

Direct Debit Request Customer Service Agreement CommInsure Protection

The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure is a registered business name of CMLA.

We, The Colonial Mutual Life Assurance Society Limited, note our commitment to you, as follows:

- ◆ We will advise you by notice, statement or invoice of the drawings.
- ◆ Where the drawing date falls on a non-business day, we will draw the amount on the next business day.
- ◆ We will provide written notice of any proposed changes to your drawing arrangement (other than those detailed in your policy conditions), providing no less than 14 days' notice.
- ◆ We reserve the right to cancel the drawing arrangement if drawings are continually returned unpaid by your nominated financial institution. Where drawings are returned unpaid we will arrange an alternative payment method. A fee may apply for drawings that are returned unpaid.
- ◆ We will keep all information provided by you and details of your nominated account at the financial institution, private and confidential. However, we may disclose information that we have about you to the extent specifically permitted by the law or for the purpose of this agreement (including disclosing information in connection with any query, dispute or claim).
- ◆ We will investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 20 business days.

You, the customer, note your commitment to us as the following:

- ◆ It is your responsibility to check with your financial institution before completing the Direct Debit Request, that direct debiting is available on that account.
- ◆ It is your responsibility to ensure that the authorisation on the Direct Debit Request is identical to the account signing instruction held by the financial institution of the nominated account.
- ◆ It is your responsibility to ensure that, at all times, sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- ◆ It is your responsibility to advise us if the account nominated by you to receive the drawings is altered, transferred or closed.
- ◆ It is your responsibility to arrange with us a suitable alternative payment method, if the drawing arrangements are stopped, either by you or the nominated financial institution.
- ◆ It is your responsibility to meet any charges resulting from the use of the Direct Debit System. This may include fees charged to us as a result of returned drawings.

You may request to defer or alter the agreed drawing schedule, by giving written notice to us. Such notice should be received by us at least 14 business days prior to the drawing date.

You may stop your individual debit by giving written notice to us. Such notice should be received by us at least 14 business days prior to the drawing date.

You may cancel the Direct Debit arrangement at any time by giving written notice to us. Such notice should be received by us at least 14 business days prior to the drawing date. Your nominated financial institution is unable to cancel your Direct Debit arrangement.

All transaction disputes, queries and claims should be raised directly with us. We will provide a verbal or written response within 20 business days from the date of the notice. If the claim/dispute is successful, we will reimburse you by way of cheque or electronic credit to your nominated account.