

# Ongoing Payment Authority Request



## Frequency of payment

Annual       Half yearly       Quarterly       Monthly

Note: Change to **Monthly** frequency only available for Credit Card/Direct Debit payment methods.

## Method of ongoing payment

Ongoing       Direct Debit       Credit/Debit Card

Debits will be made on the 4th of each corresponding month following the receipt of this form.

## Policy

Policy number

Nominate the policy number you are authorising for payment, the insured name, and the policy owner name.

Insured name

Policy owner name

## (a) Credit Card/Debit Card Payment Authority

Card type  Visa     Mastercard    Card number

Expiry date  /

Card holder name

Card holder signature       Date  /  /

## (b) Direct Debit Request

Family name      First name(s)

I/We

request the Financial Institution below, until further notice, to debit to my/our account at the financial institution identified below, any amounts which MLC Limited ABN 90 000 000 402 AFSL 230694 (User ID No 000110) may debit or charge me/us through the direct debit request system. I/We understand that this request, which is subject to the terms and conditions described in the Direct Debit Service Agreement provided to me/us, will remain in force until revoked by me/us in writing.

## Details of account to be debited

Name of Financial Institution

Branch Address

Account Name

Account Number

BSB Number  -

**Please note:** (1) Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution. (2) A fee may be charged for this service.

Signature of customer       Date  /  /

Name

Address

Suburb       Postcode

# Direct Debit Service Agreement

## Our commitment to you

If you complete a Direct Debit Request, you authorise us to debit the amount you owe us for premiums under your policy from your nominated Australian bank, building society or credit union account, and transfer the amount to us. Debits will be for regular periodic payments, as requested by you on your application. Debits will be made on or around the preferred date nominated by you on your application. If no date is specified, debits may be made on or around the day of the month that we process your application.

Where the due date for the debit falls on a non-business day, the debit will be made on the next business day. We will provide you with not less than 14 days written notice of any changes we propose to make to your direct debit facility.

If debits are returned unpaid by your financial institution, we will not charge you a dishonour fee although your financial institution may do so.

We reserve the right to collect any arrears of premium when we next process a debit from your account.

We will keep all information provided by you, including details of your nominated account at the financial institution, private and confidential, and will use such information subject to our privacy policy.

We will promptly investigate and respond to any queries or complaints regarding debits; we will endeavour to forward a response to you within five business days.

We may terminate this arrangement, but only by giving you not less than 14 days notice in writing.

## Your commitment to us

It is your responsibility to check with your financial institution that direct debiting is available on your account, prior to completing the Direct Debit Request. Not all accounts support direct debits.

You must ensure at all times that sufficient funds are available in your nominated account to meet a debit on the due date. It is your responsibility to advise us if your nominated account is to be altered, transferred or closed. You are liable for any charges imposed by your financial institution for the use of the direct debit facility, including fees charged as a result of debits returned unpaid.

If any debit requested by you is not made, you remain obliged to pay any amount owing to us.

## Your rights

You may direct all enquiries regarding the direct debit facility to us. You may request to defer or alter your direct debit facility, including any stops or cancellations, by giving written notice to us at least five business days prior to the next scheduled debit.

You may cancel your direct debit facility at any time by giving written notice to us. Five business days notice is required by us to act on such a request. We will confirm to you that the debit has been stopped.