

DIRECT DEBIT SERVICE AGREEMENT

This Direct Debit Service Agreement (“Agreement”) outlines the terms under which Petcover Pty Ltd (ABN 64 069 468 542) User ID No. 260684 debits amounts from your nominated account.

1. Debit Arrangements

By submitting a Direct Debit Request (“DDR”), you authorise us to debit your nominated account for premium instalments in accordance with your insurance policy and the Premium Instalment Advice we provide to you.

Debits will be made:

- On or about the due dates specified in the Premium Instalment Advice, and
- On the next Business Day if a due date falls on a non-Business Day.

2. Changes by Us

We will give you at least 14 days’ written notice before:

- Changing this Agreement or the DDR, or
- Varying the amount, frequency, or timing of debits (unless required by law or agreed with you).

3. Your Responsibilities

You must:

- Ensure sufficient funds are available in your account on each due date, and
- Ensure the account details provided are correct and authorised.

You must notify us if your account is closed, transferred, or changed.

4. Dishonours

If a debit is dishonoured:

- We may re-submit the debit on the next due date, together with the next scheduled instalment, and
- You may be charged any fees incurred as a result.

Multiple dishonours may result in cancellation of the DDR and your insurance policy, subject to policy terms.

5. Cancellation and Variation by You

You may:

- Cancel or vary the DDR at any time by providing at least 14 Business Days’ written notice to us, or
- Request your financial institution to stop or suspend a debit.

Stopping a direct debit stops that payment method only. Your premium obligations under the policy still apply unless the policy is cancelled or amended in accordance with the policy terms. If the DDR is cancelled without alternative payment arrangements, Petcover’s cancellation policy for non-payment will apply.

6. Disputes

If you believe a debit has been made incorrectly, contact us first. If the matter is not resolved, you may lodge a dispute with your financial institution, which will investigate in accordance with the BECS Direct Debit Procedures.

7. Privacy

We will keep your personal and account information confidential except where required by law or to process debits or resolve disputes.