

The Disability and Involuntary Unemployment cover is provided by
Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz)
2 Market Street Sydney NSW 2000

The Death cover is provided by
Allianz Australia Life Insurance Limited AFS Licence No. 296559 ABN 27 076 033 782 (Allianz Life)
2 Market Street Sydney NSW 2000



Branch _____

Institution name _____

Direct Debit Request

Payment instructions

Please complete this page and return it to Allianz Insurance.

Customer name _____

Policy number _____

Instalment amount _____

Payment frequency _____

Details of account to be debited

Name of
Account Holder _____

Name of
Account Holder 2
(if joint account) _____

BSB Number -

Financial institution
name _____

Suburb _____

Account number _____

OR ☐ Visa ☐ Mastercard

Please note: American Express and Diners Club are not accepted.

Card Holder name _____

Card Number _____

BSB Number _____

Expiry date _____ / _____

Validation number _____

(three numbers shown on the back of your card)

Request and authority to debit the account named below

I/we

request and authorise Allianz Australia Insurance Limited AFS Licence
No. 234708 ABN 15 000 122 850 (User ID 127748) to arrange for any amount
to be debited or charged through the Bulk Electronic Clearing System from any
Account held at the financial institution identified below subject to the terms
and conditions of the Direct Debit Request Service Agreement.

By signing this Direct Debit Request I/We acknowledge having read and
understood the terms and conditions governing the debit arrangements
between myself/us and Allianz Australia Insurance Limited as set out in this
Request and in the Direct Debit Request Service Agreement.

Signed by
Account Holder 1

Date _____ / _____ / _____

Signed by
Account Holder 2
(if joint account)

Date _____ / _____ / _____

Account Holder
address _____

Suburb _____

Postcode _____

Direct Debit Request Service Agreement

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request provided and authorised either verbally or in writing.

us or **we** means Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850.

you means the customer who provided the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By providing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request, your current insurance schedule, and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised by the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

2. Changes by us

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least 14 days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us 14 days notice in writing before the next debit day. This notice should be given to us in the first instance. For Queensland and Western Australian residents, outstanding Stamp Duty may be payable.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - a. you may be charged a fee and/or interest by your financial institution;
 - b. you may also incur fees or charges imposed or incurred by us; and
 - c. you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

- 4.3 You should also check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If we are liable to pay Goods and Services Tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- a. with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- b. your account details which you have provided to us are correct by checking them against a recent account statement.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information.
- 7.2 We will only disclose information that we have about you:
 - a. disclosure of that to the extent specifically required by law; or
 - b. for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice and contact details

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

Allianz Australia Insurance Limited
Attention: Credit Control
GPO Box 5289
BRISBANE QLD 4001
- 8.2 If you wish to contact us by telephone about anything relating to this agreement please call us on 13 1000.
- 8.3 We will notify you by sending a notice in the ordinary post to the address you have given us with your direct debit request.
- 8.4 Any notice will be deemed to have been received two business days after it is posted.