

# Direct debit request

## Service agreement

Insuranceline

Please phone 1300 880 750 if you have any questions

### Insuranceline

Reply Paid 62, Carlton South, VIC 3053

Customer Care 1300 880 750

customerservice@insuranceline.com.au

This Agreement is issued by TAL Life Limited (TAL), to enable you to understand your rights and responsibilities when making premium payments by direct debit. It allows TAL to debit your nominated account to meet the premiums for your policy. Please keep this Agreement in a safe place for future reference.

TAL send the request to debit your account to your nominated financial institution on the day you have specified. It may take your financial institution 1 - 3 business days to process this request and physically withdraw the funds from your account, please ensure that you leave funds in your account until the deduction has cleared to avoid incurring a dishonour charge from your financial institution.

### How To Make Changes

Please give us at least 2 business days notice before your next premium due date for either:

- altering any of your direct debit or financial institution details, or
- delaying, stopping or suspending any debits, or cancelling the Agreement completely. If you do any of these, you will need to make alternative arrangements for future premiums to continue your policy.

### Our Commitment To You

We will ensure that we:

- will give you at least 14 days written notice if there are any changes to the terms of this Agreement, and
- will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, or otherwise as required by law.

### Your Commitment To Us

Please ensure that:

- the account you have nominated can accept direct debits,
- all account holders for this nominated account agree to this Agreement, and
- that there are sufficient funds available in the nominated account, on the due dates, to cover the premiums. If there isn't, you may incur dishonour fees from your financial institution and your policy may lapse. Dishonour fees will not be charged by TAL.

If a premium due date falls on a weekend or a public holiday, we will automatically debit the payment on the next business day.

If you want to change or cancel this agreement, or dispute a debit, please contact our Customer Care team on **1300 880 750**.

This Service Agreement is administered by Insuranceline on behalf of the product issuer, TAL Life Limited.