

# ADDRESS OF PROPERTY APPLIED FOR:

# YOU ARE REQUIRED TO SUBMIT PHOTOCOPIES OF SUPPORTING

DOCUMENTS WITH YOUR APPLICATION – THE APPLICATION WILL NOT BE PROCESSED OR APPROVED IF THE SUFFCIENT IDENTIFICATION FOR YOUR APPLICATION CANNOT BE GIVEN – THIS MUST ALSO INCLUDE PROOF OF INCOME IN A FORM OF PAYSLIP, TAX RETURN LETTER FROM YOUR EMPLOYER, ACCOUNTANTS LETTER (IF SELF EMPLOYED) OR CENTRELINK STATEMENT

#### **IDENTIFICATION CHECK PER APPLICANT**

$\checkmark$	
	Photo Identification (18+ Card, Drivers Licence, University or TAFE Card, Passport)
	Other Identification (Medicare card, bank card, pensioner card)
	Proof of current address (Phone Bill, Electricity Account, Tenancy Agreement, Council Rate Notice)
	Proof of regular housing payments (Rent Receipts, Tenant Ledger, Proof of Mortgage Payments)
	Proof of Income (Wage Slips, Bank Statements, Employee Letter, Centrelink letter).
	Nritten References (Personal, Rental and Employment)

#### **Office Hours**

Our office is open Monday to Friday 8:30am - 5:00pm and Saturday 9:00am - 12:00 pm only.

# **Processing an Application**

In most instances, we are able to process your application within 24 hours and advise you by telephone. If we are unable to contact all of your referees, this process may take longer.

# Approval of Application

If your application is approved, we will require you to return to our office prior to moving into the property to collect a copy of your Tenancy Agreement, Body Corporate By Laws (if applicable) and Information Statement "Renting in Queensland". It is important that you carefully read these documents prior to taking up tenancy.

# Payment of 2 weeks rent and rental payments - WE ONLY ACCEPT PAYMENT OF RENT FROM BANK ACCOUNTS OR BY CREDIT / DEBIT CARD using RENTAL REWARDS, MONEY ORDER OR BANK CHEQUE. WE DO NOT ACCEPT CASH OR PERSONAL/BUSINESS CHEQUES.

Once the application has been approved, you will be required to pay two weeks rent within 24 hours to secure the property, this will be receipted towards payment of bond (you will be required to pay 4 weeks rent as bond in total together with 2 weeks rent prior to collecting keys and taking possession of the premises). Please note that this must be paid in cleared funds (credit card, direct debit, bank transfer, money order or bank cheque). The property will not be secured for you until this money has been received and all parties have signed the tenancy related documents.

**Choose Set & Forget or receive Rent Reminders via SMS or Email & pay via SMS, Email, Phone or Internet.** To pay ongoing rent from your Bank Account or by Credit / Debit Card, simply complete the attached Rental Rewards Registration form. Register and pay rent using a Credit Card to receive FREE rent protection. Conditions apply, see the Rental Rewards brochure or visit www.rentalrewards.com.au for further information.





#### Advantage Real Estate 128 Bay Terrace, WYNNUM QLD 4178 Ph: 3348 0000 Eax: 3348 5110

Ph: 3348 0000 Fax: 3348 5110 Email: rentalswynnum@remaxwm.com.au

# **Collection and Return of Keys**

You will need to collect the keys, finalise payment of monies and sign all documents during our office hours between Monday to Friday 8:30am – 5:00pm ONLY. Please phone prior to the date of collection to arrange an appointment. KEYS CAN ONLY BE COLLECTED ON OR AFTER THE STARTING DATE OF YOUR LEASE, NO EARLIER.

# Payment of Rent and Bond

Prior to taking possession of the property, we require 2 weeks rent and 4 weeks rent as bond (The first two weeks paid to secure the property will be receipted towards bond). If your weekly rent is more than \$500 per week, the bond requirement may vary. All monies must be paid in cleared funds. We accept 3 forms of payment methods. (1) Credit Card payments via Rental Rewards. (2) Direct Debit. (3) Bank Cheque or Money Order. This will be discussed with you when signing your Tenancy Agreement.

