

Direct Debit Request

Authorisation

Policy/quote number(s):

Instalment period: **Monthly** Quarterly Half-yearly

Surname (if individual):

Given name(s):

Surname (if policy jointly held):

Given name(s):

Company name (if applicable):

ABN (if applicable):

You (as specified above) request and authorise Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI) (Direct Debit User ID: 497575) to debit any amount WFI has deemed payable by You for the policy/policies specified above to Your nominated Account as specified below.

A debit from a nominated Account will be made through the Bulk Electronic Clearing Systems (BECS) from Your Account held at Your Financial Institution (as specified below) and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Signature:

Date: / /

Signature:

Date: / /

Nominated Account

Name and branch of Your Financial Institution:

Account name:

BSB number:

Account number:

Please note that not all Account types may be debited. If in doubt please refer to Your Financial Institution.

Important Information

You agree that You have read, understood and accepted the Direct Debit Request Service Agreement, and that You have the authority of the Account owner to approve direct debit payments being made from the nominated Account. If the Account to be debited is a joint Account that requires more than one signature please ensure that the appropriate number of Account signatories sign the form. If the Account is held by a company please ensure the form is signed by a director, company secretary or duly authorised representative (in relation to both the policy and the nominated Account).

Please return replied paid to:

Western Australia

WFI
Reply Paid 63329
Bassendean DC WA 6942

All other States

WFI
Reply Paid 16213
Collins Street West VIC 8007

or email to:

clientservice@wfi.com.au

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI

Direct Debit Request Service Agreement

This is Your Direct Debit Services Agreement with Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI) (User ID: 497575). It explains what Your obligations are when undertaking a direct debit arrangement with Us. It also details what Our obligations are to You.

Please keep this for future reference. It forms part of the terms and conditions of Your direct debit arrangement and should be read in conjunction with Your Direct Debit Request. It can also be accessed at Our website wfi.com.au.

Definitions

Account means the Account held at Your Financial Institution from which We are authorised to arrange funds to be debited.

Agreement means this Direct Debit Request Service Agreement between You and Us and the Direct Debit Request.

Business Day means a day other than Saturday, Sunday or a listed Public Holiday.

Instalment Day means the day that the payment is due under Your policy.

Instalment Payment means a particular transaction where a debit is made.

Direct Debit Request means the completed Direct Debit Request between You and Us.

WFI, Our, Us or We means Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI.

You and Your means the entity specified on 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.

Debiting Your Account

By signing the Direct Debit Request You have authorised Us to arrange for funds to be debited from Your Account according to this Agreement for Your specified policy/ies. This Agreement will continue until such time as You advise Us to cease the arrangement, as set out in 'Your rights' section of this Agreement. This amount may vary according to notices issued to You specifying Your Instalment Payments.

The first Instalment Payment under this Agreement will occur on the next Instalment Day, provided Your instructions are received 14 days before this date.

If the Instalment Day falls on a day that is not a Business Day, We may direct Your Financial Institution to arrange the Instalment Payment from Your Account on the next Business Day. Your Financial Institution can advise You when a particular Instalment Payment will be processed.

Our commitment

- We will give You at least 14 days notice of changes to Instalment Payments to Your Account. This notice will state the Instalment Payments and the Instalment Day.
- We will keep any information (including Your Account details) in Your Direct Debit Request confidential and will only disclose information We have about You:
 - to Our financial institution to initiate the deduction to Your nominated Account or investigate a claim;
 - to the extent specifically permitted by law; and
 - for the purposes of this Agreement including disclosing any information in connection with any query, dispute or claim.
- We will make reasonable efforts to keep any information in Your Direct Debit Request about You and Your Accounts secure and to ensure that any of Our employees or agents who have access to information about You do not make unauthorised use, modifications, reproductions or disclosure of that information

Your rights

If You wish to change the Agreement, You can provide Us with a revised Direct Debit Request. Your new instructions need to

be received in Our office at least 14 days before the next Instalment Day for the changes to take effect.

If You wish to cancel Your authority for Us to debit Your Account or stop an Instalment Payment, You must contact Us at least 14 days before the Instalment Day.

Your responsibilities

It is Your responsibility to ensure that:

- Your nominated Account can accept direct debits, as not all Accounts of all financial institutions are able to accept direct debits. Your Financial Institution can advise if Your Account can accept direct debits.
- Your Account details that You have provided to Us are correct. These details can be checked against a recent statement or with Your Financial Institution.
- on the Instalment Day there are sufficient cleared funds in Your Account to allow the Instalment Payment to be made. If there are insufficient clear funds in Your Account then:
 - Your rights to pay Your premium by instalments may be affected;
 - the remaining instalments may become due;
 - Your policy may be cancelled; and/or
 - Your Financial Institution may also charge You a fee and or interest.
- You advise Us if the nominated Account is transferred or closed and advise Us of how You intend to pay the remaining instalments.

Disputes

- If You believe that there has been an error in debiting Your Account, You should contact Us as soon as possible so that We can resolve Your concerns promptly. Our contact details are shown at the end of this Agreement. Note that Your Financial Institution will ask You to contact Us to resolve Your disputed direct debit prior to them commencing to investigate Your claim.
- If Our investigations show that Your Account has been correctly debited, We will provide You with reasons for Our view and provide You with copies of evidence supporting this finding.
- You will receive a refund of the Instalment Payment if We cannot substantiate the reason for the debit.
- If You are not satisfied with Our response, contact Your Financial Institution who will respond to You with an answer to Your claim:
 - Within 5 Business Days (for claims lodged within 12 months of the disputed direct debit); or
 - Within 30 Business Days (for claims lodged more than 12 months after the disputed direct debit).

Enquiries and notices

If You have any questions regarding this Agreement You should contact Us on 1300 934 934.

Please include Your policy number(s) in all correspondence. We will notify You of all changes We make to the Instalment Payment from the details held in Our policy system. Any notice sent will be deemed to have been received 3 Business Days after it has been issued.