

Direct Debit Authority

Please complete in full and return original to Fidelity Life Assurance Company Limited, PO Box 37-275 Parnell, Auckland 1151
Phone 09 373 4914 Fax 09 308 9953

Policy number(s)	Contact phone number
<input type="text"/>	<input type="text"/>

Please put name on your bank account below (same as on your deposit slip or cheque account)

Please provide your Bank/Branch number, account number and suffix of the account to be debited in the spaces below.

Bank/Branch number	Account number	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>

AUTHORITY TO ACCEPT DIRECT DEBITS
(not to operate as an assignment or agreement)

To The Manager (Please print clearly)

Bank/Branch	<input type="text"/>
Branch Address	<input type="text"/>
Town/City	<input type="text"/>

AUTHORISATION CODE
0604902
(user number)

I/We authorise you until further notice in writing to debit my/our account with all amounts which Fidelity Life Assurance Company Limited (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this Authority only upon the conditions listed overleaf.

Information to appear on my/our bank statement

Payer particulars	Payer code	Payer reference
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of authorised signatory	Name of authorised signatory
<input type="text"/>	<input type="text"/>
Authorised signature	Authorised signature
<input type="text"/>	<input type="text"/>

Date
Day Month Year

For bank use only				
Approved	Date received	Recorded by	Checked by	Bank stamp
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
0490 09 2002				

Conditions of this authority to accept Direct Debits

1. The Initiator ...

- (a) undertakes to give written notice to me/us of the commencement date, frequency and amount of Direct Debit at least 10 calendar days before the first Direct Debit is drawn (but no more than 2 calendar months). Where the Direct Debit System is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide me/us with a schedule detailing each payment amount and each payment date.
In the event of any subsequent change to the frequency or amount of the Direct Debit, the initiator has agreed to give written advance notice at least 30 days before the change comes into effect.
 - (b) may, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under this Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
 - (c) may, upon receiving an 'authority to transfer form' (dated after the day of this authority) signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.
- ### 2. The Customer may ...
- (a) at any time, terminate this Authority as to future payments by giving written notice of termination to both the Bank and the Initiator.
 - (b) stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the bank.
 - (c) where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1(a), request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of a Direct Debit back to the Initiator through the Initiator's Bank. PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

3. The Customer acknowledges that ...

- (a) this Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.
- (b) in any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) any dispute as to the correctness or validity of any amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other disputes lie between me/us and the Initiator.
- (d) the Bank accepts no responsibility or liability for the accuracy of information about Direct Debits on Bank Statements.
- (e) the Bank is not responsible for, or under any liability in respect of
 - any variations between notices given by the Initiator and the amounts of Direct Debits.
 - the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- (f) notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

4. The Bank may ...

- (a) in its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) at any time terminate this Authority as to future payments by notice in writing to me/us.
- (c) charge its current fees for this service in force from time to time.
- (d) upon receipt of an 'authority to transfer form' signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debit.