

DIRECT DEBIT REQUEST FORM COURIER CARE INSURANCE

I/We request you, Masefield Holdings Pty Ltd T/As GSK Insurance Brokers user ID 185286 to arrange funds to be debited from my/our account at the financial institution shown below according to the schedule specified below.

COURIER COMPANY			
CLIENT CODE			
NAME			
BUSINESS NAME			
ADDRESS			
PAYMENT OPTIONS	BANK ACCOUNT	CREDIT CARD	(please circle one)
NAME OF FINANCIAL INSTITUTION			
TYPE OF ACCOUNT	CHEQUE	SAVINGS	OTHER (please circle one)
NAME OF ACCOUNT HOLDER			
BSB NUMBER			
ACCOUNT NUMBER			
CREDIT CARD NUMBER			
EXPIRY DATE			
NAME ON CARD			
1ST INSTALMENT 28/12/2015			
EACH SUBSEQUENT INSTALMENT WILL BE ON THE 28TH OF THE MONTH			
SIGNATURE <i>Both signatures required if joint account.</i>			
DATE			

CUSTOMER DDR SERVICE AGREEMENT

OUR COMMITMENT TO YOU - This document outlines our service commitment to you in respect of Direct Debit Request (DDR) arrangements made between you, the insured and Graham S Knight and Associates. It sets out your rights, our commitments to you and your responsibilities to us together with where you should go for assistance.

INITIAL TERMS OF AGREEMENT - In terms of the Direct Debit arrangements made between us and signed by you, we undertake to periodically (monthly) debit your nominated account for the agreed amount for Insurance provide for you for 'Courier' employment.

DRAWING ARRANGEMENTS - The first drawing under this Direct Debit arrangement will occur on a nominated day.

If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.

We will give you at least 14 days notice in writing when changes to the initial terms of arrangements are made. This notice will state the new amount, frequency, next drawing date and any other changes to the original terms.

If you wish to discuss any changes to the original terms, please telephone our office on (08) 9478 1933.

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT - If you want to make changes to the drawing arrangement, contact us by telephone at our office on (08) 9478 1933. These changes may include;

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely

ENQUIRIES - Direct all enquiries to us, rather than to your financial institution, and these should be made at least five (5) working days prior to the next schedule drawing date.

All personal customer information held by us will be kept confidential except for the information required by the Insurance Underwriters who provide you with your cover.

DISPUTES - If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our office on (08) 9478 1933.

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 7 business days (for claims lodged within 12 months after 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 cannot substantiate the reason for the drawing.

Note: Your financial institute will ask you to contact us to resolve your disputed drawing prior to involving them.

YOUR COMMITMENT TO US

It is your responsibility to ensure that;

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will redraw the next day (for the next three days) until we get payment. If payment is not received within that time, your Courier Scheme Supervisor will contact you by telephone and further in writing.

PLEASE NOTE THAT YOUR COURIER COMPANY WILL BE NOTIFIED IMMEDIATELY SHOULD A DRAWING/PAYMENT NOT BE SUCCESSFUL ON THE NOMINATED DAY OF THE MONTH (28TH OF EACH CALENDAR MONTH UNLESS IT IS A WEEKEND AT WHICH POINT DRAWING WILL OCCUR ON THE NEXT BUSINESS DAY) AND THIS MAY RESULT IN YOU BEING UNABLE TO CONTINUE YOUR SCHEDULED WORK.