



# **ahm life insurance express**

Product Disclosure Statement

# About ahm life insurance express

ahm life insurance express is issued by Swiss Re Life & Health Australia Limited ABN 74 000 218 306, Australian Financial Services Licence No. 324908, Level 36, Tower Two, International Towers Sydney, 200 Barangaroo Avenue, Sydney, NSW 2000 (Swiss Re).

ahm life insurance express is promoted by ahm health insurance, a business of Medibank Private Limited ABN 47 080 890 259, Authorised Representative No.286089, 720 Bourke Street, Docklands VIC 3008.

Medibank Private Limited is acting as the authorised representative of Greenstone Financial Services Pty Ltd (GFS), ABN 53 128 692 884, Australian Financial Services Licence No. 343079, 58 Norwest Boulevard, Norwest NSW 2153 (GFS).

ahm life insurance express is distributed by GFS.

# About this Product Disclosure Statement (PDS)

This PDS is designed to help you decide if the cover provided is right for you.

This PDS, which is provided by the insurer, Swiss Re, describes the features and benefits and sets out the terms and conditions of ahm life insurance express.

You should carefully read this PDS and any other documentation we send you before making a decision on whether to acquire ahm life insurance express.

Any advice given in this PDS is general only and doesn't take into account your individual objectives, financial situation or needs. You should consider whether this product is right for you, having regard to your objectives, financial situation and needs.

ahm life insurance express is issued by the insurer, Swiss Re. Swiss Re has sole responsibility for this PDS, the Policy Schedule and the assessment and payment of claims.

In this PDS, some words or expressions have a special meaning. They normally begin with capital letters and their meaning is explained in the **Glossary** (page 10) of this PDS.

**In this PDS, a reference to 'we', 'us' and 'our' means Swiss Re.**

**In this PDS, a reference to 'ahm' is a reference to ahm health insurance, a business of Medibank Private Limited ABN 47 080 890 259.**

ahm life insurance express isn't issued, guaranteed or underwritten by ahm, and ahm isn't involved, nor liable, in any manner in respect of the assessment and payment of benefits under ahm life insurance express.

Information contained in this PDS may be updated or changed. Any changes or updates that aren't materially adverse to you will be available at **ahm.com.au/life** or by giving us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

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# Introducing ahm life insurance express

ahm has partnered with Swiss Re, one of the world's leading insurance groups, to offer ahm life insurance express – affordable life insurance for your peace of mind.

ahm life insurance express offers lump sum cover in the event of death or Terminal Illness.

With ahm life insurance express, the Life Insured is protected 24 hours a day, 7 days a week, worldwide.

The benefits and terms and conditions of ahm life insurance express are explained in this PDS.

## Your Insurance Policy

If your application for ahm life insurance express is accepted by us, we'll issue you a Policy Schedule. Your Insurance Policy consists of your Policy Schedule and:

- this PDS;
- the application (and any future application accepted by us); and
- any special conditions, amendments or endorsements we issue you.

Please keep your Policy Schedule, this PDS and all documents that we send to you in a safe place for future reference. The insurance provided under ahm life insurance express is written out of the Swiss Re Statutory Fund.

Your Policy Schedule will state the Life Insured that's covered.

## Who can apply for ahm life insurance express?

- You can apply for a single plan on your own life under an ahm life insurance express Policy.
- You must be an Australian Resident aged from 18 to 45 years inclusive.

We reserve the right to accept or decline applications for ahm life insurance express at our absolute discretion.

## The Life Benefit Amounts you can apply for

The minimum Life Benefit Amount is \$50,000.

You can apply for a Life Benefit Amount that's more than the minimum, in increments of \$25,000, up to the maximum Life Benefit Amount of \$250,000.

## When we'll pay the Life Benefit Amount

We'll pay the Life Benefit Amount as explained below if the Life Insured dies or is diagnosed with a Terminal Illness while your Insurance Policy is in force, except in the circumstances explained in **When will a Benefit Amount not be payable?** on page 5.

The Life Benefit Amount for the Life Insured is set out in your Policy Schedule. Unless otherwise indicated, payment of a benefit is subject to the provision of claim proofs, which are explained under **Making a claim** on page 8.

