

Bulk Payments Application Form

Please forward completed form to Rural Bank PO Box 3660, Rundle Mall, SA, 5000. Fax: 08 8121 0106.

Applicants must hold a current approved Overdraft or Term Loan facility with Rural Bank (RB) to be considered for Bulk Payments. Once approved, the Bulk Payments facility may be used with selected transaction accounts held with Rural Bank in the customer's name. Bendigo Funds Transfer Services, a division of Bendigo Bank Limited, provides the Bulk Payments service to Rural Bank Limited by arrangement. By authorising this application form, you agree to be supplied with the services under this arrangement.

Note: You must have access to Internet Banking to utilise the Bulk Payments facility. If you do not have Internet Banking access, please contact Rural Bank Internet and Phone Banking Support Services on 1300 651 839 before you complete this form.

Date

Section A - Applicant Information

Customer entity name	<input type="text"/>	ABN	<input type="text"/>
Business address	<input type="text"/>		
Suburb / Town	<input type="text"/>	State	<input type="text"/>
Postal address	<input type="text"/>		
Suburb / Town	<input type="text"/>	State	<input type="text"/>
Contact name	<input type="text"/>	Phone number	<input type="text"/>
Email address	<input type="text"/>	Fax number	<input type="text"/>

Section B - Internet Banking Details (please contact 1300 651 839 if you do not already have access)

Name of Authorised User	Internet Banking Access ID Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Section C - Other Requirements

- Does your accounting / payroll package create an ABA file? Yes No* *If you have checked "No" a software fee will apply in addition to the establishment fee. Refer to the Schedule of Fees and Charges for more information.
- Do you require processing fees to be debited from a different RB account? Yes No
- Do you already use a security token for Rural Bank Internet Banking? Yes No

Note: Please complete the Direct Debit Request form attached to this application

Section D - Privacy Disclosure

Rural Bank Limited collects your personal information to provide you with the financial products you have requested. To do that, we may need to disclose your personal information to organisations that carry out functions on Rural Bank Limited's behalf ("service providers") such as mailing houses, plastic card and chequebook production bureaux, electronic network administrators and credit reporting agencies. If any part of that information is not provided, we may not be able to provide you with these products. Collection of some of this information may be required under the Financial Transaction Reports Act 1988.

We may also share your personal information with related companies and our joint venture partners so that you can be informed about financial products and services offered or distributed by us or them. To do that, we may need to give your personal information to our service providers. If you do not want to receive this information, please advise our Customer Service Centre on **1300 660 115**. In most cases, you can gain access to your personal information.

Section E - Rural Bank Account to be used with Bulk Payments

Account Name	<input type="text"/>		
BSB	<input type="text"/>	Account Number	<input type="text"/>

I/We being the holding the position at

(account signatory name(s)) (account holder title(s))

acknowledge the provided information is correct and any changes will be immediately advised

(customer company name)

to Rural Bank Limited. I/We have read and acknowledge the terms and conditions in the *Banking Accounts Terms and Conditions* that relate to being a Rural Bank Bulk Payments user.

Signature 1	<input type="text"/>	Signature 2	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>

Section F - FTS Use Only

User ID Date



Direct Credit System User Application

To: **Bendigo Bank Limited**

("User Financial Institution") and to each other financial institution which from time to time participates in the Direct Credit System:

(The User)

(customer entity name)

HEREBY APPLIES to become a user of the Direct Credit System from time to time operated by participating financial institutions (which include User Financial Institution).

The User **HEREBY ACKNOWLEDGES** that the User Financial Institution is at liberty to accept or decline this Application. If the Application is accepted by the User Financial Institution and any participating financial institution (Financial Institution) thereafter accepts and acts on instructions given by the User in connection with the Direct Credit System by use of that Financial Institution's BSB numbers in the acceptable media format, the User **AGREES** that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between the User Financial Institution and the 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 User shall comply with all the obligations of a user of the Direct Credit System as advised by the User's Financial Institution, any amendment modification or replacement thereof from time to time issued by the User Financial Institution or by any other Financial Institution which may hereafter become the User Financial Institution in respect of the User.
2. The User shall obtain from every customer of a Financial Institution whose account the User wishes to instruct that Financial Institution to credit through the Direct Credit System, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media format containing the User's instructions.
3. The User hereby agrees to indemnify and keep indemnified the User Financial Institution and any other Financial Institution from and against all losses, outgoings, claims, demands, damages, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the User, or a Bureau acting for the User, to observe any obligations of a User in respect of the Direct Credit System.
4. If the User with the prior written approval of the User Financial Institution engages a bureau or other third party to prepare and/or lodge acceptable media by which the User "instructions are given to a Financial Institutions, the User" obligations will not be in any way affected by its engagement of a bureau or the User Financial Institution's approval thereto.
5. The performance of the User's obligations in respect of the Direct Credit System may be enforced by any Financial Institution or by the User Financial Institution on behalf of any other Financial Institution.
6. The termination by a Financial Institution of the direct credit arrangements between the User and that Financial Institution will not affect the User's obligations in respect of the Direct Credit System to each other Financial Institution.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon the User Financial Institution which are not capable of being excluded are hereby excluded from the agreement between the User and the User Financial Institution in respect of the Direct Credit System and save as aforesaid there are no understandings, agreements, representations, conditions or warranties expressed or impliedly given by the User Financial Institution, not specified herein, which relate to the Direct Credit System or the services to be provided by the User Financial Institution or any other Financial Institution pursuant to the Direct Credit System.

