

DIRECT DEBIT REQUEST (“DDR”)

The PayPal services are provided to you by PayPal Australia Pty Limited ABN 93 111 195 389 (AFSL 304962).

Direct debits to your Account, including through the Bulk Electronic Clearing System (“BECS”), will be lodged by PayPal Australia Pty Limited.

Name of Account Holder:

Address of Account Holder:

Contact Phone Number:

Bank Name:

BSB Number:

Account Number:

I declare that the bank account details provided above (the "Account") are correct and authorise and request PayPal Australia Pty Limited (Direct Entry User ID 279219, 279222, 279234, 279236, 279240, 279241, 617702, 617703, 617704, 617707, 617708 or 617709) to arrange for funds to be debited from the Account at the financial institution identified above.

By clicking on the "I Agree" button below, I:

1. request and authorise PayPal Australia Pty Limited to direct debit the Account identified above for any payments permitted by the User Agreement for the PayPal services which is available at www.paypal.com.au and clicking ‘Legal’ or any other relevant agreement entered into by me, including for payments that I initiate, or fees and liabilities I incur pursuant to such agreement including any fees and reimbursements to our affiliates.

2. acknowledge and agree that this DDR is governed by the terms and conditions of the Direct Debit Request Service Agreement below.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request Service Agreement (“Agreement”) sets out the terms of the direct debit arrangements between you and PayPal Australia Pty Limited ABN 93 111 195 389 (AFSL 304962) (Direct Entry User ID 279219, 279222, 279234, 279236, 279240, 279241, 617702, 617703, 617704, 617707, 617708 or 617709) to enable you to fund your PayPal Account using the Account.

In this Agreement these words have the following meanings:

“Account” means the bank account details provided by you for the purposes of this Agreement and any DDR provided by you.

“Business Day” means a day other than a Saturday or a Sunday or a public holiday.

“DDR” means direct debit request.

"PayPal" means PayPal Australia Pty Limited ABN 93 111 195 389 (AFSL 304962).

"PayPal Account" means the account provided by PayPal which you opened when you agreed to the User Agreement.

“PayPal User Agreement” means the contract you entered into with PayPal as part of the registration process required to open your PayPal Account, which is accessible via the Website and clicking ‘Legal’, as updated from time to time.

“Privacy Statement” means the published policy of that name, as updated from time to time, and which forms part of the User Agreement.

“Website” means www.paypal.com.au.

“You” or “I” means the account holder whose details appear in the DDR above.

TERMS

1. You warrant and guarantee that you can authorise withdrawals from the Account.
2. You can stop or cancel any DDR by contacting us using the details found in the ‘Contact Us’ link in the footer of the Website. You can also stop a future automatic payment up to three Business Days in advance of the payment or cancel any DDR you have made to PayPal by logging into your PayPal Account and removing the Account from your PayPal wallet. However, you acknowledge that removing the Account from your PayPal wallet does not cancel pending

transactions that you have already initiated and authorised. For further information, see the User Agreement.

3. You acknowledge that revocation of a DDR does not terminate any contract for services, including the User Agreement, that exists between PayPal and you. Any revocation applies only to the method of payment and does not otherwise have any bearing on the contract for services exchanged.
4. We will give you at least 14 days' notice of any changes to the terms of this Agreement. If you wish to discuss any changes to the terms, please contact us using the details found in the 'Contact Us' link in the footer of the Website.
5. It is your responsibility to ensure that you have sufficient funds in the Account to enable drawings to be made in accordance with a DDR. If there are insufficient funds in the Account to enable a drawing to be made, this may result in the drawing being reversed and we may attempt to withdraw these funds again within a reasonable timeframe after the initial drawing. You also:
 - (a) may be charged a fee and/or interest by your financial institution;
 - (b) may incur fees or charges imposed or incurred by us; and
 - (c) must arrange for the debit payment to be made by another method or arrange for sufficient funds to be in your Account by an agreed time so that we can process the debit payment.

For further information, see the User Agreement.

6. A direct debit is not available for all bank accounts. You should check with your financial institution to ensure that the Account can accept direct debits. You should also check your Account details against a recent statement from your financial institution.
7. If any drawing of funds from the Account falls due on a non-Business Day in the place where the Account is held, it will be debited to the Account on the next Business Day following the drawing date. If you are uncertain as to when the drawing of funds will be processed, you should enquire directly with the financial institution.
8. You may view the details of any drawing of funds from the Account by viewing your account statement, which is accessible by logging into your PayPal Account.
9. If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with PayPal by contacting PayPal by phone on (02) 8223 9500 for personal accounts and 1800 073 263 for business accounts. Additionally, you can use the details in the 'Contact Us' link in the footer of the Website.

You will receive a refund of the drawing amount if we, using our reasonable efforts, cannot substantiate the reason for the drawing.

If you believe that you have not received a satisfactory response from us, you may contact your financial institution.

10. Please direct any inquiries you have to us by using the details in the 'Contact Us' link in the footer of the Website. All communication addressed to us should include your name and address, account name and contact phone number.
11. All personal customer information held by PayPal will be kept confidential except the information provided to the financial institution involved to initiate the drawing to the Account. We may also disclose the information to the relevant financial institutions in the event of a claim or an alleged incorrect or wrongful debit, or as otherwise required by law or in accordance with our Privacy Statement.