



Combined Rural Traders Society Ltd
84 Cumberland Street
Private Bag 1968, Dunedin
Telephone (03) 477-9040 or 0800-278-583
 Incorporated under the *Industrial and Provident Societies Act 1908*

<p>X CRT ACCOUNT NUMBER as appears on your statement</p>	<p>X TRADING NAME as appears on your statement</p>
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AUTHORITY TO ACCEPT DIRECT DEBITS

X NAME OF BANK ACCOUNT
from which payments are to be made

BANK NO.	BRANCH NO.	ACCOUNT NUMBER	SUFFIX

Please attach an encoded deposit slip to ensure your number is loaded correctly

To the Bank Manager:

X BANK

X BRANCH

X TOWN/CITY

I/We authorise you until further notice,
to debit my/our account with all amounts which

Combined Rural Traders Society Limited

(hereinafter referred to as the Initiator)

the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed on the reverse of this form.

AUTHORITY TO ACCEPT DIRECT DEBITS
(Not to operate as an assignment or agreement)

AUTHORISATION CODE

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X MY/OUR SIGNATURE(S)

X PLEASE PRINT NAME

X DATE

TO BE COMPLETED BY THE SHAREHOLDER:

BANK STATEMENT REFERENCE
Information to appear on the customer's bank statement. Your CRT number will automatically appear on your bank statement (e.g. CRT123456789). Please only fill in the BANK STATEMENT REFERENCE if you require any additional information to this.

X

PAYER REFERENCE

TO BE COMPLETED BY CRT:

OFFICE

DATE

INITIALS

FOR BANK USE ONLY:

0296 <hr style="width: 80%; margin: 0 auto;"/> 08 1994	DATE REC'D	RECORDED BY	CHECKED BY	BANK STAMP
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PLEASE COMPLETE ALL THE SECTIONS MARKED WITH A GREEN CROSS

CRT Directpay is a convenient system for paying your monthly CRT account automatically from your bank account.

CRT Directpay is the same as the many long-accepted direct debit systems that many people use to pay insurance, rates, hire purchase, charitable donations, mortgage, rent and other regular accounts.

save time
and money

You can forget about writing cheques and rushing to the postbox to **pay your CRT account on time**. CRT Directpay does it all for you automatically, paying your account on the day that it's due, even when you are away on holiday.

CRT Directpay also **guarantees** that your rebates and CRT Choices points will be honoured because CRT Directpay pays your account on time, every time.

CRT Directpay is **safe** because you will continue to receive a CRT statement in plenty of time for you to check it, and CRT can only withdraw the exact amount of money owing. **You are in complete control** and can query and stop payment if there is a problem. You can even cancel CRT Directpay at any time.

CRT Directpay has the **support** of most major banks and is regulated by a very strict code of conduct agreed by the banks themselves.

All you have to do to switch to CRT Directpay is complete the authority form and send it to CRT, Freepost 3437, Private Bag 1968, Dunedin. CRT will arrange the whole thing with your bank. **It's so simple!**

Authority to Accept Direct Debits Conditions of this Authority

1. The Initiator (Combined Rural Traders Society Ltd)

- (a) Has agreed to give written notice of the net amount of each direct debit and the due date of debiting at least 10 calendar days before (but not more than two calendar months) the date the direct debit will be initiated. The advance notice will include the following message: "Unless advice to the contrary is received from you by (*Date), the amount of \$----- will be directly debited to your bank account on (initiating date)."

*This date will be at least two days prior to the due date to allow for amendment of direct debits.

- (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 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 to any direct debit 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.

3. The Customer acknowledges that:

- (a) This Authority will remain in full force and effect in respect of all direct debits made from 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 hereafter 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 its authority. Any other disputes lie between me/us and the Initiator.
(d) The Bank accepts no responsibility or liability for the accuracy of information about payments on bank statements.
(e) The Bank is not responsible for, or under any liability in respect of:
- any variation between notices given by the Initiator and the amounts of payments;
- the Initiator's failure to give written advance notice correctly nor the non-receipt or 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 of 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.

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