

Direct Debit Terms and Conditions

Direct Debit Request Service Agreement for payments by debit or credit card and payments from your bank account

If you choose to pay by Direct Debit from your debit card, credit card or bank account, please carefully read this Direct Debit Request Service Agreement (**DDRSA**)

1. By signing or giving verbal confirmation to the Direct Debit Request (**DDR**), you authorise us to arrange for funds to be debited from your Account in accordance with the terms of the DDR and this Agreement.

2. We will advise you fourteen (14) days in advance of any changes to the DDR.

3. For all matters relating to the DDR, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:

a) Contact us on:

Phone: 1300 573 477

Email: warranty@domesticandgeneral.com

Mail: GPO Box 3004,

Melbourne, VIC, 3001

(you may also stop or cancel a payment by contacting your Financial Institution or credit issuer); and

b) Allow fourteen (14) days for the amendments to take effect or to respond to a dispute. If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly.

We will also notify you in writing of the amount by which your Account has been adjusted. If, following investigations, we believe on reasonable grounds that your Account has been correctly debited, we will respond to you by providing reasons and copies of evidence for this finding. If we can't resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf

4. It is your responsibility to ensure that there are sufficient cleared funds or available credit in the Account when the payments are to be drawn. Please advise us of any changes to your debit or credit card details, including account number, type and expiry date, at least two (2) Business Days prior to the due date shown on your offer or renewal letter or prior to when your payment is due. If you do not this, your payment may be dishonoured.

5. If the due date for payment falls on a day other than a Business Day, the payment will be processed on the next Business Day. If you are uncertain when the payment will be debited from your Account please check with your Financial Institution.

6. For returned unpaid transactions, the following procedure applies:

(a) we treat the payment as if it was never made;

(b) services may be suspended until outstanding charges are paid;

(c) a fee may be applied for drawings that are returned unpaid. We may cancel the DDR at any time; and/or

(d) we may attempt to debit the payment again from your Account.

7. Customer records and Account details will be kept private and confidential and disclosed only at your request or at the request of the Financial Institution or debit or card issuer, or where we need to disclose this information in connection with a claim made to correct/investigate an alleged incorrect debit or otherwise as required by law.

8. If any provision of this DDRSA is found to be illegal or void for any reason (e.g. a court or tribunal declares it so) the remaining provisions of this DDRSA continue to apply to the extent possible

Bank account only:

9. You should be aware that:

(a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts;

(b) you should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution. If you are in doubt, please check with your Financial Institution before completing the drawing authority.

Notices

•If you wish to notify us in writing about anything relating to this agreement, you should write to:

GPO Box 3004,

Melbourne, VIC, 3001

•We may send notices either electronically to your email address or by ordinary post to the address you have given us.

•If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

Definitions

Account means the debit card, credit card or bank account nominated in the DDR, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the terms and conditions (including BPAY) and any schedules to these terms and conditions, as amended from time to time;

Business Day means a day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned;

Direct Debit Request means the DDR between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your DDR as the account from which we are authorised to arrange for funds to be debited;

Direct Debit Request means the DDR between us and you as amended from time to time;

'we', 'our' or 'us' means Domestic & General Insurance PLC; and

'you', 'your' or 'yours' means the customer/s who signed the DDR.

Preparation Date: 10 September 2019