

# Direct Debit Request (DDR) Service Agreement

## Our commitment to you

This document sets out your rights, your responsibilities to us, and where to go for assistance for your direct debit arrangement with **SGUAS Pty Ltd t/as Custom Home Insurance (Custom Home Insurance)**.

## Initial terms of the arrangement

In terms of the DDR arrangement made between us and signed by you, we undertake to periodically debit your nominated account in accordance with your signed authority to direct debit.

## Definitions

**Business day** means a day on which banks are open for general business, other than a Saturday or Sunday.

## Drawing arrangements

- On the 1st calendar day of each month we will instruct our bank to request funds from your financial institution.
  - Option 1** - If you have nominated Direct Debit by credit card the funds should be debited on the 1st calendar day of each month even if this is a non-Business day.
  - Option 2** - If you have nominated Direct Debit from an account other than a credit card the funds should be debited within 5 Business days of the 1st Business day of each month. If you are unsure when the funds will be debited please contact your financial institution.
- Timing of the first instalment deduction from your nominated account will be dependent on when we receive your completed DDR.
- We may attempt multiple instalment deductions if you have missed an instalment payment for any reason or the drawing has dishonoured. We will provide you with notice prior to attempting to deduct multiple instalments.
- We will give you at least 14 days notice when we intend to make changes to the initial terms of the arrangement.

## Your rights

### Changes to the arrangement

If you want to make changes to the drawing arrangements, please notify us in writing at least 5 Business days prior to your next scheduled drawing date.

These changes may include:

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

## Enquiries

If you have any enquiries please contact Custom Home Insurance on 1300 00 2255 or email [creditcontrol@steadfastagencies.com.au](mailto:creditcontrol@steadfastagencies.com.au), rather than your financial institution. All personal customer information held by us will remain confidential except for information provided to our financial institution to initiate the drawing from your nominated account and information disclosed to a third party as required by law. Information may also be provided to Steadfast Group Limited or any of its related body corporates to enable the DDR to be effected as required by law. Information may also be disclosed overseas for the purposes of DDR establishment and processing. For further information please see the Privacy Statement section in your Product Disclosure Statement.

## Disputes

- If you believe that a drawing has been initiated incorrectly, please contact Custom Home Insurance on telephone 1300 00 2255 or email [creditcontrol@steadfastagencies.com.au](mailto:creditcontrol@steadfastagencies.com.au)
- If you do not receive a satisfactory response from us, please contact your financial institution.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.
- Personal customer information may be used to assist if a dispute arises.

## Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits as BECS may not be available on all accounts (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- any changes must be advised in writing 5 days prior to the next withdrawal date.

If your drawing is returned or dishonoured by your financial institution, we will notify you in writing. Any transaction fees payable by us in respect of the above may be passed on to you. Consecutive returns or dishonours may result in the direct debit facility being withdrawn or policy being cancelled.

## Credit Card Surcharge

We reserve the right to apply a surcharge to all payments made by credit card (Visa/MasterCard). If we do apply a surcharge, the fee will be 0.99% inclusive of GST of the total cash amount.

## Instalment Surcharge

We reserve the right to apply an instalment fee surcharge to all payments made by direct debit.

## Direct Debit Request

Premiums can be automatically debited from your:

- Nominated Bank, Building Society, or Credit Union account by completing sections A & B (please check a recent statement for accurate account details); or
- Credit card by completing sections A & C.

Please fill in your details, scan and email this form to [creditcontrol@steadfastagencies.com.au](mailto:creditcontrol@steadfastagencies.com.au)

### SECTION A: My details

Title _____	Surname _____
Given name(s) _____	
Policy No. _____	
Address _____	
State _____ Postcode _____	
Telephone _____	
(BH) _____	(AH) _____

### Initial terms of the arrangement

Please debit my/our account/credit card each  Month  Year.

#### Important notice

- Direct Debit deductions will be made through the Bulk Electronic Clearing System (BECS) and will be subject to Drawing arrangements. Please ensure sufficient funds are available. Our standard policy wording contains a provision that where a premium instalment remains outstanding for a period in excess of one month the insurance cover may be cancelled.
- Contact your financial institution if you are uncertain how to complete this Direct Debit Request form.

#### Your authorisation

My/Our signature in section B or C acknowledges that I/we have read and understood the Custom Home Insurance Direct Debit Request (DDR) Service Agreement (see attached) and the Important notice above. I/We also authorise Custom Home Insurance to alter the amount of the debit if I/we request a change to the sums insured.

## Direct Debit Request

### SECTION B: Authority to:

Direct debit your Bank, Building Society or Credit Union account.



I/We request Custom Home Insurance (User ID 408325) to debit funds from my/our nominated account according to the details specified below.

Name and address of financial institution where account held

_____
_____
_____

BSB number \_\_\_\_\_ Account number \_\_\_\_\_

Account in the name(s) of

_____
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Signature _____	Date / / _____
Signature _____	Date / / _____

If debiting from a joint bank account, all signatures are required.

OR

### SECTION C: Apply to Direct Debit my credit card

Card holder name(s)

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Expiry date

____/____	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa
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Credit card number

____	____	____	____
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Signature of Card holder

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SGUAS Pty Ltd t/as Custom Home Insurance  
Level 21, 150 Lonsdale Street,  
Melbourne VIC 3000  
ACN: 096 726 895  
ABN: 15 096 726 895  
AFS Licence No: 234437

Product issued by SGUAS Pty Ltd t/as Custom Home Insurance (ABN 15 096 726 895, AFSL 234437) who acts under a binder agreement as agent for Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687).

OFFICE USE ONLY	First payment
Amount \$ _____	Date ____/____/____