

# Direct Debit Request

## Service Agreement

Please phone 1300 513 300 if you have any questions.

**Reply Paid GPO Box 5380, Sydney NSW 2001**

**Customer Care 1300 513 300**

customerservice@apialifeinsurance.com.au

This Service Agreement is administered by TAL Life Limited.

This Agreement is issued by TAL Life Limited (TAL) to enable you to understand your rights and responsibilities when making premium payments by direct debit. It allows TAL to debit your nominated account to meet the premiums for your policy. Please keep this Agreement in a safe place for future reference.

TAL sends the request to debit your account to your nominated financial institution on the day you have specified. This debit will appear as 'Apia Life' on bank statements. It may take your financial institution 1–3 business days to process this request and physically withdraw the funds from your account. Please ensure that you leave funds in your account until the deduction has cleared to avoid incurring a dishonour charge from your financial institution.

### How to make changes

Please contact us on the details at the top of this form and allow at least two business days notice before your next premium due date for either:

- altering any of your direct debit or financial institution details, or
- delaying, stopping or suspending any debits, or cancelling the Agreement completely. If you do any of these, you will need to make alternative arrangements for future premiums to continue your policy. Alternatively, you may request a stop or cancellation by contacting your financial institution. If you do this you may incur a fee from your financial institution.

### Our commitment to you

We will ensure that we:

- will give you at least 14 days written notice if there are any changes to the terms of this Agreement, and
- will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, in the event of a claim or relating to an alleged incorrect or wrongful debit, or where specifically required by the law.

### Your commitment to us

Please ensure that:

- you check your account details against a recent bank statement.
- the account you have nominated can accept direct debits through the Bulk Electronic Clearing System (BECS). Please be aware that not all accounts allow direct debits through BECS. If you are unsure please check with your financial institution before completing your direct debit request.
- all account holders for this nominated account agree to this Agreement, and
- there are sufficient funds available in the nominated account, on the due dates, to cover the premiums. If there are insufficient funds in your account, you may incur dishonour fees from your financial institution and your policy may be at risk of cancellation if your premium is not paid by the due date. Dishonour fees will not be charged by TAL if direct debits are returned.

If a premium due date falls on a weekend or a public holiday, we will automatically debit the payment on the next business day.

If you are unsure about which day your account has been or will be debited, you should ask your financial institution. If you want to change or cancel this agreement, or dispute a debit, please contact our Customer Care team on 1300 513 300. In the unlikely event of a complaint not being resolved satisfactorily, you can address a formal complaint to: Apia Life, Reply Paid GPO Box 5380, Sydney NSW 2001. Alternatively you can contact your financial institution for assistance.

How to return your documents:

**Mail:** Reply Paid GPO Box 5380, Sydney NSW 2001

**Phone:** 1300 513 300 to complete your policy over the phone

The ways in which your personal information is collected, used, secured and disclosed, are set out in the respective privacy policies of TAL and Apia which are available at [tal.com.au/privacy](http://tal.com.au/privacy) and [apia.com.au/lifeprivacy](http://apia.com.au/lifeprivacy), and are available free of charge on request.

Apia Funeral Insurance is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life or insurer) which is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL Life is not part of the Suncorp Group. TAL Life uses the Apia brand under licence from the Suncorp Group. TAL Direct Pty Limited ABN 39 084 666 017 AFSL 243260 (TAL Direct) has been authorised under an arrangement with the insurer to enter into, vary or cancel insurance cover on behalf of the insurer as if it were the insurer. TAL Direct and TAL Life are part of the TAL group of companies.

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