

Direct Debit or Credit Card Request

15 November 2010

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341
347 Kent Street, Sydney NSW 2000
GPO Box 4148, Sydney NSW 2000

Customer Services
Phone 133 667
Fax 02 9262 5319

Please note you can change the details of your direct debit or credit card over the phone on 133 667.

Policy number

Name of policy owner or company name (you)

Address of policy owner

Suburb/Town State Postcode

Phone Home Work

Mobile

Email

ACN/ARBN number

Payment details

The first debit may be made on / /

and at (please tick one) monthly half yearly yearly intervals after that.

To provide your Direct Debit Authority details go to Section 1, or to provide your Credit Card Authority details go to Section 2.
(Complete one Section only)

Section 1: Direct Debit Authority

Direct debit is not available from all account types. If in doubt, please check with your financial institution.

By signing this Direct Debit Authority I/we acknowledge having read and understood the Direct Debit Service Agreement on page 2 of this form, and are bound by the terms and conditions contained in this authorisation.

I/We request and authorise OnePath Life Limited (OnePath Life) ABN 33 009 657 176 (user number 219313) to arrange for any amount OnePath Life may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

Name and address of financial institution where account is held

Name of financial institution

Address of financial institution

Suburb/Town State Postcode

Details of account to be debited

Name of account

BSB number - Account number

Signature (if direct debit is from a joint account that requires all signatures, provide all signatures)

Signature 1 Date

Signature 2 Date


Section 2: Credit Card Authority

I/We understand my/our financial institution may charge a processing fee to my/our credit card for each payment that is made under this authorisation. I/we acknowledge it is my/our responsibility to notify OnePath Life of any material change in credit card details, including a new expiry date.

I authorise OnePath Life to charge my Visa Mastercard

Card holder's name

Card number Expiry date /

Card holder's signature  Date / /

Direct Debit Request Service Agreement

Our commitment to you

We will:

- arrange for funds to be debited from your account as authorised in the Direct Debit Request
- give you at least 14 days notice in writing before changing the terms of the debiting arrangements, unless the changes are made at your request
- keep information relating to your direct debit request private and confidential.

If the date on which we usually debit your account falls on a weekend or public holiday, your account will be debited on the next working day.

Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits and that all account holders on the nominated account agree to the debiting arrangement
- ensure that the account details that you have provided are correct by checking them against a recent account statement
- advise us if the nominated account is transferred or closed, or the account details have changed
- ensure there are sufficient funds available in the nominated account to meet each direct debit
- check with your financial institution before completing the direct debit request, in the event that you have any queries about how to complete the direct debit request.

If there are insufficient funds in your account, you may be charged a fee by your financial institution. We will not charge a fee.

Your rights

You may defer, alter or cancel the debiting arrangements you hold with us at any time by providing notice to us.

Such notice should be received at least 14 days before the next debit is due.

Where you consider that a debit has been initiated incorrectly, you should contact OnePath Life directly. We will then investigate your query.

If we find that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we find that your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your financial institution, which may lodge a claim on your behalf.