

Direct Debit Request

I wish to pay my premium by:

Credit card Please complete Sections A & B

Direct debit from my/our nominated account Please complete Sections A & C

Payment frequency: Monthly Yearly

Section A: My/Our details

Name/s

Address

State

Postcode

Business telephone no.

Private telephone no.

Policy no.

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: : : : : : : :

The person insured or to be insured under the Policy is:

me/us and/or the following person/s (as nominated by me/us):

By signing or otherwise providing my/our authorisation to this Payment Authority, I/we acknowledge and agree that:

1. this Direct Debit Request is governed by the terms and conditions of the Direct Debit Request ('Agreement') provided to me/us. (A copy of the Agreement is attached. A further copy can be obtained by contacting CGU on 13 15 32;
2. I am/we are bound by all of the terms and conditions of the Agreement; and
3. you may vary the amount and frequency of future debits to my credit card or nominated account (as applicable) and the Agreement by prior arrangement and advice to me/us in accordance with the terms of the Agreement.

Section B: Payment by credit card

I/We authorise and request CGU Insurance Limited until further notice in writing, to debit my/our nominated credit card as detailed below, for any amounts due and payable to you under the insurance policy set out in Section A effected or to be effected, including by way of renewal, with you.

Please debit the following: MasterCard Visa

Card number

Expiry date

Name of bank or financial institution

: : : : : : : :

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Cardholder's name/s

Signature of cardholder

Please Note: Direct debiting to credit cards is governed by the Agreement but does not form part of procedures governed by the Bulk Electronic Clearing System. Debits to your credit card will be subject to the procedures detailed in your cardholder terms and conditions provided by your financial institution.

Section C: Direct Debit request

I/We authorise and request CGU Insurance Limited (User ID: 005901, User ID: 339229) until further notice in writing, to debit my/our nominated credit card as detailed below through the Bulk Electronic Clearing System, for any amounts due and payable to you under the insurance policy set out in Section A effected or to be effected, including by way of renewal, with you.

Name of bank or financial institution where the account held

Address of bank or financial institution

Account in the name/s of

BSB number : : : : :

Account no. : : : : : : : :

Signature

Date

Signature

Date

/ /

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If joint account, all signatures may be required.

Please note: Direct debiting is not available for all accounts. If in doubt, please contact your bank or financial institution.

Direct Debit Agreement

By Authorising the Direct Debit Request, you agree that we may arrange for Instalments in respect of the Policy to be paid from your nominated account or credit card under the terms of the Direct Debit Request and this Agreement. This Agreement is to be read in conjunction with the Policy and the Direct Debit Request.

1. WORDS THAT HAVE A SPECIAL MEANING IN THIS AGREEMENT

- 1.1 'Account' means the Financial Institution account or credit card account (as applicable) nominated by you in your Direct Debit Request.
- 1.2 'Authorisation' and 'Authorising' means your binding authorisation and includes your signature, your request by telephone or your request by any written or electronic method.
- 1.3 'Direct Debit Request' means the authority and request given by you to us to debit Instalments to your Account.
- 1.4 'Financial Institution' means the bank or financial institution or credit card issuer nominated by you in your Direct Debit Request.
- 1.5 'Instalment' means each premium instalment payable to us under the terms of the Policy on the dates identified in the Premium Instalment Advice.
- 1.6 'Intermediary Fees' means the fees payable by the insured to an insurance intermediary in respect of effecting the Policy or amending the Policy, as notified by the insurance intermediary to CGU.
- 1.7 'Policy' means the contract of insurance effected with us by you or any other person as nominated by you in the Direct Debit Request in respect of which CGU permits payment by direct debit or credit card and any renewal of that contract of insurance. It includes the Premium Instalment Advice in respect of each such contract.
- 1.8 'Premium Instalment Advice' means the most recent premium instalment advice(s) provided or to be provided by us to the insured under the Policy, which sets out details of the Instalments and Instalment due dates.
- 1.9 'you/your' means the person or persons making the direct debit request or credit card authorisation (as applicable) in the Direct Debit Request.
- 1.10 'we/us' means CGU Insurance Limited ABN 27 004 478 371.

