

RAMS Switching Made Easy.



Switching your regular payments to RAMS is easy – the steps below provide you with all the information you need. If you need help at any stage of the switching process, simply call **13 RAMS, that's 13 7267**.

Step 1 – Open an account with RAMS

Visit myRAMS.com.au to open a deposit account. The myRAMS website allows you to pay bills, transfer your funds or manage your RAMS accounts, all in a secure environment. To access the site you simply need to register by calling **13 RAMS, that's 13 7267**. Please note myRAMS is currently not available to company or trust account holders.

Step 2 – Identify your regular payments to and from your old transaction account

You can ask your old financial institution to issue you with a list of regular payments ("Regular Payments List") you've made over the past 13 months.

Alternatively, if you wish, you can ask us to obtain this from your old financial institution. All you need to do is complete the Request for a Regular Payments List form included in this flyer. We will mail this to you when we receive it from your old financial institution.

If you already know the regular payments to and from your old transaction account, you can skip this step.

A sample Regular Payments List could look like this:

<Customer's Name>

<Customer's Address>

BSB No. 999-999

Account No. 0000000

Page: 01

Direct Debit and Direct Credit Arrangements for the past 13 months as at <dd/mm/yyyy>

Date (ddmmmyy)	DE User ID	Name of User	Name of Remitter	Lodgement Reference	Amount
Debits					
040511	098765	Local Council	Local Council	023488865	\$480.00
150511	086420	Telecom Co	Telecom Prepaid	029747018	\$85.34
310511	097531	Gym Membership	Gym Membership	030098	\$37.52
Credits					
030611	003456	Employer Pty Limited	Employer Payroll	0000549582	\$1587.23
100611	000953	ASX Share Company	ASX Dividend	087653	\$29.04

The list will outline the following types of payments:

- Regular direct debit and direct credit arrangements (as above). Regular debits to your account could be bills and memberships. Regular credits could be your salary and dividends.

- Periodical payments of any standing instructions (e.g. pay rent on 3rd day of each month). This could be a regular payment you make to another person.

Note that recurring payments made to your providers or merchants where you have supplied your credit or debit card details, and 'pay anyone' payments (e.g. pay my child's pocket money each week) may not be included in the list of regular payments from your old bank. You will need to identify these from your bank statements and contact the organisation to make changes.

Step 3 – Set up payments to your RAMS account

There are two ways you can switch – doing it yourself or getting help to make the switch.

Option 1. Switching the 'DIY' way

- For direct debits or direct credits (direct payments):
 - Contact each organisation (e.g. employer, local council, gym etc) on the Regular Payments List and ask them to switch the old account details to your new RAMS account.
 - Follow the organisation's instructions or send them a 'Change Advice' letter (see sample provided with this flyer).
- For periodical payments or 'pay anyone' instructions, go to myRAMS and set up the payment. Remember to contact your old financial institution to cancel the periodical payment or future 'pay anyone' instructions from your old account.
- For salary payments, you will need to tell your employer of your new RAMS BSB (032-885) and your account number.
- Where you have given your credit or debit card details to an organisation for direct payments, contact the organisation to give them your new RAMS account details.



Option 2. Getting help to make the switch

- For direct debits or direct credits (direct payments):
 - Complete and sign Page 1 of the attached 'Notice of Variation of Account Details' form.
 - If you have more than one direct payment, photocopy the Schedule (Page 2) of the attached 'Notice of Variation of Account Details' form for each payment you wish to switch.
 - Using the information from your Regular Payments List, complete a separate copy of Schedule (Page 2) for each payment.
 - If you wish to cancel a direct payment, complete the attached 'Direct Debit Cancellation Request' form.
- Post, email or fax the completed 'Switch' forms and a copy of your Regular Payments List to us at:
Post RAMS Switch Accounts, Locked Bag 5001,
Concord West NSW 2138

Email channelsupport@ramsservices.com.au

Fax 1300 656 728
- For periodical payments or 'pay anyone' instructions, you will need to go to myRAMS and set up the payment. Remember to contact your old financial institution to cancel the periodical payment or future 'pay anyone' instructions from your old account.
- For salary payments, you will need to tell your employer of your new RAMS BSB (032-885) and your account number.
- Where you have given your credit or debit card details to an organisation for direct payments, you will need to contact the organisation to give them your new RAMS account details.

Checking your accounts

To make sure your payment has successfully switched over, check both your new RAMS account and the old account when you expect a payment to be credited or debited to your account. To help you keep track of these payments, you can use the Checklist provided with this flyer.