### Life cover

We'll pay the Life Benefit Amount as a lump sum under your Insurance Policy if you die while your Insurance Policy is in force, except in the circumstances explained in **When will a Benefit Amount not be payable?** on page 5.

We'll advance \$15,000 of the Life Benefit Amount to assist with the costs associated with funeral or other similar expenses without waiting for all claim proofs, but we must have satisfactory evidence of the deceased Life Insured's age, cause and date of death. This advancement isn't payable if the Life Insured's death is a result of suicide within 13 months of the Policy Start Date, is a result of anything excluded under your Insurance Policy, or there's reasonable doubt about whether the Life Benefit Amount is payable.

If we make an advance payment in this way, this isn't an admission of our liability to pay the balance of the Life Benefit Amount, which is subject to the provision of all claim proofs.

### Terminal Illness

We'll pay the Life Benefit Amount as a lump sum if you're diagnosed with a Terminal Illness while your Insurance Policy is in force, except in the circumstances explained in **When will a Benefit Amount not be payable?** on page 5.

### Maximum Benefit Amount limit

The maximum aggregate benefit amount payable for a Life Insured can't exceed the maximum Life Benefit Amount set out in **The Life Benefit Amounts you can apply for** on this page, plus any automatic increases as described in **Automatic increases of your Life Benefit Amount** on page 6. If the Life Insured is covered under more than one ahm life insurance express Insurance Policy, we'll apply this limit to the aggregate of the Life Benefit Amounts for that Life Insured under all such Policies and, if necessary, we'll reduce the Life Benefit Amounts under the Insurance Policy or Policies most recently commenced. If we reduce the Life Benefit Amount insured under an Insurance Policy, any overpayment of premiums resulting from the reduction in benefits will be refunded.

## Reducing the Life Benefit Amount

The Life Benefit Amount for a Life Insured will be reduced by the amount of any advance payment we agree to make to you.

Payment of the Life Benefit Amount, as a result of a Terminal Illness claim or a death claim, will result in the termination of your Insurance Policy.

## When your life cover starts and ends

If your application for ahm life insurance express is accepted by us, cover starts for you on the Policy Start Date set out in your Policy Schedule. This means you're covered for a claimable event from the Policy Start Date. Your first premium is deducted from the First Premium Due Date, which is also set out in your Policy Schedule.

We guarantee to continue cover for the Life Insured under your Insurance Policy (provided you pay your premiums when due) until the earlier of your death or when you're diagnosed with a Terminal Illness and the Life Benefit Amount is paid.

When the Life Insured reaches age 99, the premium will stay the same for the remaining term of your Insurance Policy unless we change the premium rates as explained in **The cost of your cover** on page 6.

Your Insurance Policy ends when the first of the following occurs:

- the date of payment of the Life Benefit Amount; or
- the date you cancel your Insurance Policy; or
- the date we cancel your Insurance Policy if you don't pay your premiums when due, in accordance with our rights.

If your premiums remain unpaid for more than one month, your Insurance Policy could be cancelled.

If we cancel your Insurance Policy, it may be reinstated within six months of the date that your Insurance Policy was cancelled, but only if we agree and subject to any terms and conditions we require.

You can cancel your Insurance Policy by giving us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST) or by writing to:

**Policyowner Services**  
**ahm life insurance**  
**PO Box 6728**  
**Baulkham Hills NSW 2153**

A confirmation of cancellation will be sent to you.

To chat about cancelling or making changes to your Insurance Policy, give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

## When will a Benefit Amount not be payable?

We won't pay a Life Benefit Amount in respect of a Life Insured, if the Life Insured dies, or is diagnosed with a Terminal Illness, directly or indirectly as a result of:

- an intentional or deliberate self-inflicted injury, occurring on or after the Policy Start Date and before the date that's 13 months after:
  - the Policy Start Date of your Insurance Policy; or
  - the date that any increase in Life Benefit Amount is requested (but only in respect of the increase); or
  - the date on which we reinstate your Insurance Policy (where we've agreed to reinstate your Insurance Policy after it was cancelled).
- participation in criminal activity;
- the effects of alcohol or the taking of drugs not prescribed by a medical professional; or
- war or an act of war.

