



Direct debit request

Please avoid delays by checking that all questions have been answered fully and where appropriate use BLOCK LETTERS.

Policy Number

Direct Debit Request Service Agreement

The Account Holder (ie. you or the person whose account is used to pay the premiums) needs to agree to the terms of this Direct Debit Request Service Agreement which sets out the terms and conditions on which the Account Holder has authorised Zurich to debit money from their account and the obligations of Zurich and the Account Holder under this Agreement.

The Account Holder understands and agrees that:

- Direct debiting may not be available on all accounts. The Account Holder is responsible for ensuring the specified account can accept direct debits and there are sufficient cleared funds available in the nominated account to permit payments under the Direct Debit Request on the due date for payments
- Zurich accepts no responsibility for issues arising where incorrect details have been provided. The Account Holder should check the account details provided to Zurich are correct. If uncertain, check with your financial institution before completing the Direct Debit Request
- Zurich will debit the account for the sum of the amounts due at the debit date for all specified policies
- Changes to bank account details must be provided in writing
- Zurich will give the Account Holder at least 14 days notice in writing if there are any changes to the terms of this Service Agreement.

Zurich agrees that:

- When the due date for payment is not a business day, the debit will be processed on the next business day
- The Account Holder can cancel, vary, defer or suspend the Direct Debit Request on a policy by providing notice to Zurich in writing. You need to allow us 14 days before the next debit date to process your request
- Upon request, Zurich will forward a copy of the current terms and conditions for direct debits, to the Account Holder by post, facsimile or other agreed method
- We will provide Direct Debit details on request.

Disputes

The Account Holder should first give notice of any disputed debit to Zurich. Zurich will respond within 7 working days of receiving your letter. Zurich has formal procedures for dealing with a complaint.

Dishonoured debits

If a debit is unsuccessful, Zurich will cancel the payment in respect of the dishonoured debit. On receipt of new information after a dishonour, Zurich will process a one-off debit to pay the policy up to date. If two consecutive dishonours occur, Zurich may cancel the authority. Zurich may charge a dishonour fee to the relevant policy. Currently the fee is nil. The financial institution may also charge fees relating to the dishonour to the account, which is the Account Holder's responsibility.

Confidential information

Zurich may disclose information about your account to its banker (in connection with a claim made against it relating to an alleged incorrect or wrongful debit made from the Account), your financial institution, your adviser and to other companies within the Zurich Financial Services Australia Group of companies. Zurich will not disclose information about you or the account to any other person, except where you have given consent or where the disclosure is required by law.

Notices to Zurich

The Account Holder may give notice to Zurich in writing at the address shown below.

Contacting Zurich

You can contact us on 131 551. Alternatively, you may write to us at Locked Bag 994, North Sydney NSW 2059.

1 Life Insured details

Title	Surname/Company name		
Given names			
Address		State	Postcode
Contact numbers: Work	Home	Mobile	



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2 Account details

Name of financial institution

Branch address

State

Postcode

Bank/State/Branch (BSB number?)

Account number

Account name

3 Credit cards

Primary Cardholder's name

Visa

MasterCard

Bankcard

Expiry date

/

/

Card number

4 Debit details

Please debit my account

Monthly

Quarterly

Half yearly

Yearly

On the following day of the month

Bank

10th

14th

20th

Building Society

11th

Credit Unions

25th

Credit cards

17th

5 Initial payment (only complete this section at initial application)

Initial payment by Direct Debit

Yes

No

If 'Yes', use account details above?

If 'No', please provide details below

Cheque attached

Direct Debit Bank Account

Credit Card

Account details

Bank/State/Branch (BSB number?)

Account number

Account name

Credit cards

Primary cardholder's name

Visa

MasterCard

Bankcard

Expiry date

/

/

Card number

6 Declaration

I/we acknowledge that this Direct Debit Request is governed by the terms of the Direct Debit Request Service Agreement. I have read and agree to the terms and conditions.

Signature of Account Holder 1

Date

X

/ /

Signature of Account Holder 2

Date

X

/ /

Questions?

Call 131 551 or email: client.service@zurich.com.au

Please return completed form to:

Zurich Australia Limited Client Service Centre Locked Bag 994 North Sydney NSW 2059