

Direct Debit Request Service Agreement

This Direct Debt Request ('DDR') Service Agreement is issued by American Home Assurance Company ABN 67 007 483 267, AFSL 230903, trading in Australia as Chartis ("Chartis").

This Service Agreement contains the terms and conditions on which you authorise Chartis to debit money from your account and the obligations of Chartis and you under this Agreement. You should read through the Service Agreement carefully to ensure you understand these terms and conditions. You should direct all enquiries about your direct debit to the Chartis Customer Service Group on **1800 331 013**.

Our commitment to you

Chartis will give you at least 14 days' notice in writing if there are changes to the terms of the drawing arrangements.

Chartis will keep the details of your nominated financial account confidential, except where provided to Chartis' financial institution or as it requires for the purposes of conducting direct debits with your financial institution.

Where the due date is not a business day, Chartis will draw from your nominated financial institution account the business day before or after the due date in accordance with the terms and conditions of your Chartis policy.

Your commitment to us

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 drawing on the due date
- advise us if the nominated account is transferred, closed, or the account details change

- arrange an alternate payment method acceptable to Chartis if Chartis cancels the drawing arrangements.

Your rights

You should contact the Chartis Customer Service Group on 1800 331 013 if you wish to alter the drawing arrangements. This includes:

- stopping an individual drawing
- altering the Schedule
- deferring a drawing
- cancelling the Schedule
- suspending future drawings.

Where you consider that a drawing has been initiated incorrectly, you should initially contact the Chartis Customer Service Group on 1800 331 013.

If you are not satisfied with the response, please refer to the Dispute Resolution section in the Product Disclosure Statement relevant to your insurance product. Chartis will respond within 15 days of receiving your letter. Chartis has formal procedures for dealing with a complaint.

Other Information

Chartis reserves the right to cancel drawing arrangements if the drawings are dishonoured by your financial institution.

If your account dishonours, your financial institution may charge you a fee. Chartis will not charge you for any dishonour.

Your drawing arrangements are governed by the terms and conditions of your Chartis policy.