

Direct Debit Request (DDR) Service Agreement



Our commitment to you

This document outlines our service commitment to you in respect of the Direct Debit Request (DDR) arrangement made between Ansvar Insurance Limited (User ID 127874) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangement made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for insurance premiums.

Drawing arrangements

- Your premium will be deducted by instalments on the same date of every month. This date is referred to within this document as the debit date. If you are paying from a cheque or savings account, you may choose which date of the month you wish your instalment to be taken. If you are paying from a credit card, this date will be automatically generated based on the inception date of your policy.
- The first drawing under this Direct Debit arrangement will occur on the first debit date after inception. Where your application is processed after the first debit date, all outstanding instalments will be drawn on the next debit date.**
- If any scheduled drawing falls on a non-business day, the deduction from your account will take place on the next business day.
- When changes to the initial terms of the arrangement are made, we will give you notice of the new instalment amount and any other changes to the initial terms. You will have a period of 14 days from receipt of this notice to inform us of any objections to such changes before they take effect.
- At the completion of your policy, we will provide you with terms for the new period of insurance, including the new instalment amount, no later than 14 days prior to the expiry date of your policy. You will have until the expiry date to inform us of any amendments or objections to the continuance of the direct debit agreement, otherwise we will renew your policy and continue debiting your account on the debit date you have chosen.
- If you wish to discuss any changes to the initial terms, phone our customer service team on 1800 807 967.

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact our customer service team on 1800 807 967 at least 10 working days prior to the next scheduled drawing date.

These changes may include:

- deferring the drawing; or
- altering the DDR; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

New account details will be required in writing.

You may not change the drawing arrangements without our prior consent.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 10 working days prior to the next scheduled drawing date. All communication addressed to us should include your policy number.

All personal customer information held by us will be kept confidential, except the information provided to our financial institution to initiate the drawing to your nominated account.

Disputes Resolution Committee

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our customer service team on 1800 807 967 during business hours.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed drawing) or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing

Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Privacy

Ansvar Insurance Limited is bound by the Privacy Act 1988. We value the personal information you give to us and we will take all reasonable precautions to prevent unauthorised access to this information. At any time you may request access to your personal information and correct it if it is wrong.

Your commitment to us

It is your responsibility to ensure:

- that your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there are sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed, or account details change
- that the account holder on the nominated account signs this DDR

If your drawing is returned or dishonoured by your financial institution we will re-draw after 3 days. Any transaction fees payable by us in respect of the above will be added to your account.

Agreement acknowledgement

I/We have read and understand the explanation of the Direct Debit Request Service Agreement above.

Your signature(s)

Date

You may wish to take a copy of this agreement for your own records.

Direct Debit Request (DDR) Service Agreement

I/We request, Ansva Insurance Limited ABN 21 007 216 506 (User ID 127874), to debit my/our nominated account at the financial institution below according to the details specified.

Your details

Name

Address

 Postcode

Telephone: Home

Telephone: Work

Telephone: Mobile

Email

Policy number

Inception date

Policy number

Inception date

Please complete either Section 1 for Accounts or Section 2 for Credit Cards and Section 3 for both.

Section 1: Details of your nominated account

Name of Account Holder(s) or Account Title

Name and branch address of financial institution where account is held

Type of account

Cheque Savings/Statement

BSB number

Account number

Debit date of each month
 /

Section 2: Credit card

Name of cardholder(s)

Card Type
 Visa Mastercard

Expiry Date
 /

Section 3: Details of the amount to be debited

You are authorised to debit
 \$

From the above account each month subject to the terms of the Direct Debit Request Service Agreement.

Your authorisation

I/We understand and acknowledge that this Direct Debit arrangement is governed by the terms of the Direct Debit Request Service Agreement explained on pages 1 and 2 of this form and the terms and conditions of my Ansva Insurance Limited policy.

I/We declare to the best of our knowledge, the information contained within this document is accurate.

Your signature(s)

Date
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