## Who receives the Life Benefit Amount?

We generally make all payments to the Policyowner. However, if you die while owning your Insurance Policy, the Life Benefit Amount will either be paid to your estate or, if you have a valid beneficiary nomination in place, be paid to your validly-nominated beneficiary or beneficiaries, and distributed in the proportions noted in the nomination form most recently lodged with us (see **Beneficiary nomination** below).

If a valid beneficiary nomination has not been made, the Life Benefit Amount will be paid to your estate, and managed by your legal personal representative (we may also make payment to any other person that we're permitted to pay under the Life Insurance Act 1995).

## Beneficiary nomination

The Policyowner may, at any time during the term of the Insurance Policy, nominate one or more beneficiaries to receive a specified percentage of the Life Benefit Amount on his or her death. To make a valid nomination, the following rules and procedures apply:

- Up to five beneficiaries can be nominated with a specified percentage share for each beneficiary that must total 100%;
- Only natural persons can be nominated (not, for example, companies or organisations);
- The Policyowner must make the nomination/s by completing and signing a nomination form which must be lodged with us. A nomination takes effect when it's received and processed by us;

- Nominations may be varied by properly completing, signing and lodging a new nomination form with us. A new nomination takes effect when it's received and processed by us;
- If the nominated beneficiary is a minor when the benefit is payable, his or her specified share will be paid to a trustee or legal guardian for the benefit of the minor during his/her minority;
- If the nominated beneficiary dies before the Policyowner, the nomination in favour of that beneficiary fails and the share specified for the deceased beneficiary will be paid to the Policyowner's estate (and managed by the Policyowner's legal personal representative) or any other person that we're permitted to pay under the Life Insurance Act 1995. The remaining nominations, if any, will continue to be effective.

The payment of the Life Benefit Amount to or in respect of the Life Insured, including payment made pursuant to a valid beneficiary nomination, is full and final discharge of our liability under your Insurance Policy.

All benefits paid in connection with ahm life insurance express will be made in Australian dollars.

## Automatic increases of your Life Benefit Amount

To help your level of insurance keep up with the cost of living, the Life Benefit Amount for the Life Insured will automatically increase on each Policy Anniversary by 5%. This means your premiums will increase in-line with the increased level of insurance.

Automatic increases will continue even where the maximum Life Benefit Amount is met or exceeded.

We'll send you an updated Policy Schedule each year your Insurance Policy remains in force 30 days prior to your Policy Anniversary setting out your updated Life Benefit Amount and premium. You can decline the automatic increase by giving us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST) or by writing to us before your Policy Anniversary at:

**Policyowner Services**  
**ahm life insurance**  
**PO Box 6728**  
**Baulkham Hills NSW 2153**

If you decline the automatic increase, the updated Policy Schedule we sent you won't be valid and we'll send you a replacement Policy Schedule.

Even if you choose not to accept an automatic increase in any given year, the automatic increase will be applied in the following year unless you again choose to decline it.

The final automatic increase will be made on the Policy Anniversary after your 75th birthday. After this date, no more automatic increases will be offered.

## Changing your cover

To chat about changing your ahm life insurance cover, give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST). We may require you to confirm changes in writing if you want to:

- decrease the Life Benefit Amount for the Life Insured (subject to the minimum Life Benefit Amount noted on page 4); or
- increase the Life Benefit Amount for the Life Insured (subject to the maximum Life Benefit Amount set out in **The Life Benefit Amounts you can apply for** on page 4). Any insurance already in place will be unaffected by future applications for increases, even where we decline the increase; or
- change the status of the Life Insured from smoker to non-smoker, and/or change the status of the Life Insured's health statement or weight for the purpose of determining the insurance premium rating.

Any changes that increase our risk will be subject to you meeting our eligibility requirements and may require the submission of additional information to support your application. If you apply to make these changes and we approve the change, we'll provide confirmation by issuing a new Policy Schedule.

No interest or ownership of this Insurance Policy may be transferred or assigned.

