

Repayment, direct debit and transaction authority

Use this form to set up your repayment arrangements, direct debit and external account transfers for your home loan. Please use black ink.

For loan account A

1 Loan account number

48900740

You'll be making repayments into this account. For new loans, the account number is listed in your loan contract.

2 Repayment method

- Direct debit from an external bank account ▶ GO TO 3
- Debit from your offset home loan account ▶ GO TO 4
- Debit repayments from account B ▶ GO TO 4
Repayment sweep is only available if account B has a variable rate and contains sufficient funds.
- Manual repayments ▶ GO TO 5
(ie. salary deposit, BPAY® and direct funds transfer)
Please arrange the salary deposit with your employer. Manual repayments are not available on a fixed rate loan or during a construction period.

3 Your direct debit details

Please debit this account

Account name

This account must be in the name of at least one borrower.
All joint account holders must sign this form overleaf.

Charina Mantilla / Anecito Jr Mantilla

Name of financial institution

Commonwealth Bank of Australia

BSB

063791

Account number

10891093

4 Repayment frequency and amount

If you have a line of credit loan, this question is optional.

Select your repayment frequency

- Monthly on the first business day of each month
- Fortnightly on Fridays ▶ DETAILS BELOW
- Start on the next available fortnightly cycle
- Preferred start date (existing loans only) / /

Select your repayment amount

- Minimum contractual amount
- Higher amount \$

For loan account B (if applicable)

1 Loan account number

You'll be making repayments into this account. For new loans, the account number is listed in your loan contract.

2 Repayment method

- Direct debit from an external bank account ▶ GO TO 3
- Debit from your offset home loan account ▶ GO TO 4
- Debit repayments from account A ▶ GO TO 4
Repayment sweep is only available if account A has a variable rate and contains sufficient funds.
- Manual repayments ▶ GO TO 5
(ie. salary deposit, BPAY and direct funds transfer)
Please arrange the salary deposit with your employer. Manual repayments are not available on a fixed rate loan or during a construction period.

3 Your direct debit details

Please debit this account

Account name

This account must be in the name of at least one borrower.
All joint account holders must sign this form overleaf.

Name of financial institution

BSB

Account number

4 Repayment frequency and amount

If you have a line of credit loan, this question is optional.

Select your repayment frequency

- Monthly on the first business day of each month
- Fortnightly on Fridays ▶ DETAILS BELOW
- Start on the next available fortnightly cycle
- Preferred start date (existing loans only) / /

Select your repayment amount

- Minimum contractual amount
- Higher amount \$

Direct debiting is not available on the full range of accounts. If in doubt, please refer to your bank or other financial institution where you maintain your account before signing this document. You should check the account details provided above against a recent account statement.

Your home loan portfolio will be managed by your Mortgage Manager and serviced by Macquarie Securitisation Limited (MSL) Australian Credit Licence (ACL) 237863 on behalf of the lender Perpetual Limited, ABN 86 000431827.

®Registered to BPAY Pty Limited ABN 69 079 137 518.

5 Nominate accounts for transferring funds

Nominating an account allows you to transfer more than \$10,000 through phone and internet banking.

The following are automatically set up as nominated accounts:

- ✓ accounts A and B in your loan contract (funds transfer is not available during the fixed rate or construction period)
- ✓ account listed for direct debit purposes in Section 3
- ✓ offset account.

Do you wish to nominate other accounts?

- No ▶ GO TO 6 Yes ▶ DETAILS BELOW

Nominated account 1

Account name

Charina Mantilla / Anecito Jr Mantilla

Name of financial institution

Commonwealth Bank of Australia

BSB

063791

Account number

10891093

Nominated account 2

Account name

Name of financial institution

BSB

Account number

6 Access money with a Cashcard

By selecting an Offset or Line of Credit Home Loan with variable rates¹, each borrower requests to receive a Cashcard² to access funds through ATMs³ and EFTPOS for these products. If you tell us you do not want a Cashcard with these products by ticking the box below, we will not provide a Cashcard.

- You do not want a Cashcard and understand that you may not be able to access your funds through ATMs and EFTPOS.

- 1 Up to two eligible loan accounts can be linked to the Cashcard and accounts can be changed after activation. Cashcards must be activated before use.
 2 Cashcards will only be provided in individual names and not company names. A company director who is also a guarantor can receive a Cashcard.
 3 Withdraw cash or check your balance for free at any Australian ATM branded Westpac, St George, Bank of Melbourne or Bank of SA. Fees may apply through other ATMs.

7 Sign here

Direct debit request service agreement

The borrower(s) ('you', 'your') authorise and request the Lender ('us', 'our', 'we') to arrange for funds to be debited from your account described on the previous page with any amounts that become due by you to Perpetual Limited (User ID No. 024001) in relation to your loan account through the bulk electronic repayment system. By signing the Direct Debit Request (DDR) you acknowledge you have read and agree to these terms.

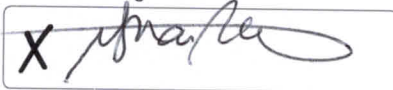
1. The DDR will be used to debit amounts due by you under your *loan contract* with us.
2. If a payment falls due on a non-business day, the amount will be debited on the next business day. If you are uncertain when a debit will be processed to your account, you should contact us.
3. The purpose for which the DDR is used will not be changed without giving you at least 14 days' notice.
4. All information relating to you and your nominated account will be kept confidential subject to any consents you have granted. We may disclose information for the purpose of resolving any disputed payment or claim.
5. You may not terminate the DDR without our consent.
6. You may request a stop to any individual debit by giving written notice to us at least three business days prior to the payment due date. You may also contact your financial institution.

7. You may request deferment or alteration to payments under the DDR by contacting us at least three business days prior to the payment due date.
8. If you consider that a debit has been incorrectly made, you should contact us or your financial institution. We will determine whether the debit was correct, and if not, arrange for an adjustment. Claims may also be directed to your financial institution.
9. You must ensure there are sufficient clear funds available in the nominated account to meet each debit on its due date. You must advise us if the account nominated by you to receive the DDR is transferred or closed.
10. You must arrange a suitable alternate payment method with us if you wish to cancel the DDR and we agree to its cancellation.
11. You must not close or alter the account being debited without our prior written consent and unless approved alternate payment arrangements have been made.
12. If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your contract with us, and you may be in default under that contract.
13. You agree that we may assign this authority to anybody who takes over the ownership or running of your account.

Borrower 1 full name

Anecito Jr Sagrado Mantilla

Borrower 1 signature

X 

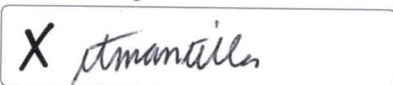
Date

17 / 07 /2015

Borrower 2 full name

Charina Mantilla

Borrower 2 signature

X 

Date

17 / 07 /2015

For the direct debit account listed in section 3

If there are joint account holders who are not borrowers on this loan, they need to give their authority for us to debit their account by signing below.

Account holder full name

Account holder signature

X 

Date

/ /