

In this document “FIIG”, “we”, “our” or “us” refers to FIIG Securities Limited and “you” or “your” refers to the Client.

1. You authorise FIIG to debit funds from your account nominated in Section 2 of the Direct Debit Request.
2. Direct Debiting through BECS (Bulk Electronic Clearing System) may not be available on all 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. account details which you have provided to FIIG are correct by checking them against a recent account statement; and
  - c. your financial institution before completing the Direct Debit Request if they have any queries about how to complete the Direct Debit Request.
3. 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. 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 FIIG; 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 FIIG can process the debit payment.
5. You will bear all fees and costs associated with the use of the Direct Debit Request.
6. You are responsible to advise FIIG if the account nominated in Section 2 to receive the Direct Debit Request is transferred or closed.
7. If the debit day falls on a day that is not a business day, FIIG may direct your financial institution to debit their account on the following business day.
8. You should check your account statement to verify the amounts debited from your account.
9. FIIG may vary any details of the Direct Debit Request Terms and Conditions or a Direct Debit Request at any time by giving you at least 14 days written notice.
10. Subject to the other provisions of this Direct Debit Request, you may change the arrangements under a Direct Debit Request by contacting FIIG on 1800 01 01 81.
11. If you wish to stop or defer a debit payment, you must notify FIIG or your financial institution in writing at least 10 business days before the debit day. If you first notify your financial institution, you must promptly notify FIIG.
12. You may also cancel your authority for FIIG to debit your account at any time by giving FIIG or your financial institution 10 business days notice in writing before the debit day. If you first notify your financial institution, you must promptly notify FIIG.
13. If you believe that there has been an error in debiting your account, you should notify FIIG directly on 1800 01 01 81 and confirm that notice in writing with FIIG as soon as possible.
14. If FIIG concludes as a result of their investigations that your account has been incorrectly debited, FIIG will respond to your query by arranging for your financial institution to adjust the account accordingly. FIIG will also notify you in writing of the amount by which your account has been adjusted.
15. If FIIG concludes as a result of its investigations that your account has not been incorrectly debited, FIIG will respond to your query by providing you with reasons and any evidence for this finding.
16. If FIIG cannot resolve the matter, you can refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.
17. FIIG will keep all information (including your account details) in your Direct Debit Request private and confidential. FIIG will make reasonable efforts to keep any such information that FIIG has about you secure and to ensure that any of its employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

18. FIIG will only disclose information that FIIG has about you in relation to the Direct Debit Request:

- a. to the extent specifically required by law; or
- b. for the purposes of this Direct Debit Request (including disclosing information in connection with any query or claim).

19. In these Direct Debit Request Terms and Conditions the following definitions apply:

“**account**” means the account held at your financial institution from which FIIG is authorised to arrange for funds to be debited.

20. The direct debit and bank account information is provided to LabGroups under confidential agreement.

“**debit day**” means a day that payment by you to FIIG is due and for which you have provided FIIG with a Direct Debit Request.

“**debit payment**” means a particular transaction where a debit is made.

“**financial institution**” is the financial institution where you hold the account that you have authorised FIIG to arrange to debit.

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