## The cost of your cover

Premiums are the cost of your insurance cover. Your premium is shown in your Policy Schedule.

Your premium is calculated at each Policy Anniversary and is based on:

- the age of the Life Insured at that time;
- the Life Benefit Amount provided for the Life Insured;
- the Life Insured's smoking status;
- various other factors which affect the premium rating for the Life Insured, such as gender, state of health, and height and weight.

We may change the premium rate applying to your Insurance Policy, but only if we change the premium rate applying to all ahm life insurance express policies. We'll send written notice of any change to you (at your last address notified to us) at least 90 days before the effective date of the change.

For a premium estimate, please visit [ahm.com.au/life](http://ahm.com.au/life)

If you're an ahm health member, you're eligible for a 10% premium discount on your Insurance Policy.

## **Paying for your Insurance Policy and when your premium is deducted**

Your premium will be debited by us on the date of your choice, either fortnightly, monthly or annually, as you choose. You can pay either by direct debit from your bank, credit union or building society account, or from your credit card. You can apply at any time to change the frequency or method of payment of premiums.

Premiums must be paid in Australian dollars.

### **Financial hardship**

If you're suffering from financial hardship and having difficulty meeting your premium payments, we may agree to a short-term arrangement to help. It's important that you let us know about your circumstances so we can provide you with the available arrangement. We may ask you to provide us with reasonable evidence of your financial hardship.

### **Your 30-day cooling off period**

You've got 30 days from the First Premium Due Date of your Insurance Policy, to decide whether you want to keep your Insurance Policy. If you want to cancel your Insurance Policy within this 30-day period, you can do so provided you haven't made a claim under your Insurance Policy. Within the 30-day cooling off period, you'll need to contact us on **1300 052 589** Monday to Friday, 8am - 8pm (AEST) or send your written request for cancellation, including your full name and policy number, to:

**Policyowner Services**  
**ahm life insurance**  
**PO Box 6728**  
**Baulkham Hills NSW 2153**

Upon notification, we'll make arrangements to cancel your Insurance Policy and refund any premiums you've paid.

## **Information we need from you**

When you apply for ahm life insurance express, it's important that you provide us with accurate information as we'll use your responses to help decide whether to insure you and on what terms. For the same reason, it's also important that you provide accurate information when you make an application to increase the Life Benefit Amount or reinstate an Insurance Policy.

If any of your responses change before we agree to insure you, increase the Life Benefit Amount or reinstate your Insurance Policy, please let us know immediately.

### **What happens if you provide incorrect information**

If you don't give us accurate information, we may avoid your Insurance Policy, refuse to pay the Life Benefit Amount or reduce the Life Benefit Amount payable to you.

**Please note:** ahm doesn't provide any information it may have about your health, medical and claims history, occupation or pastimes to us. In addition, we won't take into consideration any other disclosures you may have made when applying for other ahm products. Therefore, you must provide accurate answers when applying for life insurance, or when applying to increase a Life Benefit Amount, or when applying to include additional benefits or reinstate an Insurance Policy.

### **Life Insurance Code of Practice**

The insurer, Swiss Re has adopted the Life Insurance Code of Practice. It is the life insurance industry's commitment to provide quality products and a high standard of service. The Code is designed to protect you. The Code is available at [fsc.org.au](http://fsc.org.au)

### **The risks you should know about**

It's important to select the correct insurance product and apply for the appropriate level of cover for your needs. If you don't have enough cover, it might cause you or your family to suffer financial hardship even after receiving the benefit payment. You should assess your needs carefully to ensure this doesn't occur.

ahm life insurance express is designed purely for protection (unlike some other types of life insurance that have savings and investment components), which means that if you cancel your ahm life insurance express Policy (after the 30-day cooling off period), you won't receive any of the premiums you've paid back.

If you're replacing a contract or contracts, or a policy or policies with an ahm life insurance express Policy, you should consider all the terms and conditions of each policy before making a decision to change.



