

FEE FUNDING DIRECT DEBIT REQUEST SERVICE AGREEMENT

Please ensure that you have read the following before accepting the Fee Funding Direct Debit Request Service Agreement, please retain a copy for your records.

1. Skybridge Financial, ABN 90 792 051 440 ("Debit User") will initiate the direct debit payments on the **18th of each month for a total of 10 Instalments, starting next month**. The amount to be debited will be in accordance with the agreed Fee Funding Schedule.
2. The agreed monthly instalment amount includes a flat interest rate of 15%.
3. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
4. If the customer wishes to defer any payment or alter any of the details referred to in the Schedule, the customer must notify, in writing, to Skybridge Financial at PO Box 556, Inverell NSW 2360 or email skybridge@skybridgefinancial.com.au.
5. Any queries concerning disputed payments must be directed to the Debit User in the first instance. Customers may obtain details of the claims process by contacting Skybridge Financial on 02 6722 2055.
6. Direct debiting is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing this Direct Debit Request.
7. The customer should ensure that the account details given in the Schedule are correct by checking them against a recent statement from the financial institution at which the account is held.
8. By accepting this Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request the debiting of payments from the account described in the Schedule.
9. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day.
10. It is the customer's responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request.
11. ***If a debit payment is returned unpaid, the amount unpaid will be debited within the next 2 business days.***
12. Clients wishing to cancel this Direct Debit Request must give *written notice of at least 30 working days prior to the next scheduled drawing date* to Skybridge Financial at the address referred to above. ***Payment of the remaining balance will be required in full within 2 business days.***
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User will keep details of the customer's account and debit payments confidential.

ACKNOWLEDGEMENT

- I/We authorise and request that this Direct Debit Request remain in force until the 10 Instalments are made in full or the Direct debt request is cancelled, deferred or otherwise altered in accordance with the Service Agreement.
- I/We confirm account details are correct and that this request is authorised by the required number of authorised account signatories.
- I/We have read the Fee Funding Schedule and agree to its terms.