

Direct Debit Services Agreement

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1. Debiting your account

- 1.1 By providing your bank account details, you have authorised us to arrange for funds to be debited from your account. You should refer to your current insurance schedule and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised by you.
- 1.3 If the debit day falls on a day that is not a business day, we will direct your financial institution to debit your account on the next business day.

2. Changes by us

- 2.1 We may vary any details of this agreement at any time, by giving you at least fourteen (14) days written notice.

3. Changes by you

- 3.1 You may change, stop or defer a direct debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification, by writing to:

Territory Insurance Office

GPO Box 770 Darwin NT 0810 **or**

by phoning us on **1300 301 833** during business hours;

or

arranging it through your own financial institution quoting the Direct Debit User ID 2766

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a direct debit payment to be made in accordance with your premium instalments .
- 4.2 If there are insufficient clear funds in your account to meet a direct debit payment:
- (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the direct debit payment.
- 4.3 You should also check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If we are liable to pay Goods and Services Tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- (a) with your financial institution whether it offers direct debiting from your account as it is not available on all financial institution accounts.
- (b) your account details you provided to us are correct by checking them against a recent account statement

7. Confidentiality

- 7.1 We will keep any information (including your account details) confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice and contact details

- 8.1 If you want to notify us about anything relating to this agreement, please contact us at:

Post	Phone
Territory Insurance Office GPO Bo x 770 Darwin NT 0810	1300 301 833

- 8.2 We will notify you by sending a notice in the ordinary post to the address you have provided to us.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

Definitions

In this document, the following terms have specific meanings:

account	the account held at your financial institution from which we are authorised to arrange for funds to be debited.
agreement	this Direct Debit Request Service Agreement between you and us.
business day	a day other than a Saturday or a Sunday or a public holiday listed throughout.
Australia debit day	the day that payment by you to us is due.
debit payment	a particular transaction where a debit is made.
direct debit request	the Direct Debit Request provided either verbally or in writing.
us or we	Allianz Australia Insurance Limited trading as Territory Insurance Office AFS Licence No. 234708 ABN 15 000 122 850
you	the customer who provided the direct debit request
your financial institution	the financial institution where you hold the account that you have authorised us to arrange to debit

For enquiries
call 1300 301 833
visit tiofi.com.au
or a TIO branch

