

Direct debit request

Information sheet

Service agreement

! Please ensure you retain this page for your records

We, Resolution Life Australasia Limited, note our commitment to you as follows:

This is your Direct Debit Request Service Agreement with Resolution Life Australasia Limited (APCA ID 639872, ABN 84 079 300 379, AFSL No. 233671.) 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 Resolution Life – Direct Debit User ID 639872, 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 anytime 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 change¹, 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 **Resolution Life, Locked Bag 5075, Parramatta NSW 2124** or by phone on **133 731** between 9 am 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.

¹ 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 **133 731** 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 **Resolution Life, Locked Bag 5075, Parramatta NSW 2124**.
- 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.

What you need to know

Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L00001458 (Trustee) as trustee of the Super Retirement Fund ABN 40 328 908 469 (Fund) is the issuer of this product. Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) and AIA Australia Limited ABN 79 004 837 861, AFSL No. 230043 (AIAA) are the issuers of life insurance policies to the Trustee for this product. The Trustee, as owner of the life insurance policies, will receive the applicable benefit from Resolution Life and AIAA, and in turn provides the benefit to eligible Fund members. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.

Please keep this information sheet for your records—
don't return it with your completed form(s).

Direct debit request (regular savings plan)

Important information

Please note:

- We will make changes effective the date we receive your completed documentation at our principal office of administration.
- We will only process original versions of this form.
- Please ensure you retain the direct debit request service agreement for your records.

Account number

1. Personal details

(All fields must be completed)

Account owner 1

(If changing your name and/or address, please write your name and/or address that was last notified.)

Title Date of birth

Given name(s)

Surname

Residential address

Suburb State Postcode

Country

Postal address

Suburb State Postcode

Country

Mobile number Alternate phone number

Email address

2. Personal details

(All fields must be completed)

Account owner 2

(If changing your name and/or address, please write your name and/or address that was last notified.)

Title Date of birth

Given name(s)

Surname

Residential address

Suburb State Postcode

Country

Postal address

Suburb State Postcode

Country

Mobile number Alternate phone number

Email address

3. Commencement of/change in regular saving plan

A. Please cross correct box:

- Cancel my regular savings plan (direct debit will be cancelled)
- Commence a regular savings plan (please complete **section 3**)
- Change bank accounts for my regular savings plan
- Change my regular contribution amount to:

per month (min \$100)

B. Please allocate regular contributions as follows:

	Amount
Personal	\$
Spouse	\$
Total amount per month (min \$100)	\$



Please note:

- You can only make regular contributions by one deduction from one bank account.
- Direct debit is not available for employer contributions. Please call us on the number **shown at the beginning of the form** to arrange an alternative method.

4. Details of the account to debit

(All details must be supplied)

Payment options:

- Initial payment and all future payments
- All future payments

Request and Authority to debit the account named below to pay Resolution Life

Monthly Half-yearly Yearly

Please refer to the Direct Debit Service Agreement on pages 1 and 2.

I/We **request and authorise** Resolution Life Australasia Limited (Direct Debit User ID 639872) to arrange for any amount payable in relation to my policy to be debited through the Bulk Electronic Clearing System (BECS) from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

Account holder 1

Title

Surname or Company name

Given name(s) or ABN

Account holder 2

Title

Surname or Company name

Given name(s) or ABN

Insert details of account to be debited

Account name

BSB number

Account number

Name of financial institution where account is held

5. Details of the account to debit (continued)

Address of financial institution where account is held

Suburb

State

Postcode

Country

Debit commencement date

D	D	M	M	Y	Y	Y	Y	Y	Y
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6. Declaration and acknowledgement

By signing this form, I/we declare as follows:

- I/we authorise the debit user to verify the details of the above mentioned account with my/our financial institution, and
- I/we authorise that the financial institution may release information allowing the debit user to verify the above mentioned account details.
- I/we have read the direct debit request service agreement provided over the page and agree with its terms and conditions.

Signed by the customer(s) (if joint account all signatures may be required)

Signature of policy owner 1

X

Date

D	D	M	M	Y	Y	Y	Y
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Signature of policy owner 2

X

Date

D	D	M	M	Y	Y	Y	Y
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Where to send this form

This form must be mailed to:

Resolution Life
Locked Bag 5075
Parramatta NSW 2124

Contact phone number

133 731

between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

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