

American Express® Credit Card

Direct Debit Application Form



Direct Debit gives you the choice of two convenient options for direct debiting payments toward your Credit Card balance from your bank account. Please note that you can only set up one direct debit at a time. You will have to complete a separate Application Form for each Card you would like to set up.

Direct Debit Payment Options

Please choose:

EITHER:

Minimum payment - as outlined on your monthly statement. By paying your minimum payment by direct debit, you can avoid late payment fees. If you want to pay more you can do so by another payment option, please refer to your statement

OR

Full closing balance - the entire closing balance of your account is paid as shown on your monthly statement.

How does it work?

You still receive your full statement of charges each month, so simply look over your statement to make sure it's in order. The payment is automatically debited from your nominated bank account.

Additional payments

In addition, for each of the two options listed above, if you make a payment to us ("Additional Payment") after your monthly statement is issued but before the direct debit date specified in that statement, the amount we direct debit will be reduced by this Additional Payment. The Direct Debit amount that appears in your Online Account may not reflect any Additional Payment(s).

Your payments are never rushed

Your payments are automatically debited from your bank account.

If you have any enquiries, please call us

If you choose to direct debit from your bank account and have any questions about the charges shown on your statement, we're here to help. Simply call Cardmember services on 0800 656 660 Monday to Friday between 8:00 am to 6:00 pm, prior to the payment date on the statement.

How to enrol

If you wish to have the funds debited from your bank account, please complete the attached form.

Note that, if your bank account is a joint bank account, all signatories must sign the form.

Please return the completed form using one of the following options:

Online: amex.co.nz/documentcentre

(Log in to your online account and select "Direct Debit" as the document type)

Mail: Freepost 1588, American Express International (NZ), Inc., P O Box 4005, Auckland 1015

Until a message appears on your monthly statement confirming the date your Direct Debit takes place, it's important you continue to pay your Account in the usual way.

American Express International (NZ), Inc.
amex.co.nz/documentcentre
0800 656 660, 8:00 am to 6:00 pm, Monday
to Friday Mail: Freepost 1588, American
Express International (NZ), Inc., P O Box
4005, Auckland 1015

DIRECT DEBIT AUTHORITY

American Express Account Number

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Name of my/our bank account to be debited: <input type="text"/>			
Name of my/our bank: <input type="text"/>			
My/our bank account number:			
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
<i>Bank</i>	<i>Branch</i>	<i>Account</i>	<i>Suffix</i>

Authorisation code					
0	3		1		

Approved	
0107	12/2022

From the acceptor to their bank:

I/we authorise you to debit my/our account with the amounts of direct debits from AMERICAN EXPRESS INTERNATIONAL (NZ), INC. with the authorisation code specified on this authority in accordance with this authority until further notice.

I/we agree that this authority is subject to:

- The bank's terms and conditions that relate to my/our account, and
- The terms and conditions listed below and overleaf.

The following information will show on your bank statement:

" . &9'1" : . &/ T

Signature

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
x	Date	/	/

Signature

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
x	Date	/	/

To enrol in Direct Debit with a joint bank account, all signatories must sign this form.

Specific Conditions relating to notices and disputes (“Specific Conditions”)

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator or
- You receive a written notice, but the amount or the date of debiting is different from the amount or the date specified on the notice.

Subject to the conditions overleaf, the initiator is required to give you a written notice of the amount and date of each direct debit no less than 10 calendar days before the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Conditions of this Direct Debit Authority

1. These Conditions are in addition to the Specific Conditions listed in the preceding page.
2. This agreement authorises American Express to withdraw money from your nominated account as set out in the Direct Debit Authority. If you have any enquiries relating to this agreement you should contact American Express.
3. Note that, if the Card account number stated on the Direct Debit Authority (or the account itself) changes for any reason, the direct debit enrolment will continue.
4. Please call us on the number on the back of your Card or refer to amex.co.nz/contact-us if you want to:
 - Make a change to this agreement
 - Stop or defer an individual payment
 - Cancel this agreement; or
 - Dispute a debit that has been made from your nominated account.

Notice of Direct Debit amount

5. We will send you a monthly statement in relation to your American Express Card that will specify the amount that we will direct debit on the direct debit date.
6. If you make a cleared payment to us ("Additional Payment") after your monthly statement is issued but before the Direct Debit date, the amount we direct debit will be reduced by this Additional Payment. The Direct Debit amount in your monthly statement will no longer be correct and may not be updated online until the Direct Debit is processed.

General

7. This authority will remain in full force and effect in respect of all direct debits made from your account in good faith notwithstanding your, bankruptcy or other revocation of this authority until actual notice of such event is received by your financial institution.
8. You must make sure that sufficient funds are cleared and available in your nominated account on the payment date. If there are insufficient funds and your financial institution dishonours the payment then:
 - a. We will charge you a dishonour fee as outlined in your financial table.
 - b. Any charges and tax on those charges incurred by us may be debited from your account.
 - c. The amount of the dishonored debit will be debited from your account.
 - d. We also reserve the right to cancel the Direct Debit Authority if any debit is returned unpaid by your financial institution.
9. We will keep your financial institution account details confidential. However, we will disclose these details:
 - a. If you consent; or
 - b. To the extent required by law, for example if a court order requires disclosure; or
 - c. For the purposes of this agreement, for example, to settle a dispute.
10. You indemnify and keep us indemnified against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in your Direct Debit Application Form. Your indemnity:
 - a. Extends and covers all changes you make to your Direct Debit Authority; and
 - b. Continues after this agreement is ended.