to be direct debited has been made without notice being given in terms of clause 1 (a) above, request the bank to reverse or alter any such direct debit initiated by the initiator by debiting the amount of the reversal or alteration of a direct debit back to the initiator through the initiator's bank, PROVIDED such request is made not more than 120 days from the date when the direct debit was debited to my/our account.
- (d) From time to time request a variation to the amount or frequency. The Initiator agrees to send Notice of the net amount of each Direct Debit **no later than** the day the Direct Debit is 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 notice will include the following message:- "The amount of \$....., was Direct Debited to your Bank account on (initiating date)."

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 any 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: - the accuracy of information about direct debits on bank statements; and - any variation 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.
- (f) Notice given by the initiator in terms of clause 1 (a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

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 executed 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.