

DIRECT DEBIT SERVICE AGREEMENT

1. QBE Insurance (Australia) Ltd A.B.N. 78 003 191 035 will initiate direct debit payments in the manner referred to in the Direct Debit Request.
2. Debit payments will be made when due. QBE Insurance will not issue individual confirmation of payments made.
3. QBE Insurance will give you at least 14 days written notice if QBE Insurance proposes to vary details of this arrangement, including the amount and frequency of payments.
4. If you wish to defer any payment or alter any of the details referred to in the Direct Debit Request, you must contact QBE Insurance.
5. Any queries concerning disputed debit payments must be direct to QBE Insurance in the first instance. You may also contact your financial institution for assistance.
6. Direct debiting is not available on the full range of accounts at all financial institutions. If in doubt, you should check with your financial institution before completing the Direct Debit Request.
7. You should ensure that the account details given in the Direct Debit Request are correct by checking them against a recent statement from the financial institution at which the account is held.
8. It is your responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request.
9. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If in doubt contact your financial institution.
10. QBE Insurance may charge a fee for direct debits returned unpaid at its discretion.
11. If you wish to cancel this Direct Debit Request or to stop individual debit payments you must give at least 10 days notice to QBE Insurance.
12. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions, or is otherwise required by law, QBE Insurance will keep details of your account and debit payments confidential.