

Avant Life Insurance ABN 82 003 797 471 | PO Box 746, Queen Victoria Building, NSW 1230
1800 128 268 | avant.org.au/life | lifeadmin@avant.org.au
Version 2.0 April 2022

Please complete either section A or section B depending on whether you would like your premium payment deducted from your bank account or credit card.

If you have any questions about completing this form, please contact us on 1800 128 268.

Section A: Direct debit request

Please read the Direct Debit Service Agreement provided overleaf before completing this section.

Plan number (if known):			
Plan owner:			
Full name of account holder:			
Financial institution:	Account number:		
BSB number:		Frequency of payment:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually

By signing this direct debit request, you acknowledge having read and understood the Direct Debit Service Agreement and authorise NobleOak Life Limited (user ID 502674) to debit due premium payments from your nominated account, through the bank clearing system, until your written request to cancel this authority is received by us.

Account holder's signature:

Date:

(If signing for a company, sign and print full name and capacity for signing e.g. director)

Account holder's details (if account holder is not the plan owner):

Address:			
Postcode:	Suburb:		
State:	Phone:		

Section B: Credit card authority

Please read the Direct Debit Service Agreement provided overleaf before completing this section.

Plan number (if known):			
Plan owner:			
Full name of card holder:			
Card type:	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	Card number:	
Expiry:		Frequency of payment:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually

By signing this credit card authority, you authorise NobleOak Life Limited to debit your credit card for due premiums payments until your written request to cancel this authority is received by us.

Card holder's signature:

Date:

Direct Debit Service Agreement

This agreement sets out the terms and conditions on which the account holder ('you/your') has authorised the insurer, NobleOak Life Limited ('NobleOak') to debit money from your account, including NobleOak's obligations and your obligations. If you have any questions about the operation of the direct debit authority, please contact Avant Life Insurance ('our/us/'we') in the first instance.

The account holder understands and agrees that:

- direct debiting may not be available on all accounts. You are responsible for ensuring the specified account can accept direct debits and there are sufficient cleared funds available in the nominated account to permit payments under the direct debit request on the due date for payments
- NobleOak and Avant Life Insurance accept no responsibility for issues arising where incorrect details have been provided. You should check the account details provided to us are correct. If uncertain, check with your financial institution before completing the direct debit request
- NobleOak will debit the account for the sum of the amounts due at the debit date for all specified plans
- changes to bank account details must be provided in writing to us or by telephoning us (or by such other means as we approve)
- we will give you at least 14 days' notice in writing if there are any changes to the terms of this service agreement.

NobleOak agrees that:

- when the due date for payment is not a business day, the debit will be processed on the next business day
- you can cancel, change, defer or suspend the direct debit request on a plan by providing notice to us in writing or by telephone (or by such other means as we approve), or directly with the account holder's financial institution (which is required to act promptly on the instructions). Notification must be received by us at least 14 days before the next drawing date in order to process your instructions
- your financial institution can change the direct debit request only to the extent of advising us of new account details
- upon request, we will forward a copy of the current terms and conditions for direct debits, to you by email, post, facsimile or other agreed method
- we will provide details of this direct debit, on request
- your direct debits will be shown as Avant Life Insurance on your financial institution transactions.

Disputes

You should give notice of any disputed debit to us. We will respond within seven working days of receiving your letter. Alternatively, you can take it up directly with your financial institution.

Dishonoured debits

If a debit is unsuccessful, we will cancel the payment in respect of the dishonoured debit. In some instances, such as where your account has insufficient funds, we may notify you and then NobleOak will attempt a second deduction from your account within 14 days. You should ensure that your account has sufficient funds before any second deduction. If we receive new information from you after a dishonour, NobleOak will process a one-off debit to pay the plan up to date. If two consecutive dishonours occur, we may cancel the authority and NobleOak may charge a dishonour fee to the relevant plan. Currently the fee is nil. Your financial institution may also charge fees relating to the dishonour to the account, which is your responsibility.

Confidential information

NobleOak or Avant Life Insurance may disclose information about your account to your banker (in connection with a claim made against it relating to an alleged incorrect or wrongful debit made from the account), your financial institution, the trustee of the Avant Superannuation Plan (if cover is purchased through super) or your insurance advisor. NobleOak and Avant Life Insurance will not disclose information about you or the account to any other person, except where you have given consent or where the disclosure is required by law.

Notices to us

You may give notice to NobleOak or us in writing or by contacting us on the below details.

Avant Life Insurance

PO Box 746 Queen Victoria Building, Sydney NSW
1230

Phone: 1800 128 268 **Fax:** 1800 910 552

Email: lifeadmin@avant.org.au

Please return a copy of your signed form to Avant Life Insurance.

Mail to **Client Service Team, Avant Life Insurance, Reply Paid 746, Queen Victoria Building, Sydney, NSW, 1230**

(by writing 'Reply Paid' in the address, you will not need to include a postage stamp),

or email lifeadmin@avant.org.au

Avant Life Insurance products are issued by NobleOak Life Limited ABN 85 087 648 708 AFSL 247302 (NobleOak). All general insurance is issued by Avant Insurance Limited ACN 003 707 471 AFSL 238765 (Avant). Avant Life Insurance is a registered business name of Doctors Financial Services Pty Ltd ABN 56 610 510328 (DFS). DFS provides administration services on behalf of NobleOak in respect of life risk insurance policies issued by NobleOak and administration services on behalf of Avant in respect of general insurance policies issued by Avant. Cover is subject to terms, conditions and exclusions of the relevant plan. MJN572 04/22 (BP-60)