



Send completed/signed original to:  
Remunerator (Aust) Pty Ltd  
PO Box 7296  
MELBOURNE, VIC 3004

Motorcharge Account Application for  
Remunerator Clients only.

Package Number: (For Office Use Only)

this is an application for a commercial account

Enquiries: 03 9805 5674 Victoria  
1800 500 988 Other States

Motorcharge Limited A.B.N. 33 008 962 132 ("Motorcharge").

**ACCOUNTHOLDERS DETAILS**

Mr  Mrs  Ms  Other

Given names:

Family name:

Residential address:   
 Postcode:

Postal address:   
 Postcode:

Telephone No: ( )  Fax No: ( )  Mobile No:

E-mail address:

Date of birth: / / Drivers Licence No:  Expiry date: / /

Home:  Own  Rent  Mortgage  Boarding Years at current address:

Lender's/Landlord's name:  Landlord's Phone No: ( )

Previous residential address:   
 Postcode:

Employment:  Full-Time  Part-Time Occupation:

Current Employer:  Employer's Phone No: ( )

Employer's address:   
 Postcode:

Employee number:  Date commenced: / /

Monthly income (after tax): \$  Total monthly expenses: \$  Total liabilities: \$  Total assets: \$

Credit checks

Has the applicant or any Related Party ever been Bankrupt, under Administration, Receivership or Liquidation?:  No  Yes

I/We declare that the credit to be provided to me/us by Motorcharge Ltd is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**IMPORTANT -**

You should not sign this declaration unless the credit provided is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Name:  Name:

Signature:  Date: / / Signature:  Date: / /

**CARD REQUIRED - Complete below for the Vehicle you require (NB: 1 Card/Vehicle per Account)**

Registration number:

Make:

Model:

Body type:

Year:

Colour:

Financier's name:

Account number:

**YOUR PRIVACY**

If you do not wish to receive marketing information, including special offers for card holders, tick here:

To prevent unauthorised access to your account please provide an alphanumerical password (max. 10 characters).

For Account Enquiries Contact Motorcharge on 1300 1300 62



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MELBOURNE, VIC 3124

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### payment options

#### FEES:

The current card fees are: a card issuing fee of \$8.00 per card which will be charged to the account. The card fee is \$0.98 per week. There are no joining fees and if the card issued on the account is not used during any billing period no card fee will be charged.

All prices include GST. These fees are subject to variation from time to time. There is no entitlement to a refund or pro rata payment of any fees if an account is closed. A Billing Administration Fee of 1.3% applies to all payments. This is waived if you choose to pay by Direct Debit or Direct Credit.

Remunerator normally pays cardholder invoices in full. However, you may become responsible for part payment if you purchase an item not allowed through your salary package or if your salary packaging arrangement is over reached. You will be advised in writing when there are insufficient funds to allow Remunerator to pay Motorcharge through your salary package.

To enable automatic payment of your account, we recommend our automatic bank transfer system (direct debit). You have ample time to check and raise any queries with Remunerator or Motorcharge Limited prior to any transfer. Then, on the extended due date (never before) the amount owing is automatically transferred to Motorcharge from your nominated bank account for any balance after payment is received from Remunerator.

#### OPTION 1: Direct Debit Request

Request and Authority to debit the account named below to pay Motorcharge Ltd.

##### Request and Authority to Debit

Surname :   
Given names:  ("you")

Request and authorise Motorcharge Ltd (User ID 028031) to arrange for any amount Motorcharge Ltd may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

##### Insert the name and address of financial institution at which account is held

Financial Institution Name:   
Address:   
 Postcode:

##### Insert details of account to be debited

Name of Account:   
BSB No:  Account No:

**Acknowledgement** By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Motorcharge Ltd as set out in this Request and in your Direct Debit Request Service Agreement.

**Payment Details** Debits will be made on the 25th day of every month

Insert Your Signature and Address

Before signing, read Direct Debit Request Service Agreement.

Signature:  Date:  /  /   
Full Name:   
Address:   
 Postcode:

#### OPTION 2: Payment by Credit Card

I/We authorise Motorcharge to debit on an ongoing basis the credit card detailed below with the Balance due in accordance with the Card Conditions of Use.

Credit card in the name of:

Credit card numbers:

Expiry date:   /   Card type:  Visa  Mastercard  Bankcard

Authorised signature:

#### OPTION 1: Direct Debit Request Service Agreement

##### Definitions

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this *Direct Debit Request Service Agreement between you and us*.

**banking 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.

**direct debit request** means the *Direct Debit Request between us and you*.

**us or we** means Motorcharge Ltd you have authorised by signing a *direct debit request*.

**you** means the customer who signed the *direct debit 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 direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit 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 for unauthorised expenditure and/or over limit expenditure. You will be advised in writing by Remunerator when your budget has been reached or when there are insufficient funds to allow Remunerator to pay Motorcharge through your salary package.

1.3 The debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. **Changes by us**

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

3. **Changes by you**

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on 1300 1300 62.

3.2 If you wish to stop or defer a debit payment you must notify us in writing at least three (3) working 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 three (3) 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 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;

(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 Motorcharge Ltd is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Motorcharge Ltd 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 1300 62 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 your financial institution to adjust your account (including interest and charges) accordingly. 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.

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**

You should check:

(a) with your financial institution whether direct debiting is available from your account as direct debiting 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 direct debit request if you have any queries about how to complete the direct debit request.

7. **Confidentiality**

7.1 We will keep any information (including your account details) in your direct debit 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).

(c) Remunerator will hold a copy of this application for the purpose of providing salary packaging services.

8. **Notice**

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

Motorcharge Ltd  
GPO Box 5342BB  
Melbourne 3001

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the *direct debit request*.

