



NZ Recoveries Ltd
PO Box 106910 Auckland Auckland City 1143
Ph 09 985 3546 | E info@nzrecoveries.co.nz
www.nzrecoveries.co.nz

Direct Debit Request (DDR)

*Request and Authority to debit the account named below to pay **NZ Recoveries Ltd** via (**Debitsuccess APCA ID 184-534**)
Please note there is a \$10.00 establishment fee and a 5% surcharge on each payment or a minimum of 50¢ should the payment be less than \$10.00.*

Request and Authority to debit

NZR Reference number (Must be 7 digits)

Your Full name or company name

request and authorise **NZ Recoveries Ltd** via (**Debitsuccess APCA ID 184-534**) to arrange, through its own financial institution, a debit to your nominated account any amount **NZ Recoveries Ltd** has deemed payable by you.

Total amount Payable

\$

Instalment Amount

\$

Frequency (Weekly /Fortnightly)

First Payment Date

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Name and address of your financial institution

Financial institution name

Insert details of account to be debited

Name/s on account

Account number

Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agree to the terms and conditions governing debit arrangements between you and **NZ Recoveries Ltd** as set out in this Request and in your Direct Debit Request Service Agreement

Insert your signature and address

Signature

Date

Name (position if company)

(if signing for a company, sign and print full name and capacity for signing eg. Director)

Address

Second account signatory (if required)

Signature

Date

Name (position if company)

(if signing for a company, sign and print full name and capacity for signing eg. Director)

Address



NZ Recoveries Ltd
PO Box 106910 Auckland, Auckland City 1143
Ph 1300 363 394 | E accounts@nzrecoveries.co.nz
www.nzrecoveries.co.nz

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **NZ Recoveries Ltd** via (**Debitsuccess APCA ID 184-534**). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions	<p>account means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p>banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>debit day means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>direct debit request means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p>us or we means NZ Recoveries Ltd, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p>you means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p>your financial institution means the financial institution nominated by <i>you</i> on the DDR at which the <i>account</i> is maintained.</p>
1. Debiting your account	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 This service incurs a one off \$10.00 establishment fee and a 5% surcharge on each payment drawn, or a minimum of 50¢ should the payment be less than \$10.00.</p> <p>1.3 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>or</p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.4 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p>
2. Amendments by us	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at anytime by giving <i>you</i> at least fourteen (14) days written notice.</p>
3. Amendments by you	<p>3.1 You may change, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 14 days notification by writing to:</p> <p>NZ Recoveries Ltd accounts@nzrecoveries.co.nz PO Box 41297 St Lukes Auckland 1346</p> <p>or by telephoning us on 09 985 3546 during business hours Monday - Friday</p>
4. Your obligations	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <p>a) <i>you</i> will incur a \$17.50 fee imposed or incurred by <i>us</i>; and</p>

	<p>b) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; and</p> <p>c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</p> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>
<p>5. Disputes</p>	<p>5.1 If <i>you</i> believe there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on 09 985 3546 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly. Alternatively <i>you</i> can take it up directly with <i>your financial institution</i>.</p> <p>5.2 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p><i>You</i> should check:</p> <p>a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available through BECS on all accounts offered by financial institutions.</p> <p>b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</p> <p>c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</p>
<p>7. Confidentiality</p>	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <p>a) to the extent specifically required by law; or</p> <p>b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</p>
<p>8. Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:</p> <p>NZ Recoveries Ltd</p> <p>accounts@nzrecoveries.co.nz</p> <p>PO Box 41297 St Lukes Auckland 1346</p> <p><i>We</i> may send notices either electronically to <i>your</i> email address or by ordinary post to the address <i>you</i> have given <i>us</i>.</p> <p>8.2 Any notice will be deemed to have been received on the third <i>banking day</i> after emailing or posting.</p>