

If you have chosen to pay your premium by direct debit, please keep this information for your records.

Direct Debit Client Agreement

You have taken or wish to take out the policy with us. By adding your signature to the DDR, you have agreed that we may arrange for your instalments to be paid by you from your Account by direct debit under the terms of the DDR and this Agreement. This Agreement is to be read in conjunction with the policy and the DDR.

1. WORDS THAT HAVE A SPECIAL MEANING IN THIS AGREEMENT

- 1.1 "Account" means the bank of financial institution nominated by you in your DDR and where your account is held
- 1.2 "Bank" means the bank or financial institution nominated by you in your DDR and where your account is held.
- 1.3 "DDR" or "Direct Debit Request" means the authority and request given by you to us to debit instalments to your account.
- 1.4 "Instalments" means each premium instalment payable by you to us under the terms of the policy the dates identified in the premium instalment advice.
- 1.5 "Policy" means the contract of insurance between you and us and includes the premium instalment advice.
- 1.6 "Premium Instalment Advice" means the premium instalment advice provided or to be provided to you by us and setting out details of the instalments.
- 1.7 "Signature" includes your oral consent by telephone or any written or electronic methods permitted by law at the relevant time as being able to be used to identify a person and indicates that person's approval of the information communicated, in a manner binding on that person.
- 1.8 "You/Your" means the person or persons making the direct debit request in the DDR.
- 1.9 "We/us means Petplan (ABN 64 069 468 542) User Identification No: 260684.

2. OUR OBLIGATION TO YOU AND OUR RIGHTS

- 2.1 We will provide you with a written copy of the DDR and obtain your signature to the DDR prior to drawing the first instalment.
- 2.2 Subject to clause 2.1, we will draw the first instalment on or about the first instalment date set out in the Premium Instalment Advice. We will draw any subsequent instalments on or about the due dates identified on the Premium Instalment Advice.
- 2.3 Where the due date falls on a non-business day, we will draw the instalment on or about the next business day.
- 2.4 Where an instalment is dishonoured by the Bank, we reserve the right to draw that instalment and the next instalment on the next instalment due date. We reserve the right to cancel this Agreement, the DDR and the policy (including your coverage under it) without notice to you if your Bank dishonours more than one instalment.
- 2.5 If any instalment is dishonoured, we are entitled to seek reimbursement from you of any fees we incur.
- 2.6 We will keep all information you give us relating to you Account private and confidential.
- 2.7 We will provide you with 14 days written notice if we propose to vary any terms of this Agreement or the DDR, including the amount or frequency of the instalment.

3. YOUR OBLIGATION TO US AND YOUR RIGHTS:

- 3.1 By giving your Signature to the DDR, you agree to be bound by the terms of this Agreement and the DDR.
- 3.2 You must ensure that sufficient funds are available in your Account to meet a drawing of an instalment on its due date.
- 3.3 You must ensure that the authorisation you give to us under the DDR is identical to any Account signing instruction held by your Bank.
- 3.4 You must advise us if your Account is transferred or closed.
- 3.5 You may terminate the DDR and this Agreement, or stop payment of an instalment under the DDR and the Agreement, at any time by giving written notice to us at least 14 business days prior to the due date of the next instalment. If you terminate the DDR and this Agreement without making alternative payment arrangements with us we can cancel you Policy without notice to you.

4. Disputes

If you have any concerns or queries regarding any amount drawn under this direct debit arrangement you should contact us on 1300 738 225 and we will address your concerns promptly and explain our dispute procedure to you.

Direct Debit Request

User Identification No

To: Petplan ABN 64 069 468 542

I/We	Insert your name & address
Of	

Request you, until further notice in writing, to debit my/our account as described in the schedule below, any amounts due and payable to you under my/our insurance policy with you.

I/We acknowledge and agree that:

1. This Direct Debit Request ("DDR") is governed by the terms & conditions of the Direct Debit Client Agreement ("Agreement") provided to me/us;
2. By signing this DDR, I am/we are bound by all the terms & conditions of the Agreement; and
3. You may vary the amount and frequency of future debits under this DDR and the Agreement by prior arrangement and advice to me/us in accordance with the terms of the agreement.

Signature/s

(If joint account, all signatures may be required)

The Schedule

Name of Bank or Financial institution where the account to be debited is located		
Address of Bank or Financial institution		
Name of account to be debited		
BSB Number <input type="text"/>	Account Number <input type="text"/>	Please note: Direct debiting is not available for all accounts. If in doubt please contact your bank or financial institution