

Direct Debit Request

As part of Your Direct Debt Agreement, You have agreed to the terms and conditions of the Direct Debit Agreement (see next page page).

You have authorised Integrity Life Australia Limited Debit User ID **533144** to withdraw premiums from Your nominated bank account on a monthly/an annual basis.

Policy details:

Policy number/s	
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Account details:

Account name			
BSB		Account number	
Account holder 1 Signature		Date	
Account holder 2 Signature		Date	

Direct Debit Agreement

If you're paying your premium by Direct Debit from a bank account, you need to read this section.

This is Your Direct Debit Agreement (Agreement) with Integrity Life Australia Limited ABN 83 089 981 073 (Integrity, We, Us). The Agreement explains Your responsibilities and commitment when making premium payments by Direct Debit. It allows Integrity to take payments from Your nominated bank account for premiums for Your Integrity Here for You Policy.

Please keep this Agreement in a safe place for future reference.

In this Agreement, "You" and "Your" refers to the customer who signs or authorises the Direct Debit request. This is usually the Policy owner, but in some cases can be another person or entity.

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 Agreement between You and Us.

Banking 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 banking transaction where a debit is made.

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

You means the customer who has signed or authorised by other means the Direct Debit Request.

Your financial institution means the financial institution nominated by You where the account is held.

By signing this Agreement and agreeing to its terms, You have authorised Us to arrange for funds to be debited from Your account.

We will:

- only arrange for funds to be debited from the account You authorise in this Agreement.
- if a premium due date falls on a weekend or a public holiday, we will debit Your account on the next business day and/or Banking Day.
- give You at least 14 days' notice if there are any changes to the terms of this Agreement,
- keep all information relating to Your nominated account confidential and will only release information for the purpose of facilitating a direct debit with Your financial institution or where we are required to do so by law.
- respond to any issues or disputes You might have quickly. If Your account has been incorrectly debited, we will use all best endeavours to fix this with Your nominated financial institution and let You know by email. If there hasn't been an incorrect debit, we will provide You with reasons and evidence.

You will:

- ensure You have provided Us with the correct bank account details and check that Direct Debiting is available from Your account,
- ensure there are sufficient clear funds in Your account on the due dates for Your Debit Payment. If Your payment is declined, we will notify You immediately by email and attempt to redraw the funds in 3 business days after the Debit Day. This is to allow You time to organise money to be in Your account or to contact Us to arrange an alternate payment method.
- give Us at least seven days' notice if You need to change any details, suspend a Direct Debit Request or have it cancelled.

You may incur a dishonour fee from Your financial institution if Your account details are incorrect or there are insufficient funds available.

In the event of a Dispute

If You believe that there has been an error in debiting Your account, You should notify Us directly on 1300 543 366 so that we can resolve Your query quickly. Alternatively, You can take it up directly with Your financial institution.

If we conclude through 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.

If we conclude through 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 in writing.

Contacting Us

If You need to make any of the changes outlined above or You believe there's been an error in debiting Your nominated account, please call Us immediately on **1300 543 366** or You can email Us at hello@integritylife.com.au.

Integrity Life Australia Limited ACN 089 981 073 AFSL 245492 operates as Integrity.