

LifeRisk Online Subscriber & Account No		
ABN / ARBN		"you"

**Direct Debit**

Request and authorise **Life Risk Services Pty Ltd** Direct Debit User ID **495084** to arrange, through its own financial institution, a debit to your nominated account any amount Life Risk Services Pty Ltd has deemed payable by you for your LifeRisk Online subscription fees.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement webpage.

Financial Institution			
Address			
Locality, State, Postcode			
Account Name			
Account Details			

**Credit Card**

By signing and/or providing **Life Risk Services Pty Ltd**, Merchant ID **BBL2076925** with a valid Credit Card Authorisation you have understood and agreed to the terms and conditions governing the credit card arrangements between you and Life Risk Services on the Credit Card Agreement.

Card Number													
Name on Card													
Expiry			/			CVC							

**Signature Name & Address**

Full Name and if signing on behalf of a company, signing capacity

Address

Locality, State, Postcode


Second Account Signature  
(if required)

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Full Name and if signing on  
behalf of a company,  
signing capacity

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Address

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Locality, State, Postcode

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# DIRECT DEBIT SERVICE AGREEMENT

This is your Direct Debit Service Agreement with **Life Risk Services Pty Ltd ABN 33 073 830 172 User ID 495084**. 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. It forms part of the terms and conditions of your Direct Debit Application (DDA) and should be read in conjunction with your DDA authorisation.

## 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.

**direct debit application** means the Direct Debit Application between *us* and *you*.

**us** or **we** means **Life Risk Services Pty Ltd** (the Debit User) *you* have authorised by applying for Direct Debit.

**you** means the customer who has signed or authorised by other means the *Direct Debit Application*.

**your financial institution** means the financial institution nominated by *you* on the Direct Debit Application at which the *account* is maintained.

## 1. Debiting your account

1.1 By signing a *Direct Debit Application* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Application* and this *agreement* for the terms of the arrangement between *us* and *you*.

1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Application*.

**or**

*We* will only arrange for funds to be debited from *your account* if *we* have sent to the address nominated by *you* in the *Direct Debit Application*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.

1.3 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*.

## 2. Amendments by us

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

## 3. Amendments by you

*You* may change, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen **(14 days)** notice by:-

writing to PO Box 12, Berwick VIC 3806,

telephoning us on **1300 131 778** during business hours,

emailing us at [admin@liferiskgroup.com.au](mailto:admin@liferiskgroup.com.au) **or**

arranging it through your own financial institution, which is required to act promptly on your instructions.

#### 4. Your obligations

- 4.1 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 *Direct Debit Request*.
- 4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:
  - (a) *you* may be charged a fee and/or interest by *your financial institution*;
  - (b) *you* may also incur fees or charges imposed or incurred by *us*; and
  - (c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

#### 5. Dispute

- 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly at PO Box 12, Berwick VIC 3806 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query more quickly. Alternatively, *you* can take it up directly with *your* financial institution.
- 5.2 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.
- 5.3 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.

#### 6. Accounts

*You* should check:

- (a) 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.
- (b) *your* account details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
- (c) with *your financial institution* before completing the *Direct Debit Application* if *you* have any queries about how to complete the *DDA*.

#### 7. Confidentiality

- 7.1 *We* will keep any information (including *your account* details) in *your Direct Debit Application* 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.
- 7.2 *We* will only disclose information that *we* have about *you*:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

#### 8. Notice

- 8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to  
PO Box 12, Berwick VIC 3806, or  
email us at [admin@liferiskgroup.com.au](mailto:admin@liferiskgroup.com.au)
- 8.2 *We* will notify *you* by sending a notice to the current email address or the postal address *you* gave *us* for *your* LifeRisk Online subscription.
- 8.3 Any notice will be deemed to have been received on the third *banking day* after posting.

# CREDIT CARD AGREEMENT

There are no standard terms and conditions governing regular credit card payments. We have modelled this agreement on the Direct Debit Service Agreement.

