

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Advance Premium Funding (**APF**), registered business name of Eric Insurance Limited ABN 18 009 129 793, AFSL 238279 (**Eric**). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this Agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (**DDR**) and should be read in conjunction with your DDR authorisation.

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.
Banking Day	means a day other than a Saturday or a Sunday or a listed public holiday 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 between us and you.
We, us or our	means APF, (Debit User), you have authorised by requesting the Direct Debit Request.
You or your	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 on the Direct Debit Request at which the Account is maintained.

Debiting your Account

- By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your Account. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you. You are responsible for checking the following with your financial institution:
 - that direct debit is available for your nominated Account; and
 - the Account details you have provided to us are correct.
- By accepting your Direct Debit through the APF weblink you have authorised APF to arrange for funds to be debited from your Account. We will only arrange for the debit of funds displayed on the APF Direct Debit Request, and which will be emailed to you after you provide your details as a record of your authorisation.
- You should refer to this document, the Product Disclosure Statement and Financial Services Guide, the Policy Schedule, the APF Direct Debit Request and the Welcome letter for the terms of the arrangement between us and you.
- Your first Debit Payment will include an interest charge.
- If the debit day falls on a day that is not a Banking Day, we may direct your financial institution to debit your Account on the following Banking Day. Please ask your financial institution to clarify which day your Account will be debited.

Amendments

- We may vary any details of this Agreement or a Direct Debit Request at any time by providing you at least fourteen (14) days written notice via email or in the ordinary post to the address you have provided in the Direct Debit Request.
- You may change, stop or defer a Debit Payment or terminate this Agreement by providing us with at least fourteen (14) days' notice by contacting Eric Insurance Limited on 1800 999 977 during business hours, or by emailing us at underwriting@ericinsurance.com.au.

Your obligations

- 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.
- If there are insufficient clear funds in your Account to meet a Debit Payment:
 - 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;
 - you may be charged a fee/and or interest by your financial institution; and
 - you may also incur fees or charges imposed or incurred by us.
- You should check your Account statement to verify that the amounts debited from your Account are correct.

Dispute Resolution

- If you believe that there has been an error in debiting your Account, you should notify us directly on 1800 999 977 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.
- 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, fees and charges) accordingly. We will also notify you in writing of the amount by which your Account has been adjusted.
- 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 in writing.

Accounts

- You should check:
 - 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;
 - your Account details which you have provided to us are correct by checking them against a recent Account statement; and
 - with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

- We will keep any information (including your Account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any personal information that we have about you secure and to ensure that any of our employees or agents who have access to such information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose personal information that we have about you:
 - to the extent specifically required by law; or
 - for the purposes of this Agreement (including disclosing information in connection with any query or claim).

Notice

- If you wish to notify us in writing about anything relating to this Agreement, you should email us at underwriting@ericinsurance.com.au.
- We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request or to the email address on the Direct Debit Request.
- Any notice will be deemed to have been received on the third Banking Day after posting, in the case of notice sent by ordinary post.