

Bendigo Bulk Payments.

Thank you for your recent enquiry in relation to Bendigo Bulk Payments.

Bendigo Bulk Payments simplifies the process of paying creditors or processing your payroll saving you time and money.

Features include;



Electronic payments to multiple bank accounts within Australia processed as just one withdrawal to your account.



Dual authorisation of payments by signatories.



No daily transaction limit.

Please find included a Bulk Payments application form and a Bulk Payments Fact Sheet. You are encouraged to read and understand these documents prior to applying for the facility.

You should have already received a copy of the Bendigo Business Accounts and Facilities Terms and Conditions document. If you have not yet received this document, please contact your branch.

The following information will tell you why Bendigo Bulk Payments is right for your business.

As Bendigo Bulk Payments is a feature of Bendigo's e-banking all users wishing to use the facility must have e-banking access and an activated security token. e-banking access can be obtained by visiting your branch or contacting **1300 BENDIGO**.

Once an application form has been received by the bank; it will take between 5 – 8 business days until you can process your first file. We are required to issue your business with a unique 6 digit APCA ID, this process takes a minimum of 5 – 8 business days. If you include an email address on the application form, we will issue you with the appropriate information as soon as we can.

Establishment Fee & Invoicing

Application Fee: \$99.00*

Ongoing Fees

Transaction Fee: 16.5c* per transaction *GST Inclusive

Transaction Fee: 15.0c per transaction is charged at the time a Bulk Payment is processed.

GST: 1.5c per transaction accumulates throughout the month and charged on the first business day of the next month.

The cut off time for Bendigo Bulk Payments is 7.00pm Monday to Friday (Victorian time). Both One-Touch and Professional security tokens are compatible with Bendigo Bulk Payments.

To proceed with Bendigo Bulk Payments please fully complete the application form and return to your nearest Bendigo Bank Branch.

Bendigo and Adelaide Bank

 **Bendigo Bank**
Bigger than a bank.



Making payments is a necessary part of running a business. Whether it's payrolls or payments to creditors, Bendigo Bulk Payments simplifies the process allowing you to manage your cash flow more effectively and save time and money.

In the past, multiple bank withdrawals were required to pay multiple credits. But with Bendigo Bulk Payments only one withdrawal is needed regardless of how many credits you have to pay.

Put simply, with Bendigo Bulk Payments you can pay all your electronic transfers at once. There's no need for cheques, because the funds can be deposited overnight to most Australian bank accounts.

Accessible via Bendigo e-banking, the Bendigo Bulk Payments facility is simple to use, has no daily transaction limits and comes with the security of dual signatory authorisations and an authentication token.

At Bendigo Bank we like to think we're more than just a provider of bank accounts, loans and credit cards. In fact, we like to think you'll consider us an important part of your ongoing business success.

For more information about business banking 'the Bendigo way' contact your local Bendigo Business Banker, phone **1300 BENDIGO** or visit www.bendigobank.com.au/public/business/payroll.asp

How does it work?

Files are uploaded via Bendigo Bank's e-banking site for processing. Bendigo e-banking will complete a check for sufficient cleared funds in your nominated account before accepting the file.

Can I use 'uncleared funds' with Bulk Payments?

No. Files can only be processed if sufficient cleared funds are held in your account at the time of processing.

Do I need internet access to use Bendigo Bulk Payments?

Yes.

Do I need access to Bendigo e-banking?

Yes. If you do not have access, please visit your local branch or contact **1300 BENDIGO** and they will arrange access to be established for internet banking.

(Note: Only authorised signatories on your account may be established as Bendigo e-banking users)

Can a Restricted Access Signatory use Bendigo Bulk Payments?

Yes. Restricted access signatories are able to upload and view ABA files. They can not authorise payment of these files.

What security measures will be used for Bendigo Bulk Payments?

Bendigo Bank's e-banking site is a secure site with 128 bit encryption. You are also required to have a security token that must be used as part of the bulk payments process.

What will it cost me to use Bendigo Bulk Payments?

Please refer to our Bendigo Business Accounts & Facilities Product Disclosure Statement for further details.

What is a data file?

A data file is a file containing electronic transactions in a format that has been agreed by all Australian Financial Institutions. This format is known as an ABA file format.

You must have a compatible Accounting Package in order to use this service.

Most accounting/payroll packages will enable an ABA file to be created. Please check with your software supplier regarding ABA file compatibility.

What is the latest I can lodge a file for overnight processing?

7.00pm (Melbourne time).

Can a file be recalled if I send the file via Bendigo Bulk Payments?

No, once a file is submitted via Bendigo Bulk Payments, it cannot be recalled or cancelled.

Can I choose any account in internet banking to use for Bendigo Bulk Payments?

Each account you wish to use for Bendigo Bulk Payments will need to be registered separately as a unique APCA User ID must be allocated.

Should you require new accounts to be established for use with Bendigo Bulk Payments, you will need to contact Bendigo Bank to arrange establishment of these facilities. Establishment fees will apply.

How do I register for Bendigo Bulk Payments to occur?

You can obtain our Bulk Payments application form by contacting your local branch or Business Banker.

A minimum of 5 working days should be allowed for establishment of your Bendigo Bulk Payments facility.

Will Bendigo Bulk Payments process Direct Debits?

No.

Who do I contact if we have technical problems with Bendigo Bulk Payments?

Please contact Bendigo OnCall on **1300 BENDIGO** and they will be happy to assist you.

Can I use my mobile to upload Bulk Payment Files?

No, but you can authorise payment files.