If needed, contact the relevant organisation to find out if your instructions have been received. A list of common service providers with their website address is provided with this flyer.

IMPORTANT: Please remember that the relevant organisation is responsible for updating their records. They generally should contact you to confirm that their records have been updated or if there are any issues. Unfortunately, RAMS has no control as to when the organisation will switch over your payments to your new RAMS account.

And don't forget to make sure you have enough money in both your old account and your RAMS account to cover your payments until all have been switched over or cancelled.

Step 4 – Close your old accounts

Once you are sure that all your regular payments have successfully switched over to your new RAMS account, you can close your old accounts.



Switching the 'DIY Way': Sample 'Change Advice' Letter.

<Your name>
<Your address>

<Date>

<Organisation name>
<Organisation address>

Dear Sir/Madam

RE: Change of Account Details – Reference No <insert reference / policy number>

With immediate effect, please use the new account details provided below for future regular payments.

Old Account Details	New Account Details
Financial Institution: <insert>	Financial Institution: Westpac Banking Corporation
Account Name: <insert>	Account Name: <insert>
BSB: <insert>	BSB: 032-885
Account No: <insert>	Account No: <insert>

I/We confirm that I am/we are authorised to operate the new account as described above.

<For direct debits, I/we authorise you to debit the new account in accordance with the terms of the existing Direct Debit request.>

<For direct credits, I/we authorise you to make further payments due by crediting the new account.>

If you have any questions, please contact me on <insert contact details>.

Yours faithfully

<Your name>

RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065 promotes and distributes RAMS deposit products as an authorised representative of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 ("Westpac"). Westpac is the credit provider for RAMS home loans and the issuer of RAMS deposit products. Updated 1 July 2012





List of Common Service Providers

To assist you further, we have compiled a list of common service providers and their website addresses. You can use this information as a starting point to contact the organisation you use, to follow up your switching instructions.

Health Insurance

HBA	www.hba.com.au
HBFB	www.hbf.com.au
HCF	www.hcf.com.au
BUPA	www.bupa.com.au
Medibank Private	www.medibank.com.au
NIB	www.nib.com.au

General Insurance

AAMI	www.aami.com.au
Allianz	www.allianz.com.au
CGU	www.cgu.com.au
GIO	www.gio.com.au
Just Car	www.justcarinsurance.com.au
NRMA	www.nrma.com.au
QBE	www.qbe.com.au

Government Departments

Centrelink	www.centrelink.gov.au
Australian Taxation Office	www.ato.gov.au

Financial Institutions

American Express	www.americanexpress.com.au
ANZ	www.anz.com.au
Bank of Queensland	www.boq.com.au
BankSA	www.banksa.com.au
Bankwest	www.bankwest.com.au
Citibank	www.citibank.com.au
Commonwealth Bank	www.commbank.com.au
ING Direct	www.ingdirect.com.au
NAB	www.nab.com.au
St George Bank	www.stgeorge.com.au
Suncorp	www.suncorp.com.au
Westpac	www.westpac.com.au

Telco & Internet

3	www.three.com.au
AAPT	www.aapt.com.au
iiNet	www.iinet.com.au
Optus	www.optus.com.au
Telstra	www.telstra.com.au
TPG	www.tpg.com.au
Vodafone	www.vodafone.com.au

Gas & Electricity

AGL	www.agl.com.au
Energy Australia	www.energyaustralia.com.au
Integral Energy	www.integral.com.au
Origin Energy	www.originenergy.com.au
TRU Energy	www.truenergy.com.au

Water

Sydney Water	www.sydneywater.com.au
Melbourne Water	www.melbournewater.com.au
SA Water	www.sawater.com.au
Water Corporation (WA)	www.watercorporation.com.au
Queensland	Check your water bill for details
Northern Territory	www.powerwater.com.au

Gym Memberships

Fitness First	www.fitnessfirst.com.au
Virgin Active Health	www.virginactive.com.au
Energize Health Club	www.energizehealthclub.com.au

E-Tolls

RTA (NSW)	www.rta.nsw.gov.au
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Donations

World Vision	www.worldvision.com.au
Unicef	www.unicef.com.au

Others – use website below to search for contact details

Local Council	www.whitepages.com.au
Share Registry	www.asx.com.au

[Switch to RAMS Checklist](#)

This checklist will help you keep track of when each payment has successfully switched over to your RAMS account. Remember that RAMS has no control as to when these payments are switched over. You will need to contact the organisation to follow up any delays or errors.

