

Direct debit service agreement

Our commitment

We undertake to automatically deduct your health insurance premiums from your nominated account in accordance with your signed authority to direct debit through the Bulk Electronic Clearing System (BECS). If the payment date falls on a non-business day, we will debit your account on the next business day. We will give you at least 14 days notice when we intend to make changes to the initial terms of the arrangement.

If your payment fails, we may try the deduction again or notify you of alternative arrangements. Any transaction fees or interest may be passed on to you. If consecutive debits fail, the debit facility may be withdrawn.

All personal information held by us will remain confidential except for information that may be provided to our financial institution to initiate the drawing from your nominated account, or information which may be disclosed to a third party as required by law. Direct debit through BECS may not be available on all accounts.

Your rights and responsibilities

It is your responsibility to:

- check with your financial institution that your account details are correct and that direct debit deductions are allowed on the account you have chosen
- make sure that you have enough money in your account to cover your payment when due. Your bank or financial institution may charge a fee if the payment cannot be met
- advise Defence Health if your chosen account is transferred or closed.

If you want to make changes to direct debit deductions, please notify us at least two business days prior to your next debit date. These changes may include deferring the debit, altering the debit dates, stopping an individual debit, suspending the direct debit arrangement or cancelling the direct debit completely.

Any queries?

If you have any questions or believe there has been an error in debiting your account, please call us on 1800 335 425. We'll investigate any disputed transactions and notify you of the finding, the reasons behind it and the action required. If an incorrect debit occurred we'll arrange with your financial institution to adjust your account (including interest and charges). We undertake to respond to queries concerning disputed transactions within five working days of notification. You may also contact your financial institution directly.

Please retain this page for your records

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**Defence
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We look after our own.