

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

- 1 The Initiator :
 - a) Undertakes to give written notice to me/us of the commencement date, frequency and amount of Direct Debit at least 10 calendar days before the first Direct Debit is drawn (but no more than two calendar months). In the event of any change to the frequency or amount of the Direct Debit, the Initiator has agreed to give written notice of the change as requested by me/us.
 - b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

- 2 The Customer may:
 - a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
 - b) Stop payment of any Direct Debits to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
 - c) At any time, request a change to the frequency or amount of this Direct Debit by giving notice to the Initiator, in which case the Initiator will give notice to the Bank to initiate the change.

- 3 The Customer acknowledges that:
 - a) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
 - b) In any event this authority is subject to any arrangement now or herewith existing between me/us and the Bank in relation to my/our account.
 - c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other disputes are between me/us and the Initiator.
 - d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:
 - i) the accuracy of information about Direct Debits on bank statements
 - ii) any variations between notices given by the Initiator and the amounts of Direct Debits
 - e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly nor for the non-receipt of late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

- 4 The Bank may:
 - a) In its absolute discretion conclusively determine the order of priority payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
 - b) At any time terminate this authority as to future payments by notice in writing to me/us.
 - c) Charge its current fees for this service in force from time to time.