Once Credit Pty Ltd
ABN 99 112 319 632
Level 14, 255 Pitt Street,
NSW 2000, Australia

DIRECT DEBIT REQUEST

I request and authorise Once Credit Pty Ltd (User ID 658181 (**humm**)), to debit or charge my Nominated Account as follows:

• (**Direct Debit Request and Authority to Debit Bank Account**) if a bank account is my Nominated Account, through humm's own financial institution, to instruct the financial institution named in the [humm loan app] to debit to my Nominated Account for any amount owed to humm under this Loan Agreement. The debit or charge will be made through the Bulk Electronic Clearing System ("BECS") from my Nominated Account and is subject to the terms of the Direct Debit Request Service Agreement; or

• (**Card Payment Authority**) if a card account is my default payment source, to charge my Nominated Account for any amount owed to humm under this Loan Agreement.

I agree and acknowledge that my 'Nominated Account' is the [default payment method] I have selected in the [**humm loan** app].