

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 (SGUAS)**.

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 dependant 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 dishonored. 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 SGUAS on 1300 00 2255 or email directdebits@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 SGUAS on telephone 1300 00 2255 or email directdebits@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 directdebits@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 SGUAS Direct Debit Request (DDR) Service Agreement (see attached) and the Important notice above. I/We also authorise SGUAS 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 SGUAS (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

Name and address of financial institution where account held	

BSB number Account number

BSB number	Account number

Account in the name(s) of

Account in the name(s) of

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)

Card holder name(s)

Expiry date

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

Signature of Card holder

Signature of Card holder

SGUAS Pty Ltd
Level 21, 150 Lonsdale Street,
Melbourne Vic 3000
ACN: 096 726 895
ABN: 15 096 726 895
AFSL Licence No. 234437

Product issued by SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) as agent for Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687).

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