

Direct Debit Request Service Agreement

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1. This Direct Debit Request Service Agreement is issued by AAI Limited ABN 48 005 297 807 trading as AAMI Business Insurance, User ID Number 367849. You should direct all enquiries about your direct debit to us, on the phone number shown below.
2. AAMI will give you at least 14 days notice before changing the terms of the debiting arrangements unless you agree to an earlier change.
3. Your personal information will be held and used by AAMI in accordance with the Privacy Act 1988 (Cth) and the Suncorp Group Privacy Policy (available at www.aami.com.au). You consent to our use and disclosure of your account information to investigate a claim regarding an incorrect debit.
4. If your debit date falls due on a weekend we will process it on the previous business day, and/or if your debit date falls due on the 29th, 30th or 31st day of each month, instalments will be deducted on or around the last business day of each month. If you are uncertain of the date your direct debit will be processed you should contact your Financial Institution.
5. It is your responsibility to:
 - Ensure your nominated account can accept direct debits.
 - Ensure there are sufficient funds available in the nominated account to meet each instalment.
 - Advise us if the nominated account is transferred or closed, or the account details change.
 - Ensure that all account holders on the nominated account agree to the debit arrangement.
6. If your direct debit is dishonoured or returned unpaid by your financial institution we may attempt to debit your account again. Your financial institution may charge additional fees for direct debit, including dishonour fees. Your PDS /SPDS explains what happens when an instalment is unpaid and when we may not accept your claim.
7. You may alter the debit arrangements by contacting us and providing at least 10 business days notice. This includes:
 - Altering the nominated account covered by the Direct Debit Request.
 - Cancelling the debit arrangements (if you do this you will need to arrange payment of any outstanding amounts and future premiums, if you want the policy to continue).
8. Contact us if you consider that a debit has been initiated incorrectly. Complaint resolution procedures are set out in your PDS/SPDS. You may also query a direct debit transaction by contacting the financial institution where the account to be debited is held.

