

Direct Debit Authority

| | | | | | | | | | | | | | | | | | | | |
|---|--------|---------|---|--|--|--|--|---|--|--|--|--|--|--|--|--|---|--|--|
| My account to be debited (acceptor) | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| Name of my bank: | | | | | | | | | | | | | | | | | | | |
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| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td></tr> </table> | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td></tr> </table> | | | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td></tr> </table> | | | | | | | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 15px; height: 15px;"></td><td style="width: 15px; height: 15px;"></td></tr> </table> | | |
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| Bank | Branch | Account | Suffix | | | | | | | | | | | | | | | | |

| | | | | | | |
|--------------------------------|---|---|---|---|---|---|
| Initiator's authorisation code | | | | | | |
| 0 | 2 | 2 | 6 | 6 | 7 | 3 |

| | |
|----------|-------|
| Approved | |
| 2667 | 02/20 |

From the acceptor to my bank:

I authorise you to debit my account with the amounts of direct debit instructions received from **Smartcover Finance Limited** (the 'Initiator') with the authorisation code specified on this authority and in accordance with this authority until further notice from me.

I agree that this authority is subject to:

- my bank's terms and conditions that relate to my account, and
- the terms and conditions listed below.

| | |
|-------------------------|--------------------|
| Authorised signature/s: | Date: |
| _____ | ____ / ____ / ____ |

Specific conditions relating to notices and disputes

- 1) I agree that the Initiator must give me at least 10 days' prior notice of each direct debit, including the first direct debit in a series.
- 2) Changes to the amounts or dates of a series of direct debits require 30 days' prior notice to me.
- 3) I can also agree with the Initiator to receive a same day notice for direct debits specifically requested by me.
- 4) All notices must be in writing, but can be delivered electronically, if I have agreed that with the Initiator.
- 5) I can also ask you to reverse a direct debit up to 120 days after the direct debit if:
 - I didn't receive proper notice of the amount and date of the direct debit, or
 - I received notice but the amount or date of the direct debit is different from the amount or date on the notice.
- 6) If you dishonour a direct debit but the Initiator retries it within 5 business days of the original direct debit, I understand that the Initiator doesn't need to notify me again about that direct debit.

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|---|---|----------------|--------------|-------------|--|
| For Bank Use Only | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">Date Received:</td> <td style="width: 25%; text-align: center;">Recorded by:</td> <td style="width: 25%; text-align: center;">Checked by:</td> <td style="width: 25%;"></td> </tr> </table> | Date Received: | Recorded by: | Checked by: | |
| Date Received: | Recorded by: | Checked by: | | | |
| Original - Retain at Branch Copy - Forward to Initiator if requested | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%; text-align: center;">BANK STAMP</td> </tr> </table> | | BANK STAMP | | |
| | BANK STAMP | | | | |