

# Direct Debit Request Service Agreement



**By accepting the Direct Debit Request, you have authorised Police Health Limited to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this Agreement for the terms of arrangement between Police Health and you.**

## Police Health's Commitment

Police Health will:

- Keep any information including your account details in your Direct Debit request confidential.
- Arrange for funds to be debited from your account as authorised in the direct debit request. We will not issue individual confirmation of payment made.
- Make deductions on the allocated day.
- If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the previous or following business day. If uncertain check with your financial institution.
- Only disclose information that we have about you to the extent specifically required by law; or for the purposes of this agreement including disclosing information in connection with any query or dispute.
- Notify you if a deduction is returned unpaid by your financial institution and provide you with alternative payment options.
- Automatically vary the deduction amount if:
  - > you request a change in your level of cover, or
  - > we increase contribution rates, as long as we give you 14 days notice of the new Direct Debit request amount.
- Assist in every way possible in the event of a dispute and endeavour to resolve any disputes with your financial institution within the industry-agreed timeframes and the industry's Direct Debit Claims Process.

## Members Rights

Members may:

- Terminate the Direct Debit request, or you may stop the Direct Debit for an individual payment. This must be in writing, and received by us at least 14 days prior to the drawing date.
- If you believe that there has been an error in debiting your account, you should raise the matter with Police Health on 1800 603 603 or by email to [enquiries@policehealth.com.au](mailto:enquiries@policehealth.com.au). If you are not satisfied with our response you may escalate your complaint under Police Health's Dispute Resolution Policy.

## Members' Responsibilities

You will:

- Confirm that the account you nominate can accept direct debits. (direct debits through BECS, the bulk electronic clearing systems, are not available on all accounts)
- Make sure the authorisation given to draw on the nominated account is identical to the account signing instructions held by the financial institution where the account is held.
- Ensure sufficient clear funds are available in your account on the due date.
- If there are insufficient funds in your account to meet the direct debit payment:
  - > your financial institution may charge you a fee and/or interest
  - > you may also incur fees or charges imposed or incurred by us
  - > 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
- Check your account statement to verify that the amounts debited from your account are correct.
- Advise Police Health if the nominated account is transferred or closed.
- Ensure that suitable arrangements are made if the Direct Debit is cancelled by yourself; by your nominated financial institution; by us due to three returned unpaid debits; or for any other reason.
- If Police Health Limited is liable to pay goods and services tax ("GST") on a supply made by Police Health in connection with this agreement, then you agree to pay Police Health on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## Direct Debit Dispute Resolution

It is the responsibility of the member to contact Police Health in the event of a member claim or complaint as set out in our Complaints Policy.

The health fund will make reasonable endeavours to respond quickly and investigate the claim and advise the member if the claim is accepted as a valid claim or, if it is disputed by the health fund, the reasons why it has been disputed (including without limitation details of the authority given to the health fund by the customer, including a copy of the original record of the Direct Debit Request and Agreement for Payment of Premiums by Direct Debit).

**If your wish to notify us in writing about anything relating to this agreement, you should:**

- Write to Customer Service Officer, Police Health PO Box 6011, Adelaide SA 5000
- Email to [enquiries@policehealth.com.au](mailto:enquiries@policehealth.com.au)