

# Direct Debit Request

Request and Authority to debit the account named below to pay  
nib Travel Insurance Distribution Pty Ltd

## Request and Authority to debit

Surname or company name

Given names or ACN/ARBN

("you") request and authorise **nib Travel Insurance Distribution Pty Ltd [APCAID -]** to arrange for any amount **nib Travel Insurance Distribution Pty Ltd** may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided below.

## Insert the name and address of financial institution at which account is held

Financial institution name	
Address	
State	Postcode

## Insert details of account to be debited

Name of account

BSB number

Account number

You must provide copy of a deposit slip/ bank statement confirming the account details.

## Acknowledgment

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and **nib Travel Insurance Distribution Pty Ltd** as set out in this Request and in your Direct Debit Request Service Agreement.

## Payment Details

Debits to be made fourteen days after the issue of a billing advice.

## Insert your signature (signatures if joint account), address details and contact email

Signature

Name

Signature

Name

(If signing for a company, sign and print full name and capacity for signing eg. director)

Address

State	Postcode

Email Address

Date:  /  /  (DD/MM/YYYY)

# Direct Debit Request Service 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 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 between *us* and *you*.

*us* or *we* means **nib Travel Insurance Distribution Pty Ltd**, the Debit User *you* have authorised by signing a *direct debit request*.

*you* means the customer who signed the *direct debit request*.

*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 signing a *direct debit request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *direct debit request* 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 *direct debit request*.

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 *direct debit request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.

**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. Changes by us

**2.1** We may vary any details of this *agreement* or a *direct debit request* 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* by contacting *us* at **accountsrec@nibtravel.com** or **Governor Macquarie Tower, Level 18, 1 Farrer Place, Sydney NSW 2000**.

**3.2** If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least 14 days before the next *debit day*. This notice should be given to *us* in the first instance. *You* can arrange the cancellation through *your own financial institution*.

**3.3** *You* may also cancel *your* authority for *us* to debit *your account* at any time by giving *us* 14 days notice in writing before the next *debit day*. This notice should be given to *us* in the first instance. *You* may also request a stop or cancellation through *your financial institution*.

## 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*.

**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.

**4.4** If **nib Travel Insurance Distribution Pty Ltd** is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then *you* agree to pay **nib Travel Insurance Distribution Pty Ltd** on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

**4.5** *You* are to provide a copy of *your* bank statement or bank deposit slip, to confirm *your* bank details.

## 5. Dispute

- 5.1** If you believe that there has been an error in debiting your account, you should notify us directly on **1300 410 272** or **accountsrec@nibtravel.com** 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:

- (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; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

## 7. Confidentiality

- 7.1** We will keep any information (including your account details) in your direct debit request 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

- 8.1** If you wish to notify us in writing about anything relating to this agreement, you should write to **accountsrec@nibtravel.com**
- 8.2** We will notify you by sending a notice through by email on the Internet to the address you have given us in the direct debit request.
- 8.3** Any notice will be deemed to have been received two business days after it is posted.

## 9. Requirements

- 9.1** For this agreement to commence, we require you to;
- (a) to return this agreement completed, with a hand written signature from the authorised person/s who's nominated bank account is listed above.
  - (b) to provide your supporting documentation listed in clause 4.5.

## 10. Privacy Notice

- 10.1** By signing this agreement, you are aware:
- Any personal information you provide to us will be used, stored and disclosed in accordance with nib's Privacy Policy (<https://www.nib.com.au/travel-insurance/privacy>).

We may also disclose your personal information to a Financial Institution in order for you to be provided with our services. Any of your personal information provided to a Financial Institution will be collected, held, processed, disclosed and transferred in accordance with the terms of their Privacy Policy.

Any personal information collected by nib and provided to a Financial Institution will be used for the purposes set out in the Financial Institution's Privacy Policy and in relation to facilitating the provision of services by nib to you. You may have rights of access to, and correction of, your personal information in accordance with our privacy policy, and the Financial Institution's Privacy Policy.

If you fail to provide your personal information to us and do not agree to the use and disclosure of your information as set out above, We may not be able to provide a service to you. Collection of some of your information may be a requirement under laws or regulations applicable to the Financial Institution or any member of the Financial Institution's Group.