[illegible]



Request for a Regular Payments List

PRIVACY STATEMENT AND CONSENT REQUEST

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at www.rams.com.au/privacy/privacy-statement or by calling us on **13 7267**. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Marketing Communications

We will (and our RAMS franchisees may) use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can call us on **13 7267**, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message. If you do not want to receive direct marketing offers from a RAMS franchisee, you should contact them directly or follow the opt-out instructions in their message.

My Old Financial Institution

I/We consent to RAMS obtaining a Regular Payments List from my Old Financial Institution (as outlined above) showing regular payments to and from my/our account(s) held with the Old Financial Institution described in the Schedule.

I/We consent to my/our Old Financial Institution compiling a Regular Payments List for the account(s) described in the Schedule, and disclosing the list to RAMS.

I/We understand and acknowledge that:

- The Regular Payments List contains my/our personal information;
- am/we are authorised to operate the accounts described in the Schedule;
- The accounts listed are personal accounts held in my/our name(s).
- This completed Request for a Regular Payments List form will be sent to my/our Old Financial Institution

To our customer:

- You need to be aware of your continued responsibility for ensuring your direct debits and credits are fulfilled correctly. While RAMS is assisting you with the account switching service by passing on your requests to other financial institutions and users of Direct Entry services, RAMS does not take responsibility for the accuracy, or completion of your requested account switching changes, for example it may not include all regular or one off payments;
- Please note some cancelled arrangements may appear on the list;
- The switching service applies only to direct debit arrangements, direct credit arrangements and not to periodical payments, BPAY payments, online 'Pay Anyone' payments, scheme debit card and scheme credit card arrangements;
- You are responsible for switching your own online 'Pay Anyone' payments and can do so by re-entering your 'Pay Anyone' payments into your new online RAMS account; and
- You are responsible for switching any scheme debit card or credit card arrangements by advising your provider or merchant of your new debit card or credit card number.

BSB No.

Account No.

Schedule (details of accounts held with my old financial institution)

BSB	Account number	Account name

Customer's Name/s

Customer's signature/s

Date

Customer's Name/s

Customer's signature/s

Date



Email completed forms to: channelsupportservices@ramsservices.com.au

Or

Fax completed form to: 1300 656 728



Notice of Variation of Account Details

PROMPT ACTION REQUIRED

CONFIDENTIAL COMMUNICATION:

This document is confidential and intended only for the use of the addressee. If you have received this communication in error, please notify the financial institution from which you have received it to arrange disposal. Unauthorised use of the information in this message may result in legal proceedings against the user.

- I/We have switched financial institutions and as a result my/our account details, for the purposes of Direct Debits and Direct Credits, have changed.
- I/We authorise RAMS to notify each Debit User and Credit User listed in the attached schedules, through its Sponsor or User FI, as the case may be, of my/our changed account details on my/our behalf.
- I/We acknowledge that provision of this Notice, together with the relevant Schedule attached, to each such Debit User or Credit User will change the account details set out in my/our direct debit arrangements and direct credit arrangements with them. The other terms of my/our original Direct Debit Request and Direct Credit arrangements are not affected.
- I/We instruct each such Debit User and Credit User, with immediate effect, to use the new account details provided below for my/our Direct Debits /Direct Credits.

MY/OUR OLD ACCOUNT DETAILS

Account Name	<input type="text"/>		
Financial Institution	<input type="text"/>	BSB No.	<input type="text"/>
		Account No.	<input type="text"/>

MY/OUR NEW ACCOUNT DETAILS

Account Name	<input type="text"/>		
Financial Institution	<input type="text"/>	BSB No.	<input type="text"/>
		Account No.	<input type="text"/>

To our customer

- You need to be aware of your continued responsibility for ensuring your direct debits and credits are fulfilled correctly. While RAMS is assisting you with the new account switching service by passing on your requests to other financial institutions and users of Direct Entry services, RAMS does not take responsibility for the accuracy, or completion of your requested account switching changes.
- **Remember**, it is important to ensure that your old account is open and has adequate remaining funds to cover any necessary direct debits until you have confirmed with your service provider that your requested changes have been made. Any failure to do so may result in fees, charges or your service provider cancelling their service to you.
- Please note some cancelled arrangements may appear on the list
- Service providers may take some time to process notifications,
- You should check to see if any contractual notice periods apply to your direct entry arrangements with your service providers
- The switching service applies only to direct debit arrangements, direct credit arrangements and not periodical payments, BPAY payments, online 'Pay Anyone' payments, scheme debit card and scheme credit card arrangements.
- Some direct entry users require notice of a change of bank details well in advance of the billing date – if so, a switching notice given under this arrangement may not take effect until the next billing cycle

I/we confirm that I am/we are authorised to operate the account represented by the BSB and Account Number shown immediately above (my/our New Account Details).