#### **Bond Lodgement**

It is important to know that all parties signing the Bond Lodgement Form at the commencement of the tenancy must be present in the office at the end of the tenancy to sign the Refund of Bond Form. Failure to have all signatures on the Refund of Bond Form will result in delays of up to 3 weeks for monies to be released. You will also need to inform our office of the portion of bond each tenant is contributing.

#### Signing of the Tenancy Agreement

All occupants must be present to sign the Tenancy Agreement prior to collecting the keys. The keys will not be released unless all occupants have signed the Tenancy Agreement, shown photo identification and paid all monies in cleared funds and in full. Please phone to make an appointment within 24 hours of the application being approved.

# **Electricity Connections/Telephone Connections**

It is the tenant responsibility to connect the electricity and to ensure that it is disconnected at the end of the tenancy. All connection costs are the responsibility of the tenant or the Property Manager can arrange this via Direct Connect – Ask your Property Manager for more information.

# **Condition Reports / Inventory**

When you move into the property, be very particular with the Condition Report and Inventory to make sure you mark down anything not already outlined on the reports. If you do not mark it down, you will be liable for discrepancies when you vacate. <u>You must return the Condition Report and</u> <u>Inventory to our office within three days</u> of moving into the property. Keep the report in a safe place during your tenancy, as you will need to refer to the report when vacating the property.

# **Contact Phone Number**

It is the tenant's responsibility to notify our office of their new home phone number. We require your telephone number in the event that repairs need to be carried out or in the case of an emergency. Should your work telephone number change, we must also be notified.

#### Tenant Default Agency

Our office is a member of The TICA group, which is a tenant default agency. Should you default in your rent or breach a term of your Tenancy Agreement, the details will be listed with this agency at the end of your tenancy. Once listed, the information will remain on file until the default is rectified. We do look forward to a harmonious agent / tenant relationship, and we will only take this course of action when absolutely necessary. If you experience financial hardship throughout the tenancy it is imperative that you contact our office to discuss the matter in further detail.



APPLICATION FOR RESIDENTIAL TENANCY - The 5 pages of this application <u>must</u> be completed in full & <u>signed</u> or your application will <u>not</u> be processed

# RENTAL PROPERTY ADDRESS: \_\_\_\_\_

FIRST APPLICA	NT DETAILS	
Name		D.O.B. / /
Contact No. H	ome Work	Mobile
Email Address		Fax No
Number of de	pendants to reside in property Total oc	cupants
(You must list A	LL occupants names below)	
Car Registratio	Drivers Licence No.	Licensed State
Passport No.	18+ Card No.	Other ID
Car Make/Mo	del & Year	No of Cars to be kept on premises
Pets (Check w	ith agent) 🗌 Yes 🗌 No 🛛 Number	Type & Breed
Are the pets re	egistered with the council 🗌 Yes 🗌 No	Are you a smoker 🗌 Yes 📃 No
Do you have a	contents insurance 🗌 Yes 🗌 No	
If the property	has a pool – have you cared for a pool	Yes No
Do you have g	garden/lawn care equipment to maintain g	grounds at the premises 🗌 Yes 🗌 No
(Should you not have th	e necessary equipment – lawn mowing will be added to the weekly rer	ntal amount at cost)
FIRST APPLICA	NT INCOME DETAILS - ALL INCOME IS NET O	R TAKE HOME "PER WEEK "
Occupation		Period of employment
Employer		Neekly wage \$
Address	F	hone
🗌 Full - time	Part - time Casual	( hours per week)
If less than 6 m	onths Previous Employer	
Occupation		Period of employment
Address	Phone	Weekly wage \$
🗌 Full - time	Part - time Casual	( hours per week)
Other	Student (Name of College, TAFE, UNI)	Austudy \$
	Pensioner Type	Allowance \$
	Unemployment benefit	Allowance \$
	Self Employed (Name of Business)	Wage \$
	Address	Phone
	How long established ABN No	
	Accountant Name	Phone
	Other type of Income (ie. Savings or Inve	stments) Other Income \$