2. OUR OBLIGATIONS TO YOU AND OUR RIGHTS:

- 2.1 We will send you a written or electronic copy of the Direct Debit Request arrangements (amount; frequency; commencement date) and obtain your Authorisation to the Direct Debit Request at least 7 calendar days prior to debiting any amount in accordance with the Direct Debit Request.
- 2.2 Subject to the terms of this Agreement, we will debit to the Account:
 - (a) any Intermediary Fees (if applicable), on behalf of the licensee or authorised representative that you have arranged your insurance through, on or about the first Instalment date set out in the Premium Instalment Advice;
 - (b) the first Instalment on or about the first Instalment date set out in the Premium Instalment Advice;
 - (c) any subsequent Instalments on or about the Instalment date identified in the Premium Instalment Advice.Subject to clause 2.4, we will not change the amount or frequency of Instalments for the Policy without your prior approval.
- 2.3 Where the due date for any Instalment falls on a non-business day, we will debit the Instalment on or about the next business day. If you are uncertain about when the Instalment will be debited to your Account, contact your Financial Institution.
- 2.4 Where any Instalment is dishonoured, or an additional amount is due as a result of an amendment to a Policy, you authorise us to debit to the Account:
 - (a) any outstanding amounts and the next Instalment on or about the next Instalment due date; or
 - (b) any outstanding amounts at any time.
- 2.5 We reserve the right to terminate this Agreement and the Direct Debit Request without notice to you if more than one Instalment is dishonoured. This means you must ensure premium payments are made by an alternative payment method offered by us. We may also be able to cancel the Policy.

- 2.6 If any Instalment is dishonoured, you authorise us to obtain reimbursement from you of any fees we incur by debiting these fees to your Account if and when they accrue.
 - 2.7 If we are obliged to refund any amounts debited to the Account under the Direct Debit Request in respect of the Policy, we will (at our option) either:
 - (a) arrange for a refund to be payable to you within 31 days of the refund becoming payable; or
 - (b) reduce the amount of the next Instalment(s) by the amount of the refund (this reduction will continue until the amount is refunded in full).
 - 2.8 We collect personal information from you for the purpose of providing you with direct debit or credit card payment facilities and related services. You can choose not to provide this information, however, we may not be able to debit the Account under your Direct Debit Request. We will keep all information you give to us relating to your Account private and confidential except to the extent we need to disclose it to relevant banks and financial institutions to debit your Account or in connection with a claim made against our bank relating to an alleged incorrect or wrongful debit. If you wish to update or access the information that we hold about you, contact us.
 - 2.9 If you request a change to the Policy which affects the amount or frequency of the Instalments, we will provide you with 7 days written notice before the amount or frequency of the Instalments is varied.
 - 2.10 Otherwise, we will provide you with 14 days written notice if any term of this Agreement varies during the term of the Direct Debit Request and will provide you with an updated version of this Agreement.
- ### 3. YOUR OBLIGATIONS TO US AND YOUR RIGHTS:
- 3.1 You must check your Account details against a recent statement from your Financial Institution. Direct debiting is not available on all accounts. If you are uncertain about your Account details or whether direct debiting is available from your account, check with your Financial Institution before selecting the option to pay by direct debit in the Direct Debit Request
 - 3.2 By Authorising the Direct Debit Request, you agree to be bound by the terms of this Agreement and the Direct Debit Request.
 - 3.3 You must ensure that immediately before any Instalment or other amount is due to be debited you have sufficient funds or credit available in respect of your Account to meet your Instalment obligations under this Agreement and any other amounts on the due date.
 - 3.4 If your Account has more than one signatory, you must ensure that all necessary signatories Authorise the Direct Debit Request. It is your responsibility to ensure that the authorisation given to debit the nominated Account is identical to the Account signing instruction held by the Financial Institution where the Account is based.
 - 3.5 You must advise us if your Account is transferred, closed, cancelled or expires.
 - 3.6 You may alter the debiting of an Instalment, stop payment of an Instalment or terminate the Direct Debit Request at any time by giving written notice to us at least 14 days prior to the due date of the next Instalment or by contacting your Financial Institution. It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the Direct Debit Request. If we agree to vary the frequency of the Instalments, we will issue you with an updated Premium Instalment Advice. If alternative payment arrangements are not made with us, we can cancel a Policy without notice to you.
- ### 4. INQUIRIES AND DISPUTES
- If you have any concerns or queries regarding the timing of credit card payments, a proposed variation to the amount or frequency of Instalments or any amount debited, you should contact us on 13 15 32. If you have a query about the timing of other payments or wish to dispute a debit, contact your Financial Institution.