

Service Agreement

1. St Andrew's Australia Services Pty Ltd ABN 75 097 464 616 (User ID 110194) ("Debit User") will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Direct Debit Request).
2. Once Life Pty Limited (Once Life) ABN 79 124 538 414 is responsible for the administration of Life Cover insurance policies, under an agreement with St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243 to provide administration services for the Life Cover policies.
3. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
4. The Debit User will give the customer at least 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.
5. If the customer wishes to defer any payment or alter any of the details referred to in the Schedule, they must contact Once Life on 1300 66 23 54 or write to Once Life at the following address:

Once Life Customer Service Centre
GPO Box 3288
Sydney NSW 2001
6. Customer queries concerning disputed debit payments must be directed to Once Life in the first instance. Details of the dispute resolution process that applies to the Debit User are described in the Life Cover PDS. Queries about claims in regards to disputed debit payments should also be directed to Once Life and may also be directed to the customer's financial institution nominated in the Schedule.
7. Direct payment debiting is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing the Direct Debit Request.
8. The customer should ensure that their account details given in the Schedule are correct by checking against a recent statement from their financial institution at which their account is held.
9. It is the customer's responsibility to have sufficient cleared funds available, by the premium due date, in the account to be debited to enable debit payments to be made in accordance with the Direct Debit Request.
10. By authorising the Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request and instruct the debiting of premium payments from the account described in the Schedule.
11. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with the financial institution nominated in the Schedule.
12. If a debit payment is returned unpaid, the customer may be charged a fee by the financial institution nominated in the Schedule for each returned item
13. Customers wishing to cancel this Direct Debit Request or to stop individual payments must give at least 7 days' written notice to Once Life at the address referred above.
14. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User and Once Life will keep details of the customer's account and debit payments confidential.