

SPECIFIC CONDITIONS RELATING TO NOTICES AND DISPUTES

1. I/We may ask my/our Bank to reverse a direct debit up to 120 calendar days after the debit is made if:
 - i. I/we don't receive a written notice of the amount and date of the direct debit from the Initiator; or
 - ii. I/we receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. The Initiator may only send a direct debit if you have:
 - i. asked the Initiator to send it; and
 - ii. agreed to the amount of the direct debit.

The Initiator is required to give you a written notice of the amount and the date of each direct debit no less than the date of the debit.

If the Bank dishonours a direct debit but the Initiator sends the direct debit again within 5 business days of the dishonour, the Initiator is not required to give you a second notice of the amount and date of the direct debit.

3. I/We may stop payment of any direct debit to be initiated under this Authority by the Initiator by giving written notice to the Initiator at least 2 working days prior to the direct debit being paid by the Bank.

