

Direct Debit Request/Credit Card Authority

Allianz Australia Insurance Limited (ABN 15 000 122 850) through its managing agent Club Marine Limited (ABN 12 007 588 347) offers you, the insured, on your Policy/s described, the option to pay your premium by instalments.

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| Payment Instructions | Please complete this page and return to our office within 14 days if you have not provided a verbal Direct Debit Request/Credit Card Authority. |
| | Insured Policy Number |

Request And Authority To Debit The Account Named Below

Insert your name in full I/We _____
request and authorise Club Marine Limited ABN 12 007 588 347 (User ID - 377945) to arrange for any amount to be debited or charged through the Bulk Electronic Clearing System from any Account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement/Credit Card/Authority Agreement

By signing this Direct Debit Request/Credit Card Authority I/We acknowledge having read and understood the terms and conditions governing the debit arrangements between myself/us and Club Marine Limited as set out in this Request and in the Direct Debit Request Service Agreement/Credit Card Authority Agreement

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|--|---|
| Payment Frequency | Monthly |
| Method of Payment (Tick as appropriate) | <input type="radio"/> Visa <input type="radio"/> MasterCard <input type="radio"/> Direct Bank Debit |
| Customer Signatures | X _____ (If joint bank account, all signatures are required) |
| Customer Address | X _____ |
| Daytime Contact No: | X _____ |
| Details of account to be debited | X _____ |
| Insert name and address of Financial Institution at which your account is held | X _____ _____ _____ |
| Credit Card No: | X _____ |
| Expiry Date (MM/YYYY) | X / _____ |
| Account Name/Card Holder | X _____ |
| BSB Number | X _____ |
| Account Number | X _____ |

Direct Debit Request Service Agreement/Credit Card Authority Agreement

- 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/Credit Card Authority 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** means the Direct Debit Request provided and authorised either verbally or in writing.
 - ❖ **credit card authority** means the Credit Card Authority provided and authorised either verbally or in writing.
 - ❖ **us** or **we** means Club Marine Limited ABN 12 007 588 347.
 - ❖ **you** means the customer who provided the direct debit request or credit card authority.
 - ❖ **your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.
1. Debiting your account
- 1.1 By providing a direct debit request or credit card authority, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request or credit card authority, your current insurance schedule, 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 by the direct debit request or credit card authority.
- 1.3 If a drawing is unsuccessful, Club Marine Limited reserves the right to attempt to re-draw at such times as it determines. Your financial institution may charge you a fee where a drawing is unsuccessful.
- 1.4 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.
2. Changes by us
- 2.1 We may vary any details of this agreement or a direct debit request or credit card authority at any time by giving you at least fourteen (14) days written notice.
3. Changes by you
- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request or credit card authority by contacting us.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance. For Queensland and Western Australian residents, outstanding Stamp Duty may be payable.
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 direct debit request or credit card authority.
- 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.
 - (d) If you give Club Marine Limited a Direct Debit Request/Credit Card Authority you must ensure that you have sufficient available limit on the nominated direct debit/credit card account by the due date to permit the payments under the Direct Debit Request/Credit Card Authority as required by the Instalment Payment Offer
- 4.3 In the event of total loss, all outstanding instalments become immediately due and payable and may be deducted from any settlement amounts.
- 4.4 You should also check your account statement to verify that the amounts debited from your account are correct.
- 4.5 If we are liable to pay Goods and Services Tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
5. Dispute
- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations 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 we conclude as a result of our investigations 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.
- 5.4 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 us and you. 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.
6. Accounts
- You should check:
- 6.1
- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
 - (b) your account details which you have provided to us are correct by checking them against a recent account statement
7. Confidentiality
- 7.1 We will keep any information (including your account details) in your direct debit request or credit card authority 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 that we have about you:
- (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).
8. Notice and contact details
- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
- Club Marine Limited
Attention: Club Marine Credit Team
40 The Esplanade
Brighton VIC 3186
- 8.2 If you wish to contact us by telephone about anything relating to this agreement please call us on 1300 55 CLUB (2582).
- 8.3 If you wish to contact us by email about anything relating to this agreement please email us on gmlcrediteam@clubmarine.com.au
- 8.4 We will notify you by sending a notice in the ordinary post to the address you have given us with your direct debit request or credit card authority.
- 8.5 Any notice will be deemed to have been received two business days after it is posted.