Address	Rented Owned \$ per	week
Name of Real Estate, Lessor or Agent if property sold		
Address	Phone	
Period of occupancy / / to / / Rea	ason for leaving	
Do you expect the bond to be refunded in full 🗌 Yes [	No If no, why	
CURRENT RENTAL DETAILS – If you are considering a bond	I transfer please contact our office	
PREVIOUS RENTAL DETAILS		
Address	Rented Owned \$ per	week
Name of Real Estate, Lessor or Agent if property sold		
Address	Phone	
Period of occupancy / / to / / Rec	ison for leaving	
SECOND APPLICANTS DETAILS		
Name	D.O.B. / /	
Contact No. Home Work	Mobile	
Email Address	Fax No	
Number of dependants to reside in property Total of	ccupants	
(You must list ALL occupants names below)		
Car Registration Drivers Licence No.	Licensed State	
Passport No. 18+ Card No.	Other ID	
Car Make/Model & Year	No of Cars to be kept on premises	
Car Make/Model & Year Pets (Check with agent)  Yes No Number		
	Type & Breed	40
Pets (Check with agent) Yes No Number	Type & Breed Are you a smoker 🗌 Yes 🗌 1	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No	Type & Breed Are you a smoker 🗌 Yes 🗌 1	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK "	No
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone	<u>40</u>
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone	40
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual         If less than 6 months       Previous Employer	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week)	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual         If less than 6 months       Previous Employer	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment	10
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Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual         If less than 6 months       Previous Employer         Occupation       Phone	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment Weekly wage \$ ( hours per week)	40 
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual         If less than 6 months       Previous Employer         Occupation       Phone       Occupation         If less than 6 months       Previous Employer         Occupation       Occupation       Occupation	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment Weekly wage \$ ( hours per week) Austudy \$	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time       Casual         If less than 6 months       Previous Employer         Occupation       Phone         Occupation       Phone         Occupation       Phone	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment Weekly wage \$ ( hours per week) Austudy \$ Allowance \$	10
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N       Occupation         Occupation       Employer         Address       Part - time       Casual         If less than 6 months       Previous Employer         Occupation       Phone         Second End to the part - time       Casual         If less than 6 months       Previous Employer         Occupation       Occupation         Address       Phone         Occupation       Phone         Occupation       Unemployment benefit	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment Weekly wage \$ ( hours per week) Austudy \$ Allowance \$ Wage \$	
Pets (Check with agent)       Yes       No       Number         Are the pets registered with the council       Yes       No         SECOND APPLICANT INCOME DETAILS – ALL INCOME IS N         Occupation         Employer         Address         Full - time       Part - time         Cccupation         If less than 6 months         Previous Employer         Occupation         Occupation         If less than 6 months         Previous Employer         Occupation         Address         Phone         Other       Student (Name of College, TAFE, UNI)         Pensioner Type         Unemployment benefit         Self Employed (Name of Business)	Type & Breed Are you a smoker Yes 1 ET OR TAKE HOME "PER WEEK " Period of employment Weekly wage \$ Phone ( hours per week) Period of employment Weekly wage \$ ( hours per week) Austudy \$ Allowance \$ Wage \$	

# SECOND APPLICANTS CURRENT RENTAL DETAILS - If you are considering a bond transfer please

contact our office					
Address	Rented      Owned      per week				
Name of Real Estate, Lessor or Agent if property sold					
Address	Phone				
Period of occupancy	/ / to / / Reason for leaving				
Do you expect the bond to be refunded in full 🗌 Yes 🗌 No If no, why					
SECOND APPLICANTS PREVIOUS RENTAL DETAILS					
Address	Rented Owned \$ per week				
Name of Real Estate,	Lessor or Agent if property sold				
Address	Phone				
Period of occupancy	/ / to / / Reason for leaving				
OTHER APPLICANTS W	ISHING TO OCCUPY THE PREMISES - Full name and DOB				
(If over 18 must complete s	separate application)				
Name 1& Date of Birt	h: Name 2 & Date of Birth:				
Name 3 & Date of Bin	th: Name 4 & Date of Birth:				
PERSONAL REFERENCE	ES - Does not include relatives (This must be completed in full)				
Name	Address				
Phone	Relationship				
Name	Address				
Phone	Relationship				
FAMILY REPRESENTATIVE or other person to contact in case of an emergency:					
Address	Phone				
HOW DID YOU FIND OUT ABOUT THE RENTAL PROPERTY?					
To Rent Sign QUESTIONS	Walk in/Rental List Telephoned Internet				
Have you ever been evicte	ed or are you in debt to another Lessor or Agent 🗌 Yes 🔲 No				

