

DIRECT DEBIT REQUEST

The Direct Debit Request Form enables Construction Income Protection Limited to take monthly debits from your account in payment of your contributions as requested. Debits are taken on the 28th of every month (or first working days after, if this day falls on a weekend or Public Holiday).

Calculate your own monthly payment

- ⊛ \$143.00 per month, 85% pre disability earnings to a maximum \$830.00 per week
(Example - gross taxable income in excess of \$976.50 = weekly benefit \$830.00)
- ⊛ \$190.67 per month, 85% pre disability earnings to a maximum \$1500.00 per week
(Example - gross taxable income in excess of \$1765.00 = weekly benefit \$1500.00)
- ⊛ \$286.00 per month, 85% pre disability earnings to a maximum \$2500.00 per week
(Example - gross taxable income in excess of \$ 2942.00= weekly benefit \$2500.00)



REQUEST AND AUTHORITY TO DEBIT THE ACCOUNT NAMED BELOW TO PAY CONSTRUCTION INCOME PROTECTION LIMITED

Request and Authority to debit	Surname or company name <input style="width: 90%;" type="text"/>
	Given names of ACN / ARBN <input style="width: 90%;" type="text"/>
	Request and authorise Construction Income Protection Limited (the User) (User ID number 328065) to arrange for any amount Construction Income Protection Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instruction provided below].
Insert the name and address of financial institution at which account is held	Financial institution name <input style="width: 90%;" type="text"/>
	Address <input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
Insert details of account to be debited	Name of account <input style="width: 90%;" type="text"/>
	BSB Number <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
	Account number <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
Acknowledgement	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Construction Income Protection Limited as set out in this Request and in your Direct Debit Request Services Agreement.
Frequency of Debits (tick box to select your monthly payment)	The Debit will occur on the 28th day of each month (or first working days after, if this day falls on a weekend or Public Holiday) <input type="checkbox"/> \$ 143.00 <input type="checkbox"/> \$ 190.67 <input type="checkbox"/> \$ 286.00
Authorisation	Signature <input style="width: 90%;" type="text"/>
	(If signing for a company, sign and print full name and capacity for signing eg Director)
	Address <input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>

**RETURN BY MAIL TO: CONSTRUCTION INCOME PROTECTION LIMITED,
SUITE 70, LEVEL 6, 101 WICKHAM TERRACE, SPRING HILL QLD 4004**

DIRECT DEBIT REQUEST - SERVICE AGREEMENT

YOU SHOULD READ THE DIRECT DEBIT SERVICE AGREEMENT BEFORE COMPLETING THE DIRECT DEBIT APPLICATION. ENSURE THAT YOU RETAIN THIS SERVICE AGREEMENT FOR YOUR RECORDS

Definitions

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement means a day other than a Saturday or a Sunday or a Public Holiday listed throughout Australia.

Banking 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 Request means the Direct Debit Request between us and you.

Us or **We** means Construction Income Protection Limited (Superpartners Pty Ltd, ABN 57 078 907 883) you have authorised by signing a Direct Debit Request.

You means the customer who signed the Direct Debit Request.

Your financial institution is the financial institution where you hold the account that you have authorised us to arrange debit.

1.0 Debiting your account

1.1 By signing a Direct Debit Request, you have authorised us to arrange for Funds to be debited from your account. You should refer to the Direct Debit Request 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 request.

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.

2.0 Changes by us

2.1 We may vary any details of this agreement or direct debit request at any time by giving you at least fourteen (14) days' written notice.

3.0 Changes by you

3.1 Subject to 3.2 & 3.3, you may change the arrangements under a Direct Debit Request by contacting us on 1300 366 408 or electronically.

3.2 If you wish to stop or defer a debit payment, you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address marked on the back, or via email to cipq@superpartners.com.au.

3.3 You may also cancel your authority for us to debit your account at any time, by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address marked on this form, or via email to cipq@superpartners.com.au.

4.0 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 proceed the debit payment.

4.3 You should check your account statement to verify that the amounts debited from our account are correct.

4.4 If CIPL (Superpartners Pty Ltd, ABN 57 078 907 883) is liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then you agree to pay CIPL (Superpartners Pty Ltd, ABN 57 078 907 883) on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5.0 Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 366 408 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

5.2 If we conclude as a result of our investigation 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 investigation that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this findings

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6.0 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 Request if you have any queries about how to complete the Direct Debit Request.

7.0 Confidentiality

7.1 We will keep any information (including your account details) in your Direct Debit Request 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 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 connection with any query or claim).

8.0 Notice

8.1 If you wish to notify us in writing about anything relating to this Agreement, you should write to CIPL Administration.

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

8.3 Any notice will be deemed to have been received two banking days after it is posted.

Construction Income Protection Limited
Suite 70, Level 6, 101 Wickham Terrace
Spring Hill QLD 4004

