



CUSTOMER DDR SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Insurance Finance Group Pty Ltd debit user no 495936 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for Premium Advance

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the nominated day in accordance with the terms of your Direct Debit Request.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state any changes in the terms of your Direct Debit Request and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, you can contact us on **(02) 9188 9180** quoting your client ID.

YOUR RIGHTS

Changes to the arrangement

- If you want to make changes to the drawing arrangements, you can contact us on (02) 9188 9180 quoting your client ID.

These changes may include:

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

cancelling the DDR completely.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 14 working days prior to the next scheduled drawing date. All communication addressed to us should include your client ID and loan ID

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by either writing or contacting us on (02) 9188 9180 and providing particulars as to why you dispute the amount drawn.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- on the drawing date there is sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonored by your financial institution, we will keep seeking that payment and any transaction fees payable by us in respect of the above until all amounts due to us are paid.