

DIRECT DEBIT SERVICE AGREEMENT

Debit User's name: AAAPay PTY LTD ("we" or "us")
ACN: 126 767 351
Debit User's address: Locked Bag 12, Castle Hill 1765
User ID: 353471

You have entered into or about to enter into an agreement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payment to us.

Please ensure you keep a copy of this agreement as it sets out certain rights and obligations you have with us by giving us your Direct Debit Request.

When are we bound by this agreement?

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

What we agree and what we can do.

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request

3. On giving you at least 14 days' notice we may:
 - Change our procedures in this arrangement
 - Change the terms of your Direct Debit Request; or
 - Cancel your Direct Debit Request

4. You may ask us to:
 - Alter the terms of your Direct Debit Request;
 - Defer payment to be made under your Direct Debit Request;
 - Stop a drawing under your Direct Debit Request; or
 - Cancel your Direct Debit Request by:

Informing us of the change you require and the reason for the change. Please contact us by phone 1300 13 60 55 or email ausinsure@midlandinsurance.com.au Stops and cancellations of your Direct Debit Requests can be made to us or your own Financial Institution.

5. You may dispute any amount we draw under your direct debit request by notifying us of your dispute by phone 1300 13 60 55 or email ausinsure@midlandinsurance.com.au and provide us details of the payment you are disputing and reasons for the dispute. We will endeavour to resolve any dispute within 7 days. Disputes may also be directed to your Financial Institution.
6. We deal with any dispute under Clause 5 of this agreement as follows:
 - If it is found that the amount has been debited in error we will refund you the disputed amount within 7 days.
 - If it is found that that the disputed amount has been debited correctly and in accordance to the terms of the Direct Debit Agreement, we will notify you of that outcome within 7 days.
7. If the day on which you must make any payment to us is not a business day, we draw on your account under the Direct Debit Request on the next business day.
8. If your Financial Institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will charge you any fees incurred to us by your Financial Institution as a result of the reject. We will contact you within the next business day to discuss a reattempt to draw the funds from your account in accordance with your Direct Debit Request, or to arrange alternative methods of payment.
9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
 - You dispute any amount we draw under your Direct Debit Request, where we will be required to disclose your information to your Financial Institution in order to investigate the dispute:
 - You consent to that disclosure; or
 - We are required to disclose that information by law.

What you should consider

10. Not all accounts held with a Financial Institution are available to draw on under the Direct Debit System.
11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your Financial Institution to ensure the details on your Direct Debit Request are completed correctly.
12. Please enquire of your Financial Institution if you are uncertain, when your Financial Institution processes an amount we draw under your Direct Debit Request.
13. It is your responsibility to ensure there are sufficient clear funds in your account, by the due date to enable us to obtain payment in accordance with your Direct Debit Request.