



Conditions of this Authority to accept Direct Debits

Specific conditions relating to notices and disputes

1. I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:
 - I don't receive a written notice of the amount and date of each direct debit from the initiator Rabobank New Zealand Limited (herein after referred to as the Initiator), or
 - I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. The initiator may only send a direct debit if you have:
 - Asked the initiator to send it, and
 - Agreed the amount of the direct debit.
3. The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.
4. 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.