If yes, give details			
I, the applicant, accept the property in its present condition	Yes No		
(A detailed Condition Report will be completed prior to you taking possession)			
If no, give Details			

# TERMS AND CONDITIONS

Applicant's Name: \_\_\_\_ I, the applicant, do solemnly and sincerely declare that the information provided is true and correct. I have inspected the above rental property and wish to take a tenancy of such premises for a period of \_\_\_\_\_\_months/years from \_\_/\_\_\_\_/ \_\_\_\_ at a rental of \$\_\_\_\_\_\_ per week. The rent to be paid is within my means and I agree to pay a bond of \$ Once the application has been approved I agree to pay a minimum of the TWO weeks rent to secure the property. In this instance that being \$ . THE PROPERTY WILL NOT BE HELD UNTIL WE RECEIVE TWO WEEKS RENT & THE TENANCY DOCUMENTATION HAS BEEN SIGNED BY ALL PARTIES. In the event that the application is successful and acceptance is communicated and the TWO weeks rent has been paid, but I decide not to proceed, I garee that this money will be forfeited to your office. Upon communication of acceptance of this application by the agent I agree that this tenancy shall be binding. I, the applicant, accept that if the application is rejected, the agent is not legally obliged to give a reason. If your application is declined, your details will be held on file for one month. Following this period all details held will be disposed of. I, the applicant have read and understood this whole Application for Residential Tenancy and agree to accept the condition of the property as is. Applicants Signature: \_\_\_\_\_\_DATE \_\_\_\_\_\_DATE \_\_\_\_\_\_ DATE

Witness: \_\_\_

# **PRIVACY STATEMENT**

In accordance with Privacy Principle 1.3 of the Privacy Act we require you to read and sign this acknowledgement in order to process a tenancy application. A tenancy applicant is required under the National Privacy Principles of Privacy Act to be made aware that an organisation may access a database. In addition, a tenancy applicant is entitled to know hat will happen to their information when it is passed onto an agent.

In accordance with the National Privacy Principles the database member discloses that in addition to information being supplied to a database company other organisations may receive information from time to time. Other organisations may include debt collection agencies, insurance companies, government departments and other landlords or agents.

I/We the said applicant/s declare that I/we give my/our permission to the agent to collect my/our information and pass such information onto TICA Default Tenancy Control Pty Ltd. I/we further give my/our permission for my/our information to be provided to any other tenancy database for the assessment of my/our tenancy application. I/We further give consent to the member of the Database Company to contact any of my/our referees provided by me/us in my/our tenancy application.

I/We agree and understand that once a tenancy application has been lodged with a member of a tenancy database and an inquiry made with a tenancy database my/our information may be recorded as making an inquiry.

I/We agree that in the event of a default occurring under a tenancy agreement I/we give my/our permission to the member of a tenancy database to register any of my details of such breach with a tenancy database. I/We further agree and understand that the removal of such information from a database company is subject to the conditions of the Database Company.

I/We understand that TICA Default Tenancy Control Pty Ltd is a database company that allows its member's access to information accumulated from members about tenants who have breached their tenancy agreements.

I/We agree and understand that should I fail to provide the database member with the information and acknowledgements required the database member may elect not to proceed with my/our tenancy application. I/We agree and understand that a listing with TICA Default Tenancy Control Pty Ltd could have an adverse effect on my/our ability to obtain future rental accommodation.

I/We acknowledge and understand that TICA Default Tenancy Control Pty Ltd can be contacted on 190 222 0346. I/We agree that the calls to TICA Default Tenancy Control Pty Ltd are charged at \$5.45 per minute inclusive of GST.