## Making a claim

You, your validly-nominated beneficiary, or your legal personal representative on your death, can claim under your Insurance Policy by calling us on **1300 052 584** Monday to Friday, 8am - 8pm (AEST) or by writing to:

### Claims Services

**ahm life insurance**

**PO Box 6728**

**Baulkham Hills NSW 2153**

We'll send you, your nominated beneficiary or your legal personal representative a form to be completed, signed and returned. We may also require your treating doctor or specialist to complete a form at your (or your estate's) expense.

Claims should be made as soon as possible after the claimable event. If you don't notify us within 120 days after the event giving rise to the claim, and we're disadvantaged by the delay, we may be able to reduce the amount we would otherwise pay, or we may be able to refuse to pay the claim.

Before a claim can be fully assessed, we must receive proof, provided at your (or your estate's) expense and to our satisfaction, that the insured event has occurred. This includes all relevant information, including any test, examination, or laboratory results and certification from one or more appropriate specialist medical practitioners whom we approve. Only medical practitioners registered in Australia or New Zealand (or in another country approved by us) will be considered for approval.

We reserve the right to require the Life Insured to undergo, at our expense, examinations or other reasonable tests (including, where necessary, a post-mortem examination) to confirm the occurrence of death or Terminal Illness. In addition, we may conduct investigations to assess the validity of the claim. This could involve the use of investigation agents and surveillance, legal advisers and the collection of personal data.

Your Insurance Policy must be in force when the death or Terminal Illness occurs.

## Tax

Premiums generally aren't tax-deductible and tax won't generally be payable on any benefit paid to individuals under your Insurance Policy.

**Please note:** You don't have to pay GST on your premiums or any benefits you receive.

The information in this section is based on continuation of present tax laws and their interpretation and is a general statement only. As individual circumstances will vary, you should consult your professional tax adviser for advice regarding your personal circumstances.

## Your privacy

We collect personal information (including sensitive information) for the purpose of processing insurance applications, administering your Insurance Policy and assessing and paying claims under the Insurance Policy. Where possible, we'll collect personal information directly from you or, where that isn't reasonably practical, from other sources.

We may also use your personal information to consider any other application you may make to us, designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions (including for example accounting, risk management, staff training, etc.), and to comply with our legal obligations. If you don't provide this information in whole or in part, we may not be able to provide the services you require, or it may affect the outcome of any claim you submit.

We may disclose personal information to:

- agents, third party service providers and related companies who assist us in processing any application or claim for insurance, such as GFS, reinsurers, our advisers, persons involved in claims, medical service providers, external claims data collectors, investigators and verifiers and your employer;
- agents and third party service providers who perform functions or services on our behalf, such as IT services and mailing functions;
- ahm to assist them in developing, identifying and promoting to you ahm products and services which may be of interest to you. Please contact ahm if you wish to withdraw your consent to receiving information about their products and services; and
- where otherwise required by law.

Some of the related companies we may disclose personal information to may be located overseas, including the United Kingdom, India, the United States of America and Switzerland.

To access or update your personal information or to make a complaint about a breach of privacy, get in touch with us. For further information about privacy, read our Privacy Policy at [ahm.com.au/life](http://ahm.com.au/life) or give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).



## Got a question or complaint?

For more information about ahm life insurance express, to confirm policy transactions, or if you've got any questions about the information contained in this PDS, give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST) or you can write to:

### **Policyowner Services**

**ahm life insurance**

**PO Box 6728**

**Baulkham Hills NSW 2153**

We hope you never have reason to complain, but if you do, we'll do our best to work with you to resolve it. You can call or write to us (our details are shown above) to make a complaint. If you're not satisfied with our response to your complaint, you may be eligible to escalate the matter to the Australian Financial Complaints Authority (AFCA) if your matter is within their jurisdiction as set out in their Terms of Reference. AFCA is an independent external disputes resolution provider who can assess your matter free of charge and can issue a binding outcome on us.

You can contact AFCA using one of the following means:

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Online:** [afca.org.au](http://afca.org.au)

**Mail:** GPO Box 3  
Melbourne VIC 3001

## Glossary

In this PDS and the Policy Schedule, some words have a special meaning, as explained below:

**Australian Resident** means a person who resides full time in Australia and:

- holds Australian or New Zealand citizenship; or
- holds an Australian permanent residency visa.