Upon completion, please return the original Application form to your nearest Bendigo Bank Branch

Company Information

Registered Business Name/Company Name:		
		ABN Number:
Business Address:		
Suburb/Town:	State:	Postcode:
Postal Address (if different from above):		
Suburb/Town:	State:	Postcode:
Contact Name:	Phone Number: ()	
Email Address:		

Internet Banking Details

Please visit your local branch or contact Bendigo OnCall on 1300 BENDIGO if you do not already have access to the Bendigo e-banking service.

Name of Authorised User	Internet Banking Access ID Number	Restricted User*
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

*Restricted access, if applicable, must be arranged at your branch.

Other Requirements

You must have an active security token or the user will default as a restricted user.

Software that will create an ABA format file is required (MYOB, QuickBooks, etc).

Account Information

*Must be a Bendigo Bank account:

I/We request Bendigo Bulk Payments to be established on the following account:

BSB Number:	Account Number:	Account Name:
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I/We authorise Bendigo Bank to debit fees to the following Bank Account Number (if different from above nominated account):

BSB Number:	Account Number:	Account Name:
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I/We acknowledge that all information supplied is correct and that Bendigo & Adelaide Bank will be advised immediately upon any change in the above information. I/We also acknowledge that I/We have read and acknowledge the attached agreements relating to being a Bendigo Bulk Payments User.

I/We have also received and acknowledged the Bendigo Business Account and Facilities Terms and Conditions document supplied with this application. I/We request and authorise Bendigo Funds Transfer Services 045927 to arrange a debit to our nominated account any amount deemed payable by me/us in relation to this application and related ongoing service.

Authorised Signatory:	Date: / /
Authorised Signatory (second signatory to sign if applicable):	Date: / /

BRANCH USE ONLY

Verified by (name):	ADM:
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When verified scan and send copy to Bulk.Paymentsmailbox@bendigoadelaide.com.au for processing.

Privacy Disclosure

1. We, Bendigo Bank, collect your personal information so that we can change your personal details and can continue to administer the financial products that you have with us. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to change your personal details or continue to administer the financial products you have with us.
2. We may use your personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, plastic card and cheque production bureaux, electronic network administrators, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, insurers, intermediaries, valuers, other credit providers, credit reporting bodies and government authorities. If we have provided you with credit, we may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the risk in purchasing and effecting the purchase of that credit by way of securitisation arrangement. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.
3. Some of the organisations we disclose your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.
4. In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 361 911.
5. We may use your personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 BENDIGO.
6. You should also read our Privacy Policy. Our Privacy Policy contains information about:
 - a. how you can access and seek correction of your personal information;
 - b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
 - c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.bendigobank.com.au or by telephoning 1300 361 911.

This is your Direct Debit Service Agreement with **Bendigo Funds Transfer Services 045927**. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

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 **Bendigo Funds Transfer Services** (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

1.1 By signing a Direct Debit Request or by providing us with a valid instruction, 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 as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If 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. Amendments 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. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least **45 days** notification by writing to: **Level 4, 120 Harbour Esplanade, Docklands, Vic 3008**

or

by telephoning us on **1300 BENDIGO** during business hours;

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

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 BENDIGO and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.

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 in writing.

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).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to **Level 4, 120 Harbour Esplanade, Docklands, Vic 3008**

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 posting.

Bendigo Bulk Payments Direct Credit System User Application



TO: BENDIGO AND ADELAIDE BANK LIMITED

("User Financial Institution") and to each other financial institution which from time to time participates in the Direct Credit System:

(The User)

HEREBY APPLIES to become a user of the Direct Credit System from time to time operated by participating financial institutions (which include User Financial Institution).

The User **HEREBY ACKNOWLEDGES** that the User Financial Institution is at liberty to accept or decline this Application. If the Application is accepted by the User Financial Institution and any participating financial institution (Financial Institution) thereafter accepts and acts on instructions given by the User in connection with the Direct Credit System by use of that Financial Institution's BSB numbers in the acceptable media format, the User **AGREES** that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between the User Financial Institution and the User which cannot be excluded, restricted or modified by a term of the contract it shall become bound to each such Financial Institution in the following manner.

1. The User shall comply with all the obligations of a user of the Direct Credit System as advised by the User's Financial Institution, any amendment modification or replacement thereof from time to time issued by the User Financial Institution or by any other Financial Institution which may hereafter become the User Financial Institution in respect of the User.
2. The User shall obtain from every customer of a Financial Institution whose account the User wishes to instruct that Financial Institution to credit through the Direct Credit System, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media format containing the User's instructions.
3. The User hereby agrees to indemnify and keep indemnified the User Financial Institution and any other Financial Institution from and against all losses, outgoings, claims, demands, damages, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the User, or a Bureau acting for the User, to observe any obligations of a User in respect of the Direct Credit System.
4. If the User with the prior written approval of the User Financial Institution engages a bureau or other third party to prepare and/or lodge acceptable media by which the User's instructions are given to a Financial Institution, the User's obligations will not be in any way affected by its engagement of a bureau or the User Financial Institution's approval thereto.
5. The performance of the User's obligations in respect of the Direct Credit System may be enforced by any Financial Institution or by the User Financial Institution on behalf of any other Financial Institution.
6. The termination by a Financial Institution of the direct credit arrangements between the User and that Financial Institution will not affect the User's obligations in respect of the Direct Credit System to each other Financial Institution.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon the User Financial Institution which are not capable of being excluded are hereby excluded from the agreement between the User and the User Financial Institution in respect of the Direct Credit System and save as aforesaid there are no understandings, agreements, representations, conditions or warranties expressed or impliedly given by the User Financial Institution, not specified herein, which relate to the Direct Credit System or the services to be provided by the User Financial Institution or any other Financial Institution pursuant to the Direct Credit System.

The User certifies that the foregoing undertakings are within the powers of the User to give.