

Cars on Terms Pty Ltd

1223 Logan Road,

Mount Gravatt 4122

PH:(07)3349 4848

Accounts: 0433 792 646

ACN: 123 544 249 ABN: 11 123 544 249

Australian Credit License: 391299

DDR Service Agreement

This DDR Service Agreement forms part of the terms and conditions of the DDR Authority and should be read in conjunction with the DDR Authority.

DDR's:

DDR's are a convenient payment mechanism and can be arranged for one off payments, ongoing payments, for fixed amounts or amounts that vary from time to time.

DDR will be processed as per your DDR Authority and Item 3 – Repayments of your Finance Contract

Changing your DDR Authority

You will provide us with 14 days written notice if you wish to change any of the details on which the basis of your DDR Authority is processed (For example if we/you wish to change the day of processing, increase payment amount or change the Bank Account that it is taken from).

We will provide you with 14 days written notice should we wish to change any of the details on which the basis of your DDR Authority is processed.

Stopping or Canceling your DDR

You may stop or cancel your DDR at any time by contacting your Financial Institution or by providing at least 14 days written notice to us at the abovementioned address.

DDR Dispute Resolution

If you wish to dispute any DDR transaction that we have processed you may contact us or your financial institution.

If we fail to resolve any dispute you raise with us and wish to make a formal claim you can contact the financial institution that holds your account and lodge with them a DDR Customer complaint form.

If you lodge a DDR Customer Claim form with your financial institution they will investigate whether the transaction was authorised by you.

- If the transaction date was no earlier than 12 months from the date of your claim you should receive a response within 7 days from the date of your claim.

- If the transaction date was made earlier than 12 months from the date of your claim you should receive a response within 30 days from the date of your claim.

Non Business Days

If your DDR falls due on a weekend or public holiday we will process it on the next working day.

Returned or Dishonoured DDR's

If your DDR is dishonoured or returned unpaid by your financial institution for any reason we reserve the right to charge you a \$20 fee plus any associated fees levied by our financial institution.

Clear Funds

You should ensure that you have sufficient clear funds in your account to enable the DDR to be honoured by your financial institution.

Your Records

We will not disclose any details of your DDR to any person or corporation unless we are required to do so by law.

Your Account

You should be aware that some financial institutions may not allow DDR's to be processed to certain types of accounts.

You are responsible to check with your financial institution or recent statements to ensure correct details are provided on the DDR Authority.

Should you wish to make enquires about your DDR you can contact us in Writing or by telephone at the abovementioned address or phone number.