

# Direct Debit Service Agreement

You have entered or are about to enter into an agreement under which you make payments to us by use of the direct debit system. This agreement is entered into during a telephone conversation, or in person, where you give us your bank account details and authorise us to take the payments for your policy.

This agreement sets out the terms on which we, direct debit user ID – 500199, accept and act under this direct debit service agreement. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us, and certain obligations you have to us during this agreement.

## When we are bound by this agreement

1. We agree to be bound by this agreement when you authorise us to take payments from your account and furnish us with the particulars we need to draw an amount under it.

## What we agree to do and what we can do

2. We will only draw money from your account in accordance with the terms of this direct debit service agreement.
3. On giving you at least 14 days notice, we may:
  - Change our procedures in this agreement;
  - Change the terms of your direct debit service agreement; or
  - Cancel your direct debit.
4. You may ask us to:
  - Alter the terms, defer a payment to be made under or stop a drawing under this direct debit service agreement by contacting one of our customer service officers on 1800 67 67 00 with your policy reference at least 3 working days before your next due date.
  - Cancel your direct debit request by advising us in writing of your desire to cancel with your policy reference at least 3 working days before your next due date. Alternative payment arrangements will be required, should you wish your policy to continue.
5. You may dispute any amount we draw under your direct debit request by:
  - Contacting us on 1800 67 67 00 with your policy reference, and
  - Providing any written evidence of the discrepancy as required.
6. Disputes under clause 5 will be resolved within 14 days of receipt of all relevant documentation required and written notice of our determination of the dispute will be forwarded to you at that time.
7. If the day on which your payment is due is not a business day, we will draw the amount on the next business day following.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your direct debit request, we will make a second attempt within 5 working days. In addition to your regular instalment, we will draw any fees charged to us as a result of the rejected attempt(s). Should the second attempt also fail, we will contact you for alternative payment arrangements.
9. We will not disclose to any person any information you give us on your direct debit request, which is not generally available, unless:
  - You dispute any amount drawn and we need to disclose information to the financial institution with which your account is held or the financial institution which sponsors our use of the direct debit system in the course of investigating the dispute;
  - You consent to that disclosure; or
  - We are required to disclose that information by law.

## What You should consider

10. Not all accounts held with a financial institution are available to be drawn on under the direct debit system.
11. It is best to check account details against a recent statement from your financial institution to ensure the details you provide to us are completed correctly.

12. Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your direct debit request on a day which is not a business day.
13. It is your responsibility to ensure there are sufficient cleared funds available in your account for us to obtain payment in accordance with your direct debit request on each due date.
14. We request you to direct:
  - All requests to stop or cancel your direct debit request to us; and
  - All enquiries relating to any dispute under clause 5 of this agreement to us or to your financial institution.