

PAYMENT AUTHORITY



To update your ongoing premium payment details, please complete this Payment Authority form and return it to us via email at customerservice@neoslife.com.au. Alternatively, simply call us on 1300 090 188 and we'll take your new payment details over the phone.

If you wish to make a one-off payment of an overdue premium, you can do so via credit card over the phone. Please call us on 1300 090 188 and we'll process your payment.

Your plan details

Plan number:

Insured person:

Your payment details

Please select **one** of the payment options below and enter your details.

Credit/debit card payment

Account holder(s):

Type of card:

Mastercard

Visa

Expiry date:

Card number:

Please advise whether you would like your premiums to be debited monthly or yearly

Monthly

Yearly

By submitting this form to NEOS Life, you're confirming that this credit card is current, valid and you're legally entitled to use this card, either as cardholder or authorised by the cardholder, and that you request us to debit the credit card above in payment of all outstanding and future premiums.

Direct debit request

Account holder(s):

Name of financial institution:

BSB number:

Account number:

Please advise whether you would like your premiums to be debited monthly or yearly

Monthly

Yearly

By submitting this form to NEOS Life, you're requesting that NEOS Life debit the account above on behalf of the insurer NobleOak Life Limited in payment of all outstanding and future insurance premiums via the Bulk Electronic Clearing System (NobleOak Life Limited Debit User ID No 523294).

By submitting this form to NEOS Life, you acknowledge and agree that:

- this direct debit request is governed by the Direct Debit Service Agreement which is set out in the NEOS Protection Product Disclosure Statement available at www.neoslife.com.au; and
- you're bound by all of those terms and conditions.

Please return your completed form to customerservice@neoslife.com.au



neoslife.com.au

GPO Box 239, Sydney NSW 2001

e: customerservice@neoslife.com.au t: 1300 090 188

NEOS Life is a registered business name of Australian Life Development Pty Ltd ABN 96 617 129 914 AFSL 502759. NEOS Protection is issued by NobleOak Life Limited (NobleOak) ABN 85 087 648 708 AFSL 247302. NEOS Life provides administration services in relation to NEOS Protection on behalf of NobleOak.

Direct debit service agreement

Definitions

Account means the account held at your financial institution from which we're authorised to arrange for your premium to be debited.

Agreement means the direct debit service agreement between you and us.

Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day means the day that your premium payment is due to us.

Debit payment means a particular transaction where a debit is made to your account.

Direct debit request means the direct debit request you've provided to us.

Premium means the premium payable for the cover provided by your NEOS Protection plan at the debit day.

We/us/our means NobleOak Life Limited (NobleOak) as the issuer and insurer of NEOS Protection, or NEOS Life as provider of administration services on behalf of NobleOak.

You/your means the customer who provided the direct debit request to us.

Your financial institution is the financial institution where you hold the account that you have authorised us to debit.

Debiting your account

By providing a direct debit request, you have authorised us to arrange for funds to be debited from your account for the purpose of paying the premium on your NEOS Protection plan. Your authority to us is consistent with the account authority, or signing instructions, for the named account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account for payment of the insurance premium as authorised in the direct debit request. The amount of the insurance premium may vary from time to time. We will not notify you of this variation unless we're required to do so under the terms and conditions of your NEOS Protection plan.

We will not issue a billing notification prior to debiting your account. If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you're unsure about which day your account has or will be debited, you should ask your financial institution.

Changes by us

We may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days written notice.

Changes by you

You may change the arrangements under a direct debit request by contacting us subject to:

- if you wish to stop or defer a debit payment you must notify us at least seven days before the next debit day. This notice should be given to us in the first instance; and
- you may also cancel your authority with us to debit your account at any time by giving us at least seven days' notice before the next debit day. This notice should be given to us in the first instance.

You may also cancel a direct debit request by contacting your financial institution.

Your obligations

It's your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.

If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your financial institution; and
- you must 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.

You should check your account statement to verify that the amounts debited from your account are correct.

Disputes

If you believe that there has been an error in debiting your account, you should notify us, and confirm that notice in writing, as soon as possible so that we can resolve your query.

If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.

Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still contact your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

Accounts

You should check:

- with your financial institution whether direct debiting is available from your account, as direct debiting is not available on all accounts offered by financial institutions
- your account details which you provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

Confidentiality

We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure, and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by the law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notices

If you wish to notify us in writing about anything relating to this agreement, our contact details are below.

Likewise, our notifications to you will also be in writing.

Change of life insurer

If we cease to be the insurer of the life insurance cover provided by NEOS Protection as a result of the insurance being transferred to another registered life insurer, then in order for premium payments to continue, the authorities provided to us under your direct debit request will be transferred to the new insurer without the need for your consent.

Providing instructions

Your direct debit request may be provided to us in writing, by calling us or by such other electronic means that we choose to accept from time to time.

Unless we require otherwise, instructions from you in connection with this agreement (including any change to the account to which your direct debit request applies) may be provided to us in writing, by calling us or by e-mail.



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