

Credit Card / Direct Debit Renewal Authority

SCHEDULE OF RENEWAL INSTALMENT PAYMENTS

For your convenience, we can offer a facility where your renewal instalments can be paid on an ongoing basis by Credit Card or Direct Debit from your Financial Institution Account. Your authorisation below will ensure easy payment of premiums. The Client Service Agreement on the reverse of this form outlines the terms and conditions under which Direct Debit from your Bank Account will be effected. **Please notify us of any changes in account details or the credit card expiry date. A Deposit Slip or Voided Cheque should be attached to verify your account details (Direct Debit only).**

Code	Combined Insurance's Customer Account Number												

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PAYING PREMIUMS BY CREDIT CARD

<input type="checkbox"/> Please charge this payment only to my credit card.	<input type="checkbox"/> Please charge this payment and future renewal instalment payments to my credit card.	<input type="checkbox"/> Please charge future renewal instalment payments to my credit card.
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Preferred Billing Day is (1 to 28) (instalments only) VISA MASTERCARD

Card Holder's Name:

Card Number: Expiry Date: /

Card Holder's Signature: Date: / /

CC Authorisation Number:

DIRECT DEBIT REQUEST FORM

I/We request that monies due in terms of the instalment arrangement stated in the Policy Document be drawn by Combined Insurance a division of Chubb Insurance Australia Limited (ABN 23 001 642 020) under the Direct Debit System from my/our account conducted with

Bank or Financial Institution:

Address:

Account Details

BSB Number: Account Number:

Account Name:

I/We acknowledge that this Direct Debit arrangement is governed by the terms in the Client Service Agreement printed in this Application form.

Account Holder's Signature(s): Account Holder's Signature(s):

(If joint account all signatures may be required)

Account Holder's Name(s): Account Holder's Name(s):

Date: / /

PAYMENT CHOICES SUMMARY

Future instalments will be paid by:

<input type="checkbox"/> Credit Card	<input type="checkbox"/> Direct Debit	<i>Current Policies</i>	<input type="checkbox"/> 1 Month	<input type="checkbox"/> 6 Months	<input type="checkbox"/> 12 Months
		<i>Superseded Policies Only</i>	<input type="checkbox"/> Bi-Monthly	<input type="checkbox"/> Quarterly	

ACCOUNT HOLDER'S ADDRESS Complete if Account Holder's address is different to the residential address of the insured.

No Street Town/Suburb

State: Post Code Contact Number

Renewal of Combined Insurance Policies through the Direct Debit System - Client Service Agreement

This is the agreement referred to in the “schedule of renewal instalment payments” on the reverse.

OUR COMMITMENT TO YOU:

Drawing Arrangements

- The details of your renewal drawing arrangements (amount, frequency and commencement date) are shown on the “Payment Choices Summary” section on the reverse.
 - We will draw on your account on the 26th day of the month that the policy instalment falls due (“the Billing Date”) except where this date falls on a public holiday or weekend. In this event the debit will be processed on the first business day after the billing date.
 - We will not change the amount or frequency of drawing arrangements unless we have given you at least 14 days notice. Should you disapprove of this change, you may contact us at any time prior to implementation and we will not proceed with the new arrangement.
 - We reserve the right to terminate drawing arrangements if one or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternative payment method (Subject to the provisions of the Policy document).
 - In the event of a drawing being returned to us unpaid, we will notify you of this return and we will be liable for any fees applied to our account by our Sponsor Bank. You will be liable for any fees applied by your nominated Financial Institution.
 - We will keep all information pertaining to your nominated account at the Financial Institution private and confidential.
- You may request a change to the amount and frequency of your instalment drawing arrangements by giving written notice to us at least 14 billing days prior to the billing date. Your choice of alternative drawing amounts and frequencies is limited to the available alternatives contained within the Policy document.
 - Where you consider that a drawing has been initiated incorrectly (outside of Combined Insurance’s renewal arrangements), you can either take the matter up directly with us by contacting our Disputes Resolution Manager - Direct Debit, or lodge a Direct Debit claim through your nominated Financial Institution. Our Officer is a Senior Manager within Combined Insurance and we promise to review your dispute within 10 business days from the notification of the dispute. Should you remain dissatisfied with our response, you can still take the matter up with your nominated Financial Institution and lodge a Direct Debit Claim.

Your Rights

- You may terminate your instalment drawing arrangements at any time by giving written notice directly to us, or through your nominated Financial Institution. Notice should be received by us at least 5 business days prior to the billing date.
- You may stop payment of a drawing by giving written notice directly to us, or through your nominated Financial Institution. Notice should be received by us at least 5 business days prior to the billing date.

YOUR COMMITMENT TO US:

Your Responsibilities

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its billing date.
- It is your responsibility to ensure that the authorisation given to draw on a nominated account is identical to the account signing instruction held by your nominated Financial Institution where the account is based.
- It is your responsibility to advise us if the account nominated by you to receive the instalment drawings is transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method if the instalment drawing arrangements are cancelled by either yourself or the nominated Financial Institution.



A division of Chubb Insurance Australia Limited

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ABN 23 001 642 020 | AFSL Number 239687

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