#### Applicants Name/s: .....

Signed by applicants: .....

Powered by PropertyPay	Registration Form PLEASE	E COMPLETE ALL SECTIONS IN CAPITALS
due, you simply reply 'YES' to the message	'Set & Forget' OR Receive Free SMS or Er to send of your payment – you will then rec ay your rent, there is no need to visit our offic t status, update details, make one-off payme Credit Card: Earn Reward Points for Flights your cash or bank funds longer and benefit	<b>mail 'Rent Reminders'</b> every time your rent is every a confirmation of payment message. ce or the bank every time your rent is due. Use ents & more @ <u>www.rentalrewards.com.au</u> & more on your biggest expense and earn from up to 55 days Interest Free.
1. AGENT NAME: RE/M	AX Advantage Wynnum / Manly	
2. TENANT DETAILS: Mr.	Mrs. Miss Ms	
Given Names:	Surname:	
Address:	Suburb:	Postcode:
Date of Birth	(for ID purposes only)	
Home/Daytime Contact number (include are	ea code)	red to receive SMS 'Rent Reminders')
Email (required to receive Welcome Email a	and 'Rent Reminders':	
3. Next Rent Due /	lers will commence from this date. Please allow 3 ba	kt ongoing rent payment date. anking days for funds to clear from your account.
4. Rent Amount \$ ,	cy as per your lease / current agreement.	equency Events
6. Lease End Date	For information u	ise only. Payments will continue until cancelled by you
<ul> <li>A. 'Set &amp; Forget' - Automatic I</li> <li>B. 'Rent Reminders' - Receive an</li> </ul>	rent payments from your nominated a SMS or Email & simply reply 'YES'	to pay <b>SMS</b> OR <b>Email</b>
	ank Account – Direct Debit Reque	
(User ID 321418) under the Direct Deb	of the Direct Debits Service Agreement received	document, be drawn by Rental Rewards Pty Ltd I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms	of the Direct Debits Service Agreement received	I/we acknowledge that this Direct Debiting
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution:	of the Direct Debits Service Agreement received	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution:	oiting System from my/our account stated below. of the Direct Debits Service Agreement received Branch:	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution:	biting System from my/our account stated below. of the Direct Debits Service Agreement received Branch: Account Number:	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	biting System from my/our account stated below. of the Direct Debits Service Agreement received Branch: Account Number:	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	biting System from my/our account stated below. of the Direct Debits Service Agreement received Branch: Account Number:	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	ACN 056881942 (RR) & authorise RR to process payme R 1.76% (Incl. GST) of the transaction value for Visa, Ma ervice Agreement (DDSA) & the Terms & Conditions (TC a \$1.51 fee is applicable to set up & confirm the legitim details. By signing this TRF, I confirm the information ab d that this arrangement will remain in place until such tin as "REAL ESTATE PAYMENT–RR, AUSTRALI. r accessing your secure web login. Other fees may appli-	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	ACN 056881942 (RR) & authorise RR to process payme R 1.76% (Incl. GST) of the transaction value for Visa, Ma ervice Agreement (DDSA) & the Terms & Conditions (Tr a \$1.51 fee is applicable to set up & confirm the legitim details. By signing this TRF, I confirm the information ab d that this arrangement will remain in place until such tin as "REAL ESTATE PAYMENT–RR, AUSTRALIA r accessing your secure web login. Other fees may apple ection can pay your rent for up to 90 days when you can	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	Account Number: Debit Card - We accept Debit Card - We accept Debit Card - We accept Account Number: Account Account Acco	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	Account Number: Debit Card - We accept Debit Card - We accept Debit Card - We accept Account Number: Account Account Acco	I/we acknowledge that this Direct Debiting from you.
(User ID 321418) under the Direct Deb arrangement is governed by the terms Financial Institution: Account Name: BSB Number:	Account Number: Debit Card - We accept Debit Card - We accept Debit Card - We accept Debit Card - We accept Account Number: Account Account	I/we acknowledge that this Direct Debiting from you.