



# 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 the Direct Debit Request Service Agreement between you and us

'Business Day' means any day other than a Saturday or Sunday or a public holiday listed throughout Australia

'Debit Day' means the day your debit payment 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

'Us' or 'we' means AIA Australia Limited (ABN 79 004 837 861) (Direct Debit User ID 142)

'You' means the customer who signed the direct debit request

'Your financial institution' is the financial institution where you hold the account that you have authorised us to debit

## Debiting from your account

The direct debit request and this agreement form the terms of our arrangement. When you sign a direct debit request you authorise us to arrange for funds to be debited from your account. We will only arrange for funds to be debited from your account as you ask. The only exceptions to this are when AIA Australia has agreed to a temporary variation or if a credit tribunal or other legal tribunal has instructed us to vary the arrangement. If the debit day falls on a day that is not a business day or there is a technical problem we will debit your account on the following business day. We will not vary our arrangement without your prior approval. You should check with your financial institution if you are unsure about which day your account will be debited.

## Changes by us

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

We reserve the right to cancel this Direct Debit arrangement if the first payment and/or fees drawing is returned unpaid, otherwise three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.

## Changes by you

You may change our arrangement by contacting our Policy Services Department on Freecall 1800 333 613. You may change your nominated Direct Debit account details by completing a new Direct Debit Request form, or by arranging it through your own financial institution.

If you wish to stop or defer a debit payment or cancel our authority altogether you must notify us in writing beforehand, giving us at least fourteen days notice before the next debit day, or you can stop, defer or cancel the direct debit through your own financial institution.

## Your responsibilities

You must make sure there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with our arrangement.

If there are insufficient funds available you may be charged a fee and/or interest by your financial institution or us. You will need to arrange for the payment to be made by another method, or for funds to be made available in your account by an agreed time so we can process the payment.

You should make regular checks of your account to ensure the payments have been debited correctly. You are liable for any GST payable by us in connection with this agreement.

## Dispute

If you believe your account has been debited incorrectly you should contact our Policy Services Department on Freecall 1800 333 613.

If we find that your account has been incorrectly debited we will arrange for your financial institution to adjust your account accordingly (including any fees and charges). We will confirm the amount of the adjustment in writing. If we find your account has not been incorrectly debited we will provide you with reasons and evidence in writing.

Your queries should be directed to us first and if we are unable to resolve the matter it will be referred to your financial institution.

## Accounts

Please check with your financial institution that direct debiting from your account is available. Please also check that the account details you provide us with are correct. If you have any queries about how to complete the direct debit request you should speak to your financial institution.

## Confidentiality

We will keep any information (including your account details) in your direct debit request confidential. The information will be disclosed only to the extent specifically required by law or for the purposes of this agreement (including in connection with any query or claim). We will make reasonable efforts to ensure that the information is secure and is not accessed by employees for unauthorised use, modification, reproduction or disclosure of that information.

## Notice

If you would like to notify us about anything in relation to this agreement, please write to:

Policy Services Department  
AIA Australia  
PO Box 6111  
ST KILDA ROAD CENTRAL, VIC 8008

Any notice we send you will be by ordinary post to the address you have given us in this request. It will be deemed to have been received two business days after it is posted.



# Direct Debit Request

If this Direct Debit Request is for more than one policy then please list all relevant policy numbers.

Payment options: 1.  Initial premium and all future premiums 2.  All future premiums

**Request and Authority to debit the account named below to pay AIA Australia**  Monthly  Half-yearly  Yearly

*Please refer to the Direct Debit Request Service Agreement in the Product Disclosure Statement.*

I/We Account holder 1	Title	Surname or Company Name	Given Name or ABN
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account holder 2	Title	Surname or Company Name	Given Name or ABN
	<input type="text"/>	<input type="text"/>	<input type="text"/>

**request and authorise** AIA Australia Limited (Direct Debit User ID 142) to arrange for any amount AIA Australia may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

**Insert details of account to be debited**  
Name account is held in

BSB number    -    Account number

**Acknowledgment** I/We have read and understood the terms and conditions governing the debit arrangements between myself and AIA Australia as set out in this Request and in the Direct Debit Request Service Agreement.

**Insert the name and address of financial institution at which account is held**  
Financial institution name

Address  Postcode

**Insert your signature**  
Account Holder 1 Signature  X  
Account Holder 2 Signature  X  
Date (dd/mm/yyyy)



# Credit Card Authority

If this Credit Card Authority is for more than one policy then please list all relevant policy numbers.

Payment options: 1.  Initial premium only 2.  All future premiums 3.  Initial premium and all future premiums

**Request and Authority to debit**  Monthly  Half-yearly  Yearly

**Please debit my**  Visa  MasterCard  Diners  AMEX  
No.  Expiry Date

This authority enables AIA Australia Limited, to debit your credit card until you advise AIA Australia in writing to cancel this authority. The amount debited may vary from time to time as a result of contractual premium variations which apply to your policy. This only applies if option 2 or 3 above is chosen.

If you choose the option of using a credit card for the one-off payment of the deposit premium please enter the amount. \$

Name as shown on credit card

Cardholder's Signature  X Date (dd/mm/yyyy)

**IMPORTANT NOTICE:**  
*Credit Card refunds will be processed by us in the ordinary course of business. We will not accept any responsibility for credit card charges or fees incurred due to expired or cancelled cards or timing delays in processing refunds by the credit card issuer.*



# Single Payment Credit Card Authority

If this Credit Card Authority is for more than one policy then please list all relevant policy numbers.

Please debit my  Visa  MasterCard  Diners  AMEX

No.                   Expiry Date   /

Name of Account

Cardholder's Name

Cardholder's Address   Postcode

Amount \$

Cardholder's Signature

Date (dd/mm/yyyy)

This authority enables AIA Australia Limited to debit your credit card.