

Direct Debit Request

June 2023

Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510

Customer Care
Phone 133 667

The easiest and most secure way to update your payment details is via My OnePath Life, our customer portal. Simply go to onepath.com.au/myonepathlife to register or log in. Alternatively, you can change the details of your direct debit or credit card over the phone on 133 667.

Policy number

Name of policy owner or company name (you)

Address of policy owner

Suburb/Town State Postcode

Phone Home Work

Mobile Email

ACN/ARBN number

Payment details

Preferred billing date

Note: Preferred billing date is an optional field. Only complete this if a preferred billing day is required.

Instructions

Complete Section 1 to provide your Direct Debit Authority, or see Section 2 for more information on how to provide your Credit Card Authority. Section 3 is optional to change your payment frequency.

Note: There may be tax implications due to the premiums being paid from a personal account. Speak to your financial or tax adviser on how this may affect you.

Section 1: Direct Debit Authority

Direct debit is not available from all account types. If in doubt, please check with your financial institution.

By signing this Direct Debit Authority I/we acknowledge having read and understood the Direct Debit Request Service Agreement and the Privacy Policy on page 2 of this form, and are bound by the terms and conditions contained in this authorisation.

I/We request and authorise OnePath (user number 219313) to arrange for any amount OnePath may debit or charge me 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.

Name of financial institution

Details of account to be debited

Name of account

BSB number - Account number

Signature (if direct debit is from a joint account, provide all signatures)

Signature of account holder Date (dd/mm/yyyy)

Signature of account holder Date (dd/mm/yyyy)

Section 2: Credit Card Authority

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

By registering or logging on to My OnePath Life, our online customer portal. Simply go to onepath.com.au/myonepathlife

Or

Contact us on 133 667

Section 3 (Optional): Change of Payment Frequency

Note: This Section is optional and will need to be completed only if Payment Frequency change is required.

monthly half yearly yearly

Please note: Paying monthly or half-yearly will incur a payment frequency loading to your premium. If selected, the following payment frequency loading will apply to your **OneCare** policy:

- monthly 6% loading (**5% for OnePath, life risk advised policies excluding OneCare**)
- half-yearly 3% loading
- yearly 0% loading

Signature(s) of policy owner(s)

Date (dd/mm/yyyy)

Signature(s) of policy owner(s)

Date (dd/mm/yyyy)

Direct Debit Request Service Agreement

Our commitment to you

We will:

- arrange for funds to be debited from your account as authorised in the Direct Debit Request
- give you at least 14 days' notice in writing before changing the terms of the debiting arrangements, unless you request the change
- keep information about your Direct Debit Request private and confidential unless otherwise required by the Bulk Electronic Clearing System (BECS) rules. You acknowledge that we may be required to disclose details of your direct debit request to our sponsor bank to assist with the checking of any incorrect or wrongful debits to your nominated accounts.

If the date on which we usually debit your account falls on a weekend or public holiday, your account will be debited on the next working day.

Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits and that all account holders on the nominated account agree to the debiting arrangements
- ensure that the account details that you have provided are correct by checking them against a recent account statement
- advise us if the nominated account is transferred or closed, or the account details have changed

- ensure there are sufficient funds available in the nominated account to meet each direct debit
- check with the financial institution if you have any queries about how to complete the Direct Debit Request.

If there are insufficient funds in the nominated account, the financial institution may charge a fee and/or interest. We will not charge a fee. You may 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.

Your rights

You may defer, alter or cancel the debiting arrangements you hold with us by providing notice to us or through your nominated financial institution. We must receive notice at least 14 days before the next debit is due.

If you consider that your account has been debited incorrectly, you should contact us directly. We will investigate your query.

If we find that your account has been incorrectly debited we will arrange 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.

If we find that your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding in writing.

If we cannot resolve the matter, you can refer it to your financial institution, which may lodge a claim on your behalf.

Privacy Policy

I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy Policy and the Privacy Statement contained in the PDS (including discussing any information obtained from me and any doctors or accountants with the financial adviser associated with this application). OnePath's Privacy Policy is available at onpath.com.au/about-us/privacy-policy

If I have provided personal information about any identified person, I declare that I have their permission to do so and I have informed them of the Privacy Policy and the Privacy Statement.