



autopay agreement

Dated 30 October 2019

Authorising autopay

When you nominate a card to pay the premium for your bingle go policy, the cardholder authorises and requests us to charge the card for the premium payable on each date it is due or on the date of any further attempts in accordance with the PDS and the terms of this agreement.

Charges to the card

Renewal of bingle go policy

After your first period of cover, your bingle go policy auto renews on the first day of each month unless it has been cancelled, we have given you notice of cancellation, or you have stopped auto renewals. Premium for your renewal policy is due on the first day of each month for cover in that month. We will attempt to charge the card for the premium on that day (First Attempt).

If the card does not have sufficient funds

The cardholder must ensure sufficient funds are available on the card to pay the amount of the premium for your bingle go policy on the date it is due.

If the First Attempt is rejected, we will attempt to charge the card for the premium on:

- the 8th day of the same month it is due (Second Attempt); and
- if the Second Attempt is rejected, the 15th day of the same month it is due (Third Attempt).

If the First Attempt or Second Attempt is rejected and you change the nominated card in the bingle go app, we will immediately attempt to charge the card for the outstanding renewal premium.

The Second Attempt and Third Attempt do not change the date the premium is due. The card issuer may charge the cardholder a dishonour fee for each rejected charge, including the First Attempt, Second Attempt and Third Attempt.

If the Third Attempt is rejected this agreement ends and, in accordance with the PDS, your bingle go policy **will not renew**.

Charge errors

If the cardholder believes the card has been incorrectly charged, the cardholder should email us at **support@binglego.com.au** as soon as possible so that we can resolve their enquiry.

If we find the card has been incorrectly charged, we will arrange for the cardholder's Financial Institution to reverse the charge. We will also notify the cardholder of the amount by which the charge to the card has been reversed.

If we find the card has not been incorrectly charged, we will provide the cardholder with reasons and copies of any evidence for this finding.

Any enquiries the cardholder may have about an error made in charging the card should be directed to us in the first instance so that we can attempt to resolve the matter. If we cannot resolve the matter, the cardholder may contact their Financial Institution to complete and lodge a complaint.

Changes by us

We may vary this agreement at any time by giving the cardholder at least 14 days notice.

Changes by the cardholder

The cardholder may change their card at any time in the bingle go app by navigating to the profile screen and selecting the update icon next to the card number display.

You can stop automatic renewal of your bingle go policy and stop cover at the end of the current period of cover in the bingle go app. To do this, before midnight on the final day of the current period of cover, navigate to the profile screen and select “do not renew” and then “from end of cover”.

Alternatively, the cardholder may request a stop or cancellation by contacting their Financial Institution directly.

General

Any notice we must give the cardholder under this agreement will be sent to the email address recorded in your profile in the bingle go app.

We do not collect card information directly from you. This information is collected by Stripe Inc. who have been engaged to provide the platform for managing payments for your bingle go policy. For further information about the privacy and information handling practices of Stripe Inc. (including how you can access information Stripe Inc. holds about you), please refer to the Stripe Inc. Privacy Policy at stripe.com/au/privacy.

The cardholder fully indemnifies bingle go against any losses, costs, damages and liability that we suffer as a result of false or incorrect information given to us in connection with the card or anyone authorised to use the card. This indemnity continues after this agreement ends.

Definitions

agreement means this autopay agreement between the cardholder and us.

card means the credit card or debit card added to your bingle go payment profile or used when you paid for your policy.

cardholder means the person named on the card or, where the context allows, the person authorised to use the card.

Financial Institution means the financial institution who issued the card which the cardholder has authorised and requested us to charge.

PDS means the bingle go +car Product Disclosure Statement.

us / we / our / bingle go means AAI Limited ABN 48 005 297 807 trading as bingle go.

you / your means the person who holds the bingle go policy.