



Western Refining's Direct Debit System is an electronic banking system authorized by you, the customer, to enable fuel product invoices to be paid automatically on the respective due date. By authorizing Western Refining to route an electronic draft to your designated bank account, you are assured of prompt and proper crediting of the payment. You are also guaranteed that invoices will not be paid before their due date. As a participant, you no longer have to write checks. Payments are automatically made when items are due.

### **BENEFITS OF OUR DIRECT DEBIT SYSTEM**

-  All invoices are paid automatically on their respective due date.
-  You are assured payments will be promptly and accurately applied to your account.
-  Direct Debit eliminates dependency on the postal system to deliver your payment by its due date.
-  Direct Debit reduces your administrative cost such as postage, clerical time, paper, etc...
-  Each draft will promptly adjust your available credit, allowing uninterrupted supply of product.

### **HOW OUR DIRECT DEBIT SYSTEM WORKS**

-  Direct Debit customers will continue to receive invoices as usual either by email or post.
-  A Direct Debit notice, identifying the items being drafted will be provided to you at least 2 days prior to the transaction date.
-  Invoices due on weekends or holidays will be drafted on the next banking day.
-  Insufficient funds can cause a draft to be returned and will be handled in the same manner as a returned check.
-  In the unlikely event of an error occurring, we guarantee to refund monies drawn in error within a 24 hour period or sooner, plus, any banking charges associated with the error.