This is your Credit Card Agreement with Life Risk Services Pty Ltd ABN 33 073 830 172 Merchant ID BBL2076925. It explains what your obligations are when making a Credit Card arrangement with us. It also details what our obligations are to you.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Credit Card authorisation.

## Definitions

**credit card** means the credit card issued by your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Credit Card Agreement between you and us.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**payment day** means the day that payment by you to us is due.

**payment** means a particular transaction where a credit card payment is made.

**credit card authorisation** means the Credit Card Authorisation between us and you.

**us** or **we** means Life Risk Services Pty Ltd you have authorised by applying for ongoing Credit Card authorisation.

**you** means the customer who has signed or authorised by other means the *Credit Card Authorisation*.

## 1. Making a payment account

1.1 By signing a *credit card authorisation* or by providing us with a valid instruction, you have authorised us to arrange for funds to be paid from your *credit card*. You should refer to the *credit card authorisation* and this *agreement* for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your *account* as authorised in the *credit card authorisation*.

or

We will only arrange for funds to be debited from your *account* if we have sent to the address nominated by you in the *credit card application*, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If the *payment day* falls on a day that is not a *banking day*, we may direct your *financial institution* to make the *payment* your *credit card* on the following *banking day*. If you are unsure about which day your *credit card* has or will be make the *payment*, you should ask your *financial institution*.

## 2. Amendments by us

2.1 We may vary any details of this *agreement* at any time by giving you at least fourteen (14) days written notice.

## 3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14 days) notice by

- a) writing to PO Box 12, Berwick VIC 3806,
- b) telephoning 1300 131 778 during business hours, or

c) emailing us on [admin@liferiskgroup.com.au](mailto:admin@liferiskgroup.com.au).

#### 4. Your obligations

- 4.1 It is *your* responsibility to ensure that there are sufficient credit available in *your credit card* to allow a *payment* to be made in accordance with the *credit card authorisation*.
- 4.2 If there is insufficient credit available on *your credit card* to meet the *payment*:
  - (a) *you* may be charged a fee and/or interest by *your financial institution*;
  - (b) *you* may also incur fees or charges imposed or incurred by *us*; and
  - (c) *you* must arrange for the *payment* to be made by another method or arrange for sufficient credit to be available on *your in your credit card* by an agreed time so that *we* can process the *payment*.
- 4.3 *You* should check *your credit card* statement to verify that the amounts debited from *your account* are correct.

#### 5. Dispute

- 5.1 If *you* believe that there has been an error in making *your payment*, *you* should notify *us* directly by phone on 1300 131 778, email at [admin@liferiskgroup.com.au](mailto:admin@liferiskgroup.com.au) or by mail to PO Box 12, Berwick VIC 3806. *You* should confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query more quickly. Alternatively, *you* can take it up directly with *your* financial institution.
- 5.2 As a result of *our* investigations, if *we* conclude, that
  - 5.2.1 *your* account has been incorrectly debited *we* will respond to *your* query by making a payment to *your credit card* (including interest and charges) accordingly. *We* will also notify *you* in writing of the amount by which *your credit card* has been adjusted.
  - 5.2.2 *your credit card* has not been made an incorrect *payment*, *we* will respond to *your* query by providing *you* with reasons and any evidence for this finding in writing.

#### 6. Accounts

*You* should check *your credit card* details which *you* have provided to *us* are correct by checking them against a recent *credit card* statement.

#### 7. Confidentiality

- 7.1 *We* will keep any information in *your credit card authorisation* 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.
- 7.2 *We* will only disclose information that *we* have about *you*:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

#### 8. Notice

- 8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to **Life Risk Services Pty Ltd** at PO Box 12, Berwick VIC 3806 or email us at [admin@liferiskgroup.com.au](mailto:admin@liferiskgroup.com.au)
- 8.2 *We* will notify *you* by sending a notice to the current email address or the postal address *you* gave *us* for *your* LifeRisk Online subscription.
- 8.3 Any notice will be deemed to have been received on the third *banking day* after posting.