



## Direct debit request service agreement

You have authorised Guild Insurance Limited (“we” or “us”) to arrange for all payments for your insurance contract/s that become payable, to be debited from the account nominated in your Direct Debit Request (“DDR”). As specified in your schedule (renewal, new business or endorsement), the due date for payment is either the 15th day of the month or the last day of the month. All payments due by the above dates will be collected. When this date falls on a non-business day or public holiday, we will debit your account on the previous business day. You should check with your financial institution that direct debiting through BECS is available from your nominated account as direct debiting is not available on all accounts. You should also confirm that the account details you have given us are correct by checking them against a recent account statement.

You must ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made when it becomes due. If there are insufficient funds in your account to meet a debit payment, you may be charged a fee and/or interest by your financial institution, and you must arrange for sufficient cleared funds to be in your account by the following payment date (approximately two weeks) to cover the above charge, unpaid and currently due monthly instalment. In accordance with Section 62 of the Insurance Contracts Act 1984, if an instalment of premium remains unpaid for at least one month, your policy may be automatically cancelled. Any fee and/or interest charged to Guild Insurance will be paid by Guild Insurance Limited. To make an enquiry or amendment to any matter relating to your Direct Debit arrangements, you can contact your local Guild Insurance office (see address listing for details) by phone, in writing or in person. Please allow 14 days for any amendments to take effect. You may terminate, stop payment of a drawing or request a change to the drawing amount by giving written notice directly to us at least 14 business days prior to the due date. You will be advised 14 days in advance of any changes to the Direct Debit arrangements. 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 you and us. 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.

We will keep any information you give us confidential, except for information required by financial institutions in connection with a claim made on it relating to an alleged incorrect or wrongful debit. The financial institution may also require information to initiate direct debits from your account, and as required by law, and for the purposes of this agreement (including disclosing information in connection with any query or claim).

## Other products and services

Guild Insurance also offers other personal insurances. These include:

- House and Contents Insurance
- Personal Valuables Insurance
- Motor Vehicle and Pleasure Craft Insurance
- Investment Property Insurance
- Bodily Injury and Disablement Insurance
- Business Insurance

We have regional offices in:

- Brisbane
- Gold Coast
- Sydney
- Canberra
- Newcastle
- Melbourne
- Adelaide
- Perth
- Hobart

Guild Insurance has you covered all around Australia.

For further enquiries freecall Guild Insurance on 1800 810 213.

You should consider the relevant Product Disclosure Statement (PDS) for the products mentioned in deciding whether to acquire, or continue to hold the product. You can obtain a PDS by contacting Guild Insurance.