

PAYMENT PLAN AUTHORITY FORM



GUARDIAN VAULTS

LEASE NUMBER : _____ ACCOUNT NAME: _____

1. SELECT YOUR RENTAL TERM *(You will be locked in to a contract for your selected period)*

Please tick your preferred payment plan:

☐

ANNUAL

☐

SHORT TERM

2. SELECT YOUR PAYMENT PLAN FREQUENCY

I would like my rental payment to be deducted at the below selected frequency:

☐

ANNUAL

☐

SEMI ANNUAL

☐

QUARTERLY

☐

MONTHLY

PAYMENT PLAN AUTHORITY SERVICE AGREEMENT

DEFINITIONS:

- account means the account/debit or credit card held at your financial institution from which we are authorised to arrange for funds to be debited.*
- agreement means this Payment Plan Request Service agreement between you and us.*
- business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.*
- debit day means the day that payment by you to us is due.*
- debit payment means a particular transaction where a debit is made.*
- payment plan request means the Payment Plan Request between us and you (and includes any Form PD-C approved for use in the transitional period).*
- us or we means Guardian Vaults (and all our facilities in Melbourne and Sydney), who you have authorised by signing a payment plan request.*
- you means the customer who signed the payment plan request.*
- your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.*

1. DEBITING YOUR ACCOUNT

- 1.1 By signing a payment plan request, you have authorised us to arrange for funds to be debited (refer to the payment schedule request and this agreement for the terms of the arrangement between us and you.)
- 1.2 We will only arrange for funds to be debited from your account as authorised in the payment plan authority.
- 1.3 If the payment plan day falls on a day that is not a business day, we may direct your financial institution to debit your account on the business day prior. In the month of December, the payment plan date may be scheduled any date after the 20th day of the month. If you are unsure about which day your account has or will be debited each month you should contact a Guardian Vaults consultant.

2. CHANGES BY US

- 2.1 We may vary any details of this agreement or a payment plan authority at any time by giving you at least seven (7) days written notice.

3. CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a payment plan authority by contacting us on 1300 269 416
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least thirty (30) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us thirty (30) days' notice in writing before the next debit day. This notice should be given to us in the first instance.

4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the payment plan authority.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment: (a) you may be charged a fee and/or interest by your financial institution; (b) you may also incur fees or charges imposed or incurred by us; and (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Guardian Vaults is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 269 416 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging for the required correct adjustment. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.

PAYMENT PLAN AUTHORITY FORM



GUARDIAN VAULTS

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. ACCOUNTS

6.1 You should check: (a) with your financial institution whether a payment plan is available from your account as payment plan is not available on all accounts offered by financial institutions. (b) your account details which you have provided to us are correct by checking them against a recent account statement; and (c) with your financial institution before completing the payment plan request if you have any queries about how to complete the payment schedule request.

7. CONFIDENTIALITY

7.1 We will keep any information (including your account details) in your payment plan request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you: (a) to the extent specifically required by law; or (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. NOTICE

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Guardian Vaults Melbourne, 100 William Street, Melbourne, Victoria, 3000 or Guardian Vaults Sydney, 151 Castlereagh Street, Sydney, NSW, 2000.

8.2 We will notify you by sending a notice in the instructed method of contact you have given us in the agreement application form.

8.3 Any notice will be deemed to have been received two business days after it is sent.

9. FEES

9.1 We may vary the fee structure in which you are charged under the agreement at any time by giving you at least seven (7) days written notice.

9.2 The fee structure is only applicable to your payment method from the listed effective date of the structure and as applied to your invoice.

9.3 You can find the fee structure attached to this document and it can be made available on request by contacting any Guardian Vaults office.

The effective date of this agreement is from 20 April 2021. For further information relating to the Payment Plan Authority Agreement, please contact Guardian Vaults on 1300 269 416.



DIRECT DEBIT AUTHORISATION

I confirm that I would like the below nominated credit card/bank account to be charged with the rates relating to my account as per the selected above instructions. I also confirm that I have read and understood the Payment Plan Authority Service Agreement. * This will commence after the initial minimum monthly instalment.

CUSTOMER SIGNATURE : _____ **DATE:** _____

Please choose and fill out one of the following options:

Bank Account (Option 1)

Account Name: _____

BSB: _____ Account Number: _____

Credit Card (Option 2)

VISA / MASTERCARD / AMEX

Expiry Date ____ / ____

_____ CVV _____

Name on Card: _____

OFFICE USE ONLY: Received by: _____ Date: _____



Effective as of 20th of April 2020

Fee Type	Description	Amount
Transaction Fee – Bank Account	Per transaction	\$0.88
Transaction Fee – Credit/Debit Card	Per transaction	\$0.33
Visa/MasterCard	On transaction value	1.98%
American Express	On transaction value	1.98%
BPAY Bank Account	Per transaction	\$1.25
BPAY Visa/MasterCard	Per transaction	\$1.25
BPAY Visa/MasterCard	On transaction value	0.99%

Fee Type	Description	Amount
Failed/Rejected Payment	Per attempt	\$4.40
Late BPAY Payment	14 days after due date	\$10