

DIRECT DEBIT [DDR] SERVICE AGREEMENT : OUR COMMITMENT TO YOU

This document outlines our service commitments to you, in respect of the Direct Debit Request [DDR] arrangements made between the Ancient Order of Foresters in Victoria Friendly Society Limited ["Foresters Friendly Society"] ABN 27 087 648 842 [User I.D. No. 028104] and you. 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 Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for contributions to your funeral bond or flexible insurance policy.

Drawing arrangements

The first drawing under this Direct Debit arrangement will occur in accordance with your Direct Debit Request. 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 the arrangements are made. This notice will state relevant changes to the initial terms.

If you wish to discuss any changes to the initial terms, telephone us during office hours on [03] 9329 1611 or toll-free 1800 645 326.

Changes to the arrangement

All changes to the drawing arrangements must be in writing and forwarded directly to Foresters Friendly Society at least 5 working days prior to the 20th day of the month. 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.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits [your financial institution can confirm this];

- on the drawing date there are sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you will be advised in writing that we will add that drawing amount on the next scheduled drawing date. Any transaction fees incurred by us in respect to the above will be recovered by adding that amount to the next scheduled drawing.

Disputes

If you believe that a drawing has been initiated incorrectly, we recommend that you take the matter up directly with us by contacting us during office hours on [03] 9329 1611 or toll-free 1800 645 326.

If the dispute is unresolved and you are dissatisfied with the response, contact your financial institution who will respond to your claim within 7 business days for claims lodged within 12 months of 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.

Enquiries

Direct all enquiries to us, rather than your financial institution, at least 5 working days prior to the next scheduled drawing date. All communication should include your member and policy numbers. All personal customer information held by us will be kept confidential except for that information provided to our financial institution to initiate the drawing to your nominated account.

Foresters Friendly Society: GPO BOX 4702 West Melbourne Victoria 3001

