## Paying by direct debit



Date

Policy numbers	Reference number	
	To be paid	
	<ul> <li>Fortnightly</li> <li>Monthly</li> </ul>	
	Quarterly	Please return the completed form in the postage paid envelope provided or freepost it to:
	Half-yearly	Tower Insurance Limited, Freepost 17013, PO Box 90347, Victoria Street West, Auckland 1142
	Annually	To Box 50047, Victoria Street West, Auckland 1142

## Direct debit authority

Name of my bank account to be debited:	Initiator's author
	0 3 1 8
Name of my bank:	Appro
	1870
My bank account number:	
Bank     Branch number     Account number     Suffix	Tower use on

## From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from Tower Insurance Limited with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

 $\boldsymbol{\cdot}$  The bank's terms and conditions that relate to my account, and

The specific terms and conditions listed below.

Authorised signature(s)

## Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- · You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

For direct debits with notice no later than the date of the debit, the initiator may only send a direct debit if you have:

- · Asked the initiator to send it and
- Agreed the amount of the direct debit.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

- The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:
- $\cdot$  The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.