The user certifies that the foregoing undertakings are within the powers of the User to give.

Bulk Payments Direct Debit Request

Request to establish Direct Debit Authority within the Direct Debit System

Please complete this section to nominate an account for fees to be debited. Upon completion, please forward to:

Rural Bank PO Box 3660, Rundle Mall, SA, 5000. Fax: 08 8121 0106

Institution Name

Institution Address

Suburb / Town State Postcode

I/We (Customer name(s) giving the Direct Debit Request)

of Address
Suburb / Town State Postcode

authorise Bendigo Funds Transfer Services, a division of Bendigo Bank Limited (User ID number 0005534), to arrange for funds to be debited from my/our account, held with the financial institution identified above, as described in the Schedule below

Payment Details

This payment is for: Rural Bank Bulk Payment Transaction fees (incl. GST)

The Schedule

Details of Rural Bank account to be debited

Account held in the name(s) of

BSB - Account Number

Please ensure the account nominated will facilitate direct debiting. See attached Service Agreement Clause 5.

Direct Debit Request Authorisation

I/We have read and understood the Service Agreement below and acknowledge and agree to it.

I/We request that this arrangement remain in force in accordance with the Schedule described above and in compliance with the Service Agreement below.

Signature 1	<input type="text"/>	Signature 2	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>

Service Agreement

- Bendigo Funds Transfer Services (the "Debit User") will debit the BSB/Account nominated in The Schedule of this Direct Debit Request as specified.
- The Debit User will give not less than 14 days written notice to the customer should it propose to vary the arrangements of this Direct Debit Request.
- The customer(s) may request the Debit User to defer or alter the payment amount specified in The Schedule of this Direct Debit Request. Requests authorising these changes may be made by phoning or written advice to the Debit User. Customer(s) may change the Account details. Customer(s) wishing to vary the drawing account details specified in The Schedule of this Direct Debit Request must provide signed authority for such changes to be effected.
- In compliance with the Industry's Direct Debit Claims Process, the Debit User will assist customer(s) disputing any payment amount drawn on the nominated BSB/Account in The Schedule of this Direct Debit Request. The Debit User will endeavour to resolve this matter within the Industry agreed timeframes. Customer(s) may contact Rural Bank Limited on **1300 660 115** to complete a Direct Debit System Claim Request form to initiate the process.
- The Debit User advises that some Financial Institution accounts do not facilitate direct debits and as such the customer(s) must check with their Financial Institution to ensure the account nominated in The Schedule of this Direct Debit Request enables direct debiting.
- It is the customer(s) responsibility to ensure at all times there is sufficient cleared funds available, at the due date of the debit drawing, to enable payment from the BSB/Account as nominated in The Schedule of this Direct Debit Request.
- The Debit User advises the debit drawing will be made on the agreed due date as nominated in The Schedule of this Direct Debit Request. When the due date is a closed business day the Debit User will initiate the debit drawing on the next open business date. Customer(s) may direct processing inquiries to their Financial Institution.
 - A closed business day is defined as any calendar day on which the customer(s) Financial Institution is not open for direct debit processing. That is:
 - Weekends
 - Public Holiday – State
 - Public Holiday – National.
- Where an unpaid debit item is returned by the customer(s) Financial Institution, the Debit User may, in accordance with the Schedule of Fees and Charges and Transaction Account Rebates, apply an Outward Dishonour Fee to the customer(s) recipient account.
- Customer(s) who wish to cancel this Direct Debit Request must notify the Debit User in writing not less than 7 days before the next scheduled debit drawing. Customer(s) may visit any branch of Rural Bank Limited and complete a Direct Debit Cancellation form to effect the cancellation or may contact their bank to arrange cancellation. This will facilitate immediate closure of the Rural Bank Bulk Payments facility.
- The Debit User requests the customer(s) to direct all inquiries, dispute requests for payment changes or cancellation directly to the Debit User.
- The Debit User agrees to keep confidential all customer(s) records and account details contained in The Schedule of this Direct Debit Request unless authorised to release such information pursuant to a debit item dispute or similar event where the customer(s) has provided prior consent to do so.

