

# Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Advance Premium Funding (APF), a division of Eric Insurance Limited ABN 18 009 129 793, AFSL 238279. The agreement details the obligations of APF and you when you have chosen to authorise a Direct Debit from your account. This Agreement forms part of the terms and conditions of your Direct Debit Request and 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 that is authorised via the link you have been provided with via email.
We, us or our	means Advance Premium Funding, a division of Eric Insurance Limited (Eric), the Debit User you have authorised by requesting a Direct Debit Request.
You	means the customer who has authorised the Direct Debit Request.
Your Financial Institution	means the financial institution nominated by you at the time of purchase and confirmed on the Direct Debit Request at which the account is maintained.

## Debiting your account

1. You are responsible for checking the following with your financial institution:
  - (a) that direct debit is available for your nominated account; and
  - (b) the account details you have provided to us are correct.
2. 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.
3. 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.
4. Your first debited payment will include an interest charge.
5. If the debit day falls on a day that is not a banking date, 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

5. We may amend the terms of this agreement or a Direct Debit Request at any time by providing you with fourteen (14) days written notice.
6. You may change, stop or defer a 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](mailto:underwriting@ericinsurance.com.au).
7. We will notify you by sending a notice by email or in the ordinary post to the address you have given us in the Direct Debit Request.

## Your obligations

8. You should review your account to verify that the correct amount is being debited by APF.
9. 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.
10. If there are insufficient clear funds in your account to meet a debit payment:
  - (a) You must arrange for the debit payment to be made by another method or arrange with us an agreed time to process the direct debit.
  - (b) You may be charged a fee/and or interest by your financial institution; and a double payment may be deducted at your next instalment, together with any fees we may be charged by the financial institution you authorise us to debit.

## Dispute Resolution

11. If you believe that there has been an error in debiting your account, you should notify us directly as soon as possible. Alternatively, you can take it up directly with your financial institution pending our review of the matter.
12. If at the end of our review we conclude that your account has been incorrectly debited we will respond to your query by arranging for an adjustment to be made to your account (inclusive of interest, fees or charges) to rectify the error. We will also notify you in writing of the amount by which your account has been adjusted.
13. If at the end of our review we conclude 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.

## Confidentiality

14. APF handles all personal information according to Eric's Privacy Policy, which can be viewed on [www.ericinsurance.com.au/privacy-policy/](http://www.ericinsurance.com.au/privacy-policy/).
15. We will keep any such 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.
16. We will only disclose personal information that we have about you:
  - (a) To the extent specifically required by law; or
  - (b) For the purposes of this agreement (including disclosing information in connection with any query or claim).