**First Premium Due Date** means the date your first premium is deducted, as set out in your Policy Schedule.

**Insurance Policy or Policy** means the legal contract between the Policy owner and us. This PDS, your application, any future application accepted by us and your Policy Schedule, and any special conditions, amendments or endorsements we issue you, make up your Insurance Policy.

**Life Benefit Amount** means the amount payable as set out in your Policy Schedule. It includes increases which you've requested and that we've accepted and automatic increases. The Life Benefit Amount at the Policy Start Date is shown in the first Policy Schedule we issue you.

**Life Insured** means the person whose circumstances we assess and accept as a Life Insured and who is named as such in your Policy Schedule.

**Policy Anniversary** means the anniversary of the First Premium Due Date of your Insurance Policy.

**Policy Schedule** means the document we send you which sets out the details of your Insurance Policy, including any special conditions, amendments or endorsements. A new Policy Schedule will be issued at any time there's a change in your Insurance Policy such as:

- a variation of level of cover; or
- a change of nominated beneficiaries.

Your new Policy Schedule will apply from the date shown on your new Policy Schedule.

**Policy Start Date** means the date your application for an Insurance Policy is accepted by us and cover starts, as set out in your Policy Schedule.

**Policyowner, you, your, yours** means the Life Insured who is the person who applies and is accepted as the owner of the Insurance Policy and is so named in the Policy Schedule. The Policyowner is the sole owner of the Insurance Policy and the only person who may extend, vary, cancel or otherwise exercise any rights under the Insurance Policy.

**Swiss Re, Debit User, we, us** and **our** means Swiss Re Life & Health Australia Limited.

**Terminal Illness** means a confirmed diagnosis by a Medical Practitioner approved by us of a terminal illness where life expectancy, after taking into account all reasonably available treatment, is 12 months or less.

**You, your, yours, Policyowner** means the owner of the Insurance Policy named in the Policy Schedule as the Policyowner.

## Direct Debit Service Agreement

1. Swiss Re Life & Health Australia Ltd ABN 74 000 218 306 ('Debit User') will initiate premium direct debit payments in the manner referred to in the Policy Schedule (in the Direct Debit Request) through the Bulk Electronic Clearing System (BECS).
2. Debit payments will be made when due. The Debit User won't issue individual confirmation of payments made.
3. The Debit User will give the customer at least 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.
4. If the Policyowner wishes to defer any payment or alter any of the details referred to in the Policy Schedule, they must either contact the Debit User on **1300 052 589** Monday to Friday, 8am - 8pm (AEST) or write to the Debit User at the following address:  
  
**Swiss Re Life & Health Australia Limited  
c/o PO Box 6728  
Baulkham Hills NSW 2153**
5. Customer queries concerning disputed debit payments must be directed to the Debit User in the first instance. Details of the dispute resolution process that applies to the Debit User are described in this PDS on page 9. Queries about claims in regards to disputed debit payments should also be directed to the Debit User and may also be directed to the customer's financial institution nominated in the Policy Schedule.
6. Direct payment debiting through BECS isn't available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing the Direct Debit Request.
7. The customer should ensure that their account details given in the Policy Schedule are correct by checking against a recent statement or enquiring directly with the financial institution at which their account is held.
8. It's the customer's responsibility to have sufficient cleared funds available, by the date the premium is due for payment, in the account to be debited to enable debit payments to be made in accordance with the Direct Debit Request.
9. By authorising the Direct Debit Request, the customer warrants and represents that he's/she's/they're duly authorised to request and instruct the debiting of premium payments from the account described in the Policy Schedule.
10. If a debit payment falls due on any day which isn't a business day, the payment will be made on the next business day. If you're uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with the financial institution nominated in the Policy Schedule.
11. If a debit payment is returned unpaid, the customer may be charged a fee by the financial institution nominated in the Policy Schedule for each returned item.
12. Customers wishing to cancel the Direct Debit Request or to stop individual payments must give at least seven days' written notice to the Debit User at the address referred to in point 4.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User and its service providers will keep details of the customer's account and debit payments confidential.

**For more information about  
ahm life insurance express:**



**[ahm.com.au/life](http://ahm.com.au/life)**