Customer's Name/s *(please print)*

Customer's signature/s *(in terms of the account authority)*

Date

Contact Telephone Number

Customer's Name/s *(please print)*

Customer's signature/s *(in terms of the account authority)*

Date

Contact Email



Notice of Variation of Account Details

NEW FINANCIAL INSTITUTION USE ONLY

To Sponsor /
User Institution

Date Sent

SCHEDULE

My/Our Direct Debit(s)/ Direct Credit(s) with:

User / Service
Provider

DE User ID

My/Our Full
Account Name

My/Our New
Account Details

BSB No.

Account No.

Lodgement Reference	Name of Remitter	Last Payment Date (dd/mm/yy)	Amount	Debit/ Credit	Customer's identification number with the Debit User (examples – Customer's Billing Number, Contract Number or Policy Number)

NEW FI USE ONLY

To Sponsor /
User Institution

Date Sent

Note: A separate Schedule is to be completed for each Debit User and Credit User to be notified of the variation of Customer account details.



Email completed forms to: channelsupportservices@ramsservices.com.au

Or

Fax completed form to: 1300 656 728



Direct Debit Cancellation Request

RAMS BSB

RAMS Account Number

Note: Any Cancellation Request issued on behalf of a new customer under an account switching arrangement must be signed by the Customer in accordance with the relevant account authority.

CONFIDENTIAL COMMUNICATION:

This document is confidential and intended only for the use of the addressee. If you have received this communication in error, please notify the financial institution from which you have received it to arrange disposal. Unauthorised use of the information in this message may result in legal proceedings against the user.

We advise that our Customer(s), whose details are shown below, has/have given instructions that they wish to cancel a Direct Debit Request addressed by them to the Debit User whose name and User ID Number are also shown below.

Customer Name/s

Details of account

Financial Institution

BSB No.

Account No.

Name of DE User

DE User ID Number

Lodgement Reference

Name of Remitter

Customer's ID Number(s) with the Debit User (if known)

[Examples: Customer's Billing Number, Contract Number or Policy Number]

Date of last debit / credit

To our customer

- Please be aware of your continued responsibility for ensuring your direct debits and credits are fulfilled correctly. While RAMS is assisting you with the account switching service by passing on your requests to other financial institutions and users of Direct Entry services, RAMS does not take responsibility for the accuracy or completion of your requested account switching changes.
- Service providers may take some time to process notifications,
- Some direct entry users require notice of a cancellation of a direct entry well in advance of the billing date – if so, a cancellation notice given under this arrangement may not take effect until the next billing cycle
- You should check to see if any contractual notice periods apply to your direct entry arrangements with your service providers
- The switching service only applies to direct debit arrangements, direct credit arrangements and not to periodical payments, BPAY payments, online 'Pay Anyone' payments, scheme debit card and scheme credit card arrangements
- You should retain an adequate balance in your existing account until you are confident that all requested regular payments have been cancelled

I/we confirm that I am/we are authorised to operate the account represented by the BSB and Account number detailed above.

I/we authorise RAMS to submit this Cancellation Notice on my/our behalf.

Customer's Name/s

Customer's signature/s

Date

Customer's Name/s

Customer's signature/s

Date

Email completed forms to: channelsupportservices@ramsservices.com.au
Or
Fax completed form to: 1300 656 728



Direct Debit Cancellation Request

RAMS USE ONLY

TO	<p>Name of Sponsor Institution</p> <input type="text"/> <p>Name of Sponsor Institution's Contact*</p> <input type="text"/> <p>Email <input type="text"/> Fax Number <input type="text"/></p> <p><small>* Refer to Appendix B7 of the BECS Procedures for details of Contact and fax number/e-mail address.</small></p>
CC	<p>Full name and ACN/ARBN/ABN of old Ledger FI</p> <input type="text"/> <p>Name of old Ledger FI Contact*</p> <input type="text"/> <p>Email <input type="text"/> Fax Number <input type="text"/></p> <p><small>*Refer to Appendix B7 of the BECS Procedures for details of Contact and fax number/e-mail address.</small></p>
FROM	<p>Full name and ACN/ARBN/ABN of Ledger FI</p> <input type="text"/> <p>Name of Branch or Central Point</p> <input type="text"/> <p>Email <input type="text"/> Fax Number <input type="text"/></p> <p>Contact Officer (full name) <input type="text"/> Signature <input type="text"/></p>