



Simple Life

DIRECT DEBIT REQUEST FORM

Please complete and return this form to AIA Australia, Life Insurance Services, Reply Paid 328, Silverwater NSW 2128
No postage stamp required

Request to establish debt authority in the direct debit system

Identified by reference information

Policy number/s

Client number

I/We

Surname(s) or Company/Business name(s) giving direct debit request

Account holder 1

ABN

Account holder 2

ABN

Given name(s)

Surname

Customer's address

Telephone number

State

Postcode

Authorise and request AIA Australia - User ID 000115 (APCA User ID) until further notice in writing to arrange for funds to be debited from my/our account, at the financial institution identified and as described in The schedule below, any amounts which AIA Australia may debit or charge me/us through the Bulk Electronic Clearing System (BECS).

The schedule

Name of account to be debited

Details of financial institution at which your account is held

BSB

Account number

Bank name

Address

State

Postcode

(Please note direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.)

Privacy Notification

Personal (including sensitive) information provided will be handled in the manner described in the AIA Australia Group Privacy Policy as updated from time to time, accessible by visiting our website at www.aia.com.au/privacy, or by contacting us to request a copy. AIA Australia handles and collects personal information for purposes which include the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in our Privacy Policy. By providing personal information to us or your adviser (and the Australian financial services licensee they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, or by continuing your relationship and otherwise interacting with us, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal information as described in the AIA Australia Group Privacy Policy as updated from time to time on our website. We rely on the accuracy of the personal information provided to us. If any of your personal information reflected in this form or any of the attachments is incorrect, out of date or incomplete, please call us on 13 3982 and we can take reasonable steps to correct the personal information. Where you provide us with personal information about someone else, you must have their consent to provide their information to us in the manner described in the AIA Australia Group Privacy Policy.

I/We have been notified of, have read and consented to the handling, collection, use and disclosure of my personal and sensitive information, including the exchange of personal information with third parties located in Australia and overseas in the manner described in the Privacy section in the current PDS and any relevant SPDS and the Privacy Policy on the AIA Australia website www.aia.com.au/privacy which were provided to me. I/We agree that any personal information AIA Australia holds will be governed by the most current Privacy Policy. I/We also agree that AIA Australia may update its Privacy Policy from time to time by posting an updated version on their website and that a separate notice about the Privacy Policy may not be provided in each instance of collection.

I have read and understood this section

Direct debit request authorisation

I/We have read the 'Direct debit request service agreement' attached and acknowledge and agree with its terms and conditions. Please retain the 'Direct debit request service agreement' for your record.

I/We request this arrangement to remain in force in accordance with the details set out in The schedule described above and in compliance with the 'Direct debit request service agreement'

Customer(s) name

Customer(s) signature

Date

Customer(s) name

Customer(s) signature

Date

Credit card authority

An alternative method of paying premiums is by credit card. If you wish to pay by this method, please tick (✓) the appropriate box and complete other details.

Mastercard Visa

Please charge my credit card with the monthly Simple Life premium amount that is due. This authority shall stand in respect of the above specified card and in respect of any card issued to me in renewal or replacement thereof, until I notify AIA Australia in writing of its cancellation.

Customer(s) name

Card number

Expiry date

Cardholder's signature

Date



Simple Life

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This page to be retained by the customer

Direct debit request service agreement

This is your Direct Debit Request Service Agreement with AIA Australia Limited (APCA ID 000115, ABN 79 004 837 861, AFSL 230043). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement means this Direct Debit Request Service Agreement between you and us.

Business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Direct debit request or DDR means the Direct Debit Request between us and you.

Us or we means AIA Australia – Direct Debit User ID 000115, the Debit User you have authorised by requesting a DDR.

You means the customer who has signed or authorised by other means the DDR.

Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

1.1 By signing a DDR or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the DDR 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 in the DDR, or we will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the DDR, a billing advice which specifies the amount payable by you to us and when it is due. We will do this except where we have agreed to a temporary variation in accordance with your instructions under Clause 3 of this agreement, or where a credit tribunal or other legal tribunal has instructed us to vary the arrangement.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

2.1 We may vary any details of this agreement or a DDR at any time by giving you at least 14 days written notice.

2.2 We reserve the right to cancel this agreement if the first debit from your account is returned unpaid or two or more debit attempts are returned unpaid by your financial institution.

3. Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by contacting us in writing at AIA Australia, Life Insurance Services, Reply Paid 328, Silverwater NSW 2128, or by phone on 13 3982 between 9am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays. You can also arrange any change through your financial institution, which is required to act promptly on your instructions.

*In relation to the reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.

4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the DDR and this agreement.

4.2 If there are insufficient clear funds in your account to meet a 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 debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 13 3982 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

Alternatively, you can take it up directly with your financial institution.

5.2 If as a result of our investigations, we conclude 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 as a result of our investigations, we conclude 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 in writing.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance and, if we are unable to resolve the matter, you can refer such queries to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 Before completing the DDR you should check with your financial institution whether direct debiting is available from your account, as direct debiting is not available through BECS on all accounts offered by financial institutions.
- 6.2 You should confirm that the account details you provide to us are correct by checking them against a recent account statement.
- 6.3 If you have any questions about how to complete the DDR, you should contact your financial institution.

7. Confidentiality

- 7.1 Subject to Clause 7.2, we will keep any information (including your account details) collected as part of your DDR 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 about you that we have collected as part of your DDR:
- a) to the extent specifically required or permitted by law or under our Privacy Policy or procedures, or
 - b) for the purposes of this agreement, including disclosing information in connection with any query or claim.

8. Notice

- 8.1 If you wish to notify us about anything relating to this agreement, you can write to us at AIA Australia, PO Box 328, Silverwater NSW 2128.
- 8.2 We will notify you by sending a notice in the ordinary post or via email to the address you have given us in the DDR.
- 8.3 Any notice will be deemed to have been received on the third business day after posting.