



Direct Debit Request

Name of Customer(s) giving the Direct Debit Request (DDR)

Customers' Authority

I/We

authorise John Deere Financial Limited (APCA User ID 065978) to debit my/our bank account at the financial institution identified below through the Bulk Electronic Clearing System (BECS) with any amounts that may from time to time become due in respect of our Agreement with John Deere Financial Limited.

This authorisation is to remain in force in accordance with, and is governed by the terms of the Direct Debit Request Service Agreement. I/We acknowledge that I/we have received and read a copy of the Direct Debit Request Service Agreement and that by signing this Direct Debit Request I/we accept the terms of the Direct Debit Request Service Agreement.

I/We authorise:

1. John Deere Financial Limited and its authorised representatives to verify the details of my/our account with my/our Financial Institution.
2. the Financial Institution to release information allowing John Deere Financial Limited and its authorised representatives to verify my/our account details.

**SIGN
HERE**

Signature

Date

Details of the Account to be Debited

Name & Address of the Financial Institution

Account Name

(All details must be Supplied)

BSB

Account Number

Branch

You should complete your account details from a recent account statement and ensure that these details are correct.

Payment Details

The Payment is for

identified by

I/We request that you debit my/our account in accordance with our Agreement

The meaning of words printed *like this* in this Direct Debit Request Service Agreement is explained in 8 below.

1. Debiting your account

- 1.1 By signing a *direct debit request*, you have authorised us to arrange for funds to be debited from *your account*.
- 1.2 We will arrange for *your financial institution* to debit *your account* with the amounts owing by you under the Agreement referred to in the *direct debit request*. If you are uncertain as to when a *debit payment* will be processed, you should contact *your financial institution* for assistance.
- 1.3 Any payments which are due in a day which is not a *business day* will be debited on the next *business day*.

2. Changes by us

- 2.1 We may vary any details of this *agreement* or the *direct debit request* at any time (including cancelling it). We will give you notice in writing of any such change at least 14 days before the change takes effect.
- 2.2 If we change the amount to be debited, for example, if you are required to pay us a fee or charge under the Agreement, we will give you notice in writing of the amount to be paid and when it is due at least 14 days before we debit that amount.

3. Changes by you

- 3.1 You may request in writing, at least 14 days before a *debit payment* is due to stop or defer a *debit payment* or alter, suspend or cancel the *direct debit request*. You must arrange another payment method acceptable to us if you suspend or cancel the *direct debit request*.

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 *direct debit request*.
- 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*; and
 - (b) you may also incur fees or charges imposed or incurred by us. We may debit these fees or charges from *your account*; 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 You must advise us in writing if you close *your account*.
- 4.5 If we are liable to pay goods and services tax ("GST") on a supply made by us in connection with this *agreement*, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
- 4.6 You indemnify us against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in *your direct debit request*.

5. Dispute

- 5.1 If you believe that there has been an error in debiting *your account*, you should notify us immediately.
- 5.2 We will investigate and deal in good faith with any such query, claim or complaint.
- 5.3 If we believe as a result of our investigations that *your account* has been incorrectly debited we will adjust *your account* (including interest and charges) accordingly by directly crediting *your account* or sending you a refund cheque at our discretion. We will also notify you of the adjustment either orally or in writing.
- 5.4 If we believe 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.

6. Accounts

- 6.1 You should check:
 - (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting may not be available on all accounts offered by financial institutions. *Your financial institution* may apply charges for receiving direct debits; and
 - (b) that the details you have provided to us of *your account* are correct by checking them against a recent account statement; and
 - (c) with *your financial institution* if you are uncertain about either of the above matters before completing the *direct debit request*.

7. Confidentiality

- 7.1 We will keep *your account* details confidential.
- 7.2 We will only disclose these details:
 - (a) to the extent required or authorised by law; or
 - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim); or
 - (c) with your implied or express consent.

8. Definitions

<i>account</i>	means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.
<i>agreement</i>	means this Direct Debit Request Service Agreement between you and us.
<i>business day</i>	means a day other than a Saturday, Sunday or a public, special or bank holiday in Brisbane, Queensland.
<i>debit payment</i>	means a particular transaction where a debit is made.
<i>direct debit request</i>	means the Direct Debit Request between us and you.
<i>we</i>	means John Deere Financial Limited ABN 55 078 714 646 and its successors and assigns and our or us have corresponding meanings.
<i>you</i>	means the customer who signed the <i>direct debit request</i> .
<i>your financial institution</i>	means the financial institution where you hold the <i>account</i> that you have authorised us to debit.

JOHN DEERE FINANCIAL'S ("JDF") PRIVACY STATEMENT AND CONSENT

JDF is collecting your personal information on this form for the purposes of processing with your financial institution a direct debit request. Other purposes for which your personal information may be used and disclosed by JDF includes enforcement, products and service research by Deere Group members, use by any Deere Group member or Deere Group dealers to provide and improve customer service, statistical analysis and report production by any Deere Group member and marketing of products and services offered by the Deere Group to customers. By applying for a direct debit request, you consent to JDF using and disclosing your personal information for these purposes.

Your personal information may be disclosed to and used by JDF and disclosed to and used by Deere & Co. (a company incorporated in the United States of America) or any wholly owned subsidiary of Deere & Co. or any person acting on their behalf (together the "Deere Group"). Your personal information may also be disclosed to Deere Group dealers. Deere Group members may change from time to time.

Your personal information is important to us and JDF will do its best to protect your personal information from unauthorised use and disclosure. Your personal information:

- will not be disclosed to any person unless authorised by you or if an exception to disclosure applies (see below); and
- is able to be accessed by you upon reasonable notice to JDF and upon the payment of JDF's reasonable expenses relating to your access (eg photocopying charges and administration costs). No application fee for access will be charged.

Exceptions to Disclosure - an exception may be:

- disclosure that is required by law (including the Privacy Act 1988 (Cth)) or as required by any lawful authority (eg police force or a Court); or
- for the purposes of the Deere Group obtaining legal or other professional advice; or
- disclosure to, and use by, a third party in the case of a sale, transfer or assignment of the whole, or part, of the business or undertaking of any Deere Group member or the whole or part of the assets.

If you fail to provide JDF with any personal information required by this form, or you provide incomplete information, JDF may not be able to process your direct debit request with your financial institution.

If you have any questions regarding the way JDF will handle your personal information or you wish to gain access to your personal information JDF holds, JDF can be contacted

using the Contact Details below:

Contact Details		
John Deere Financial Limited	Postal address	P.O. Box 1544, BROWNS PLAINS BC
ABN 55 078 714 646		QLD 4118
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