8.3 Any notice will be deemed to have been received on the third banking day after it is posted.



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### GENERAL REQUESTS AND ACKNOWLEDGMENTS

The applicant or applicants named in this application (the "Applicant").

- requests and authorises Motorcharge Ltd ("MCL") to open an account in the Applicant's name and to issue a Motorcharge card for the use on the account to such person as the Applicant may request;
- acknowledges that the Company may accept this application by opening an account in the Applicant's name;
- acknowledges that this Application is deemed to be accepted on the issue of a card or cards to the applicant. If this Application is accepted the applicant will be responsible for the payment only if Remunerator (Aust) Pty Ltd (ABN 79 713 023 583) ("Remunerator") fails to pay your invoice or part thereof from your salary packaging arrangement with that company; then all purchases will be your responsibility and will have to be paid to Motorcharge in accordance with the Conditions of Use;
- acknowledges that the Motorcharge Terms and Conditions of Account (which MCL will supply to the Applicant if an account is opened) will govern the use and operation of the Applicant's account and any and all Motorcharge cards issued by MCL for use on the account, and any use or attempted use of a Motorcharge card will be taken as the Applicant's agreement to accept and comply with the Motorcharge Terms and Conditions of Account;
- agrees to provide a copy of the Motorcharge Terms and Conditions of Account (as in force from time to time) to any person authorised by the Applicant from time to time to use a Motorcharge card;
- Remunerator is authorised to close and cancel all accounts with Motorcharge upon the Applicant's cessation of the salary packaging agreement with Remunerator. All cards are to be returned at the cessation of salary packaging with Remunerator;
- represents and warrants that the information provided in this application is true, correct and complete;
- acknowledges that the information provided in the application will be relied upon by MCL in its decision whether to open an account for the Applicant and issue Motorcharge cards to persons requested by the Applicant's;
- acknowledges that the monthly expenditure limit does not exceed \$2000 unless an increase is obtained and authorised by MCL prior to incurring the over limit expenditure.
- authorises MCL to contact their bank, employer and landlord to verify and obtain details pertaining to this application; and
- authorise MCL to forward account information to Remunerator for the purposes of invoicing and billing processes.

I/We are duly authorised to sign on behalf of the applicant.

#### APPLICANT/AUTHORISED SIGNATORIES

Name:	<input type="text"/>	Name:	<input type="text"/>
Position:	<input type="text"/>	Position:	<input type="text"/>
Signature:	<input checked="" type="text"/>	Signature:	<input checked="" type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

### PRIVACY ACT AUTHORISATIONS AND ACKNOWLEDGEMENTS

To be completed by the Applicants that are an individual, a sole trader or a partnership (all partners) and each director or officer of an Applicant that is a company or an incorporated body.

I/We hereby:

- acknowledge that Motorcharge is allowed to give to a credit reporting agency personal information about me/us contained in the application or otherwise acquired by Motorcharge and which is permitted to be kept on a credit information file;
- agree, if and to the extent that Motorcharge does so in a manner and for purposes that conform with the Privacy Act 1988 (as amended) (the "Act"), to Motorcharge obtaining a consumer credit report containing information about me/us from a credit reporting agency, for the purpose of assessing an application for commercial credit made by me/us or by a company or other entity of which I am/we are an officer/officers;
- agree, if and to the extent that Motorcharge does so and in a manner and for purposes that conform with the Act, that Motorcharge may obtain a consumer credit report about me/us from a credit reporting agency for the purposes of collecting overdue payments relating to commercial credit provided to me/us or a company or other entity of which I am/we are an officer/officers; and
- agree, if and to the extent that Motorcharge does so in a manner and for the purposes that conform with the Act, that Motorcharge may exchange information about me/us with any credit providers named in this application or named in a consumer credit report issued by a credit reporting agency:
  - to assess an application for credit by me/us/a company or other entity of which I am/we are an officer/officers;
  - to notify other credit providers of a default by me/us;
  - to exchange information with other credit providers as to the status of this loan where I am/we are in default with other credit providers; or
  - to assess my/our credit worthiness, and I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Act.
- acknowledges that Motorcharge may produce this application or a reproduction of it as evidence of this application for these Motorcharge cards and of the General Requests and Acknowledgements.
- The applicant further agrees that Motorcharge may disclose to service providers including bankers, electronic interface switch providers, roadside assist service providers, printers, insurance companies, mail houses, solicitors and debt recovery agents with whom Motorcharge has a contract such of the personal information as may be deemed necessary by Motorcharge to enable Motorcharge to manage the applicant's account.
- The applicant can obtain a copy of any personal information held by Motorcharge from Motorcharge, (GPO Box 5342BB, Melbourne VIC 3001) free of charge.
- The applicant acknowledges and agrees that Motorcharge may disclose to Remunerator (Aust) Pty Ltd (ABN 79 713 023 583) ("Remunerator") if the Application is approved all information related to any transactions on the applicant's account(s) and other information including the applicant's: name; address; email address; telephone numbers; age; and occupation/type of business, for the purpose of Remunerator providing salary packaging services and marketing products and services (including products and services of other parties), including promotional offers to the applicant. The applicant specifically authorises Remunerator to seek access to collect and use the above information for the above purposes and acknowledges that the operation of this clause will extend to any person issued with a card on the applicant's account(s) and the applicants warrants to Motorcharge that the applicant will have permission of any cardholder on the applicant's account(s) to give the above information to Remunerator. Remunerator will hold a copy of this application for the purpose of providing salary packaging services.

Name:	<input type="text"/>	Name:	<input type="text"/>
Position:	<input type="text"/>	Position:	<input type="text"/>
Signature:	<input checked="" type="text"/>	Signature:	<input checked="" type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>