



## Service Agreement

This Direct Debit Request (DDR) Service Agreement is only applicable if you choose to authorise Suncorp Life & Superannuation Limited (Suncorp) to debit premiums in relation to your policy from your nominated financial institution account. This agreement must be read when completing the DDR Form on the previous page.

This DDR Service Agreement is issued by Suncorp Life & Superannuation Limited (ABN 87 073 979 530). You should direct all enquiries about your direct debit to Life Customer Service on 1800 604 689.

### 1. Our commitment to you

- a) Suncorp will give you at least 14 days notice in writing before changing the terms of the debiting arrangements, unless you agree to an earlier change.
- b) Suncorp will keep information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution.
- c) Where the debiting date is not a business day, Suncorp will draw from your nominated financial institution account on the next business day.

### 2. Your commitment to us

It is your responsibility to:

- ensure your nominated financial institution account can accept direct debits.
- ensure there are sufficient funds available in the nominated financial institution account to meet each instalment.
- advise us if the nominated account is transferred or closed, or the account details change.
- ensure that all account holders on the nominated financial institution account agree to the debiting arrangement.

### 3. Your rights

- a) Subject to the terms and conditions of your policy, you may alter the debiting arrangements. Such advice should be received by us at least 7 business days before the debiting date for any of the following:

- altering the DDR.
- deferring a drawing.
- suspending the DDR.
- cancelling the debiting arrangement completely.

If you do any of these things, you must make alternative arrangements to pay outstanding amounts and, if applicable, future amounts.

Alternatively you may request a stop or cancellation by contacting your financial institution. If you take this course of action you may incur a fee from your financial institution.

- b) Where you consider that a debit has been initiated incorrectly, you should contact Suncorp on 1800 604 689. In the unlikely event of a complaint not being resolved satisfactorily, you can address a formal complaint to: Life Customer Service, GPO Box 3950, Sydney NSW 2001.

### 4. Other information

- a) The details of your debiting arrangements are contained in the DDR.
- b) Suncorp reserves the right to ask that instructions from a customer, to stop or in any way alter the debiting arrangement are in a written, verbal or electronic form.
- c) The terms and conditions of your policy govern your instalments. The policy allows us to cancel it after writing to you if debits are dishonoured by your financial institution and your premium is overdue by 30 days or more.
- d) Suncorp may vary the amount subject to the terms and conditions of your policy to be deducted from the account or the frequency of future debits by giving at least 14 days notice to you, in writing. All future amounts payable by you under the policy will be debited to the bank account shown in the DDR unless you tell us you wish to cancel the arrangement.
- e) Financial institution fees (including dishonour charges) may also apply to this debiting arrangement.

Please return this form to Life Customer Service:



1300 552 345



suncorplife@suncorp.com.au



GPO Box 3950, Sydney NSW 2001

If you have any queries please call us on 1800 604 689.