

Direct Debit Request

May 2023

Please avoid delays by checking that all questions have been answered fully and where appropriate use **BLOCK LETTERS**.

The easiest and most secure way to update your payment details is via My Zurich, our customer portal. Simply go to the customer portal [here](#) to register or log in.

Policy number(s)



MyZurich/Login to register or log in, Policy number(s)

Policy type Wealth Protection Active Sumo Ezicover Other_____

Please note:

- **You can set up or alter a direct debit by calling us on 131 551.** Alternatively, if you prefer to provide written details, you can complete this form and return it to us by post, email or fax (see page 2 for details).
- All questions in section (2) **must be completed** to enable future changes to the direct debit over the telephone. If you do not complete this section in full we will be unable to properly identify you, which will prevent us from taking instructions over the phone at a future date. Where the payor is a company, please also provide contact details (name, phone, etc) of the individual with whom we can discuss these payment details.
- Please complete account details OR credit card details. If both sections are completed the information in the account details will be used.
- Please ensure that the details of the account stated in this form are correct (including the name of the account) and that the account is able to make the premium payments, as Zurich does not verify this information.
- If you wish to change the premium debit date, please call us on 131 551.

1. Life insured details

Title Surname Given names

2. Payor details Zurich will send the billing details to the person you nominated in this section.

Company name (if applicable)

Title Surname Given names

Address State Postcode

Contact name

Contact details Work () Home ()

Mobile Email

3. Direct debit account details

Bank, credit union or building society

Name of financial institution

Branch address State Postcode

Account name

BSB number - Account number

OR

Credit card

To comply with Payment Card Industry Data Security you can pay by credit card;
By registering or logging on to MyZurich our online customer portal. Simply go to the portal [here](#)

OR

Contact us on 131 551

4. Debit details

Please debit my account

Monthly Quarterly Half yearly Yearly

5. Initial payment (only complete this section for NEW applications)

To be completed **if this payment source differs** from the one supplied in section 3.

Initial payment by direct debit Yes No

If 'Yes', use account details above? Yes No If 'No', please provide details below

Direct debit bank account Credit card

Bank, credit union or building society

Account name

BSB number - Account number

OR

Credit card

To comply with Payment Card Industry Data Security you can pay by credit card;

By registering or logging on to MyZurich our online customer portal. Simply go to the portal [here](#)

OR

Contact us on 131 551

6. Declaration

I/we acknowledge that this Direct debit request is governed by the terms of the Direct Debit Request Service Agreement. I/we have read and agree to the terms and conditions. I/we request and authorise Zurich Australia Limited ABN 92 000 010 195 (user ID 117) to arrange for funds to be debited from my/our account at the Financial Institution identified above through the Bulk Electronic Clearing System (BECS).

Name of account holder 1 / primary cardholder	
Signature of account holder 1 / primary cardholder	Date
X	/ /

Name of account holder 2 / primary cardholder	
Signature of account holder 2 / primary cardholder	Date
X	/ /

Privacy

Information collected about you is subject to the Privacy Act 1988 (Cth) and is for the purposes of administering and servicing the policy (which we may not be able to do if not provided), complying with our obligations and enhancing customer service or products. You consent that information may be disclosed to your or our service providers, advisers, government bodies, other external parties and our related entities where relevant to these purposes or otherwise as required by law. For more details of Zurich's Privacy Policy, information on accessing your personal information and a list of: service providers, laws under which we collect and use personal information, and countries where our data may generally be located, please visit our website at www.zurich.com.au or contact the Zurich Privacy Officer on 132 687 or at privacy.officer@zurich.com.au.

Any questions? Call 131 551

Please return the completed form to us:

By post, to **Zurich Australia Limited, Customer Care, Locked Bag 994, North Sydney NSW 2059**, or

By email, as a scanned attachment, to client.service@zurich.com.au

Direct Debit Request Service Agreement

This agreement sets out the terms and conditions on which the Account Holder has authorised Zurich to debit money from their account and the obligations of Zurich and the Account Holder under this agreement.

The Account Holder understands and agrees that:

- Direct debiting may not be available on all accounts. The Account Holder is responsible for ensuring the specified account can accept direct debits and there are sufficient cleared funds available in the nominated account to permit payments under the Direct debit request on the due date for payments
- Zurich accepts no responsibility for issues arising where incorrect details have been provided. The Account Holder should check the account details provided to Zurich are correct. If uncertain, check with your financial institution before completing the Direct debit request
- Zurich will debit the account for the sum of the amounts due at the debit date for all specified policies
- Changes to bank account details must be provided in writing, or by telephoning Zurich (or by such other means as we approve)
- Zurich will give the Account Holder at least 14 days notice in writing if there are any changes to the terms of this service agreement.

Zurich agrees that:

- When the due date for payment is not a business day, the debit will be processed on the next business day
- The Account Holder can cancel, change*, defer or suspend the Direct Debit Request on a policy by providing notice to Zurich in writing or by telephone (or by such other means as we approve), or directly with the Account Holder's financial institution (which is required to act promptly on the instructions). Notification must be received by Zurich at least 14 days before the next drawing date in order to process your instructions.

*The Account Holder's financial institution can "change" the Direct Debit Request only to the extent of advising Zurich of new account details.

- Upon request, Zurich will forward a copy of the current terms and conditions for direct debits, to the Account Holder by post, facsimile or other agreed method
- We will provide direct debit details on request.

Disputes

The Account Holder should give notice of any disputed debit to Zurich. Zurich will respond within 7 working days of receiving your letter. Alternatively, the Account Holder can take it up directly with the Account Holder's financial institution.

Dishonoured debits

If a debit is unsuccessful, Zurich will cancel the payment in respect of the dishonoured debit. In some instances, such as where your account has insufficient funds, Zurich may notify you and attempt a second deduction from your account within 14 days. You should ensure that your account has sufficient funds before any second deduction. If we receive new information from you after a dishonour, Zurich will process a one-off debit to pay the policy up to date. If two consecutive dishonours occur, Zurich may cancel the authority. Zurich may charge a dishonour fee to the relevant policy. Currently the fee is nil. The financial institution may also charge fees relating to the dishonour to the account, which is the Account Holder's responsibility.

Confidential information

Zurich may disclose information about your account to its banker (in connection with a claim made against it relating to an alleged incorrect or wrongful debit made from the account), your financial institution, your adviser and to other companies within the Zurich Financial Services Australia Group of companies and if applicable to Equity Trustee Superannuation Limited and Aon Hewitt Limited, on whose behalf Zurich collects contributions for the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust, and service providers engaged by Zurich. Zurich will not disclose information about you or the account to any other person, except where you have given consent or where the disclosure is required by law.

Notices to Zurich

The Account Holder may give notice to Zurich by telephone on 131 551. Alternatively, you may write to us at Locked Bag 994, North Sydney NSW 2059.