

INTRODUCTION

Blue Zebra Insurance Pty Ltd (BZI) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to issue and provide general advice on general insurance products. BZI has partnered with Fat Zebra Pty. Ltd. ABN 89 154 014 785 to collect insurance premiums on its behalf if you choose to pay the premiums directly to BZI or via monthly instalments. Please refer to the relevant Blue Zebra Insurance Product Disclosure Statement (PDS) for more details on premium payment options.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Request Service Agreement with Fat Zebra Pty. Ltd. DEID 450969, ABN 89 154 014 785. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. The terms of this Direct Debit Agreement are for the purpose of payment gateway services debiting from your account as per your Package insurance schedule which is part of your Package Schedule.

DEFINITIONS

- **account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- **agreement** means this Direct Debit Request Service Agreement between you and us.
- **banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **debit day** means the day that payment by you to us is due.
- **debit payment** means a particular transaction where a debit is made.
- **us** or **we** means Fat Zebra Pty Ltd., (the Debit User) you have authorised by requesting a Direct Debit Request.
- **you/your** means the customer who has authorised by other means, such as through your insurance intermediary, a direct debit request.
- **your financial institution** means the financial institution nominated by you and entered into Zebra Lounge (or other insurance platform) by your insurance intermediary at which the account is maintained.
- **your insurance intermediary** means the insurance broker or intermediary who has set up your insurance policies with BZI.
- **Zebra Lounge** an electronic trading platform that your insurance intermediary may use to purchase insurance policies on your behalf with BZI.

DEBITING YOUR ACCOUNT

1. By providing us with a valid instruction (either directly or via your insurance intermediary), you have authorised us to arrange for funds to be debited from your account.
2. We will only arrange for funds to be debited from your account as authorised in Zebra Lounge (or other insurance platform).
3. If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution – it may take up to 5 working days from the instalment day for the funds to be taken, depending on underlying banking processes that are outside of the control of Blue Zebra.

AMENDMENTS BY US

1. We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

AMENDMENTS BY YOU

1. You may change*, stop or defer a debit payment, or terminate this agreement by contacting your insurance intermediary in the first instance, Blue Zebra Insurance at instalments@bzi.com.au as a second alternative, or arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us (Fat Zebra Pty. Ltd.) of your new account details.

YOUR OBLIGATIONS

1. It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Package instalment schedule set out on your Package Schedule.
2. If there are insufficient clear funds in your account to meet a debit payment:
 - 2.1. you may be charged a fee and/or interest by your financial institution;
 - 2.2. you may also incur fees or charges imposed or incurred by us; and
 - 2.3. you must follow any instructions from BZI or your insurance intermediary so that the debit payment can be processed again.
3. You should check your account statement to verify that the amounts debited from your account are correct.

DISPUTE

1. If you believe that there has been an error in debiting your account, you should notify us directly by email (accounts@fatzebra.com.au) or telephone (02 9037 1840) as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution or your insurance intermediary.
2. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
3. If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

ACCOUNTS

You should check:

1. with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
2. your account details which you have provided to us are correct by checking them against a recent account statement; and

CONFIDENTIALITY

1. We will keep your information including your account details confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
2. We will only disclose information that we have about you:
 - 2.1. to the extent specifically required by law; or
 - 2.2. for the purposes of this agreement (including disclosing information in connection with any query or claim).

NOTICE

1. If you wish to notify us in writing about anything relating to this agreement, you should write to accounts@fatzebra.com.au
2. We will notify you by sending a notice in the ordinary post to the address you have given us.
3. Any notice will be deemed to have been received on the third banking day after posting.

AGREEMENT AND AUTHORISATION

☒ I declare that I have read, understood and agree to abide by the terms of the Direct Debit Service Agreement and Terms and Conditions outlined by Fat Zebra Pty. Ltd. for our/my account, and if I am debiting a company account, I verify that I am an authorised to do so, I am over 18 years of age and are able to enter into legally binding contracts.

DIRECT DEBIT PAYMENT DETAILS

☒ I request Fat Zebra Pty. Ltd. (89 154 014 785) debit my/our account, details of which have been provided to my insurance intermediary.