



## The Hollard Insurance Company Pty Ltd - Direct Debit Request Service Agreement

This Agreement is between you (the insured) and The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) AFSL 241436. This Agreement sets out what is required of each party involved in direct debit transactions. Please read it carefully and return the accompanying completed and signed Payment Authority Form to the administrators, PetSure (Australia) Pty Ltd (ABN 95 075 949 923) AR No: 268991 at the address given below.

### The Hollard Insurance Company responsibilities

This Agreement takes effect from the date we, or our appointed administrators, receive your application and continues until you advise us in writing to cancel it.

If you have chosen to pay your premium on an annual basis then we will debit your account on the same business day your cover commences or as soon thereafter as possible. If you choose to pay your premium on a monthly basis then we will debit your account on the dates shown on your Certificate of Insurance. If the debit date falls on a non-business day then we will process your payment on the next business day.

If you wish to make changes to the drawing arrangements, contact Real Pet Insurance on 1300 09 6140.

In the event you wish to dispute a debit on your account, we will investigate your dispute within 3 days and provide you with written proof of our authority to debit your account.

If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim.

- Within 5 business days (for claims lodged within 12 months of the disputed drawing); or
- Within 30 business days (for claims lodged more than 12 months after the disputed drawing)

You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

If your direct debit is dishonoured we will automatically retry for the outstanding amount within 30 days. An administration fee of \$15.00 (incl. GST) will be charged on all dishonoured payments and your financial institution may also levy a dishonour fee.

We have processes and systems in place to ensure your personal information is kept confidential. We do not pass on any information to third parties. We may, however, be required to provide your information to the policy administrators and our sponsor bank. A copy of Hollard's Privacy Policy is available at [www.hollard.com.au](http://www.hollard.com.au)

We will provide you 14 days notice of any changes to this Agreement made by us.

### Real Pet Insurance contact details

**Mailing address:** Real Pet Insurance  
Locked Bag 9021  
Castle Hill, NSW 1765

**Call:** 1300 096 140

### Your responsibilities

It is your responsibility to:

- ensure that your existing account can accept direct debits (direct debiting may not be available on all accounts. Please check with your financial institution);
- ensure that the authority given to us to draw on your existing account is consistent with the account authority or signing instructions held by your financial institution for that account;
- ensure that before the billing day you have sufficient cleared funds available in your account;
- advise us if the nominated account is transferred, closed or changed. Additionally, you must arrange a suitable payment method if your drawing arrangements are cancelled; and
- advise us in writing if you wish to change your banking details or cancel this Agreement.