



Direct Debit Customer Service Agreement

"We", "us", "our" and "HCF" in this Direct Debit Customer Service Agreement (**Agreement**) refers to The Hospital Contribution Fund of Australia Limited ABN 68 000 026 746.

You agree to be bound by the terms and conditions of the Agreement when you make a request to HCF to pay premiums (**premiums**) for an insurance policy issued by HCF (**HCF policy**) using a direct debit facility with a bank, building society or credit union account or credit card (**nominated account**).

The Agreement details your rights and responsibilities when undertaking a direct debit arrangement with us. Please keep this Agreement for future reference. It forms part of the terms and conditions of your direct debit request and should be read in conjunction with your direct debit request authorisation.

The reference to "business day" in the Agreement is to a day that is not a Saturday, Sunday, bank holiday or public holiday in New South Wales.

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HCF's commitments to you

- We will confirm direct debit details within five (5) business days prior to the first debit date including the direct debit amount and the date of the direct debit that you have nominated.
- If you change any direct debit details, we will confirm all changes in writing, no later than five (5) business days from receiving your request.
- We will advise your financial institution to debit your nominated account on your nominated debit date. The exact time of the debit depends on your financial institution. Please contact them if you require the exact time of the debit. If your debit date occurs on a non-business day, we will advise your financial institution on the following business day to debit your nominated account.
- If three (3) or more consecutive debits are returned unpaid from your financial institution, HCF may terminate the Agreement by providing you with notice in writing.
- We will keep information about your nominated account confidential and will only disclose it to a third party where required to complete direct debits, in connection with a claim against your financial institution or to perform our obligations under the Agreement.
- We may vary your nominated debit amount if:
 - there are premiums owing prior to your first debit are higher than the nominated debit amount in which case we may increase the nominated debit amount to include the premiums payable;
 - premiums are in arrears prior to your debit date in which case we may increase the nominated debit amount to include the premiums payable;
 - if the policyholder on the HCF policy changes to a different insurance policy issued by HCF which has a different premium in which case we may change the nominated debit amount to reflect the new premium;
 - there is a change in the payment frequency or payment method for the premiums in which case we may change the nominated debit amount to reflect the new premium;
 - you change your nominated debit date in which case we may change the nominated debit amount to include the premiums payable on the new date;
 - your financial institution has returned a direct debit as unpaid, in which case we may increase the nominated debit amount to include the premiums payable;
 - the HCF policy is reactivated after a suspension period in which case we may vary the nominated debit amount to reflect the premiums payable at that time;
 - the amount of the premium changes for any reason including change to the residence, nominated Australian Government Rebate tier or Lifetime Health Cover loading applicable to a person covered under the HCF policy, in which case we may vary the nominated debit amount to reflect the new premium.
- If HCF varies the nominated debit amount, HCF will advise you of the new amount to be debited from your nominated account.
- Subject to the above paragraph, HCF may vary any term of this Agreement by posting the updated Agreement on the HCF website unless the variation has a detrimental impact on you in which case we will provide you with at least 14 days written notice.

Your responsibilities

You must:

- ensure the direct debit details on HCF's confirmation notice are correct by checking them against a recent account statement from your financial institution;
- ensure your nominated account can accept direct debits. You should check with your financial institution as direct debits may not be available on all accounts;
- check with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request;
- ensure sufficient cleared funds are available in your nominated account to meet the debit on the debit date. Where there are insufficient funds to cover your debit on the debit date, your financial institution may charge you a fee;
- advise HCF if you close your nominated account as soon as practicable;
- advise us if your nominated account details change (including the card expiry date) as soon as practicable;
- where the direct debit payment has been stopped by your financial institution, contact your financial institution to reactivate your direct debit.

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Your rights

If you wish to make any of the following changes, you must notify us at least two (2) business days' notice in advance of your next direct debit date:

- cancel or suspend your direct debit arrangement;
- change your payment frequency; or
- change, stop or defer an individual debit payment.

If you provide the notice required above, we will process the requested change prior to your next direct debit date. You can also contact your own financial institution, which must act promptly on your instructions.

Enquiries and disputes

We aim to resolve all issues within seven (7) business days of being notified by you. If for any reason it will take longer, we will advise you of the reason and an estimated resolution date.

If you believe that HCF has taken the wrong amount from your nominated account, please contact HCF Member Information on 13 13 34 during business hours or visit an HCF branch and one of our staff will investigate your claim. If we conclude that your account has been incorrectly debited we will arrange a refund within 24 hours.

Where the problem arises with your financial institution, we will liaise with them and keep you updated. You may also direct your enquiries to your financial institution.

Your Privacy

For information about how HCF collects, uses, discloses, keeps and secures personal information including how to opt out from direct marketing, how to request access to a correction of your personal information or how to make a complaint about a privacy breach, please refer to the HCF Privacy Policy. **HCF will 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 claim).** For a copy of the latest version of the HCF Privacy Policy, call our member services team on 13 13 34 or go to hcf.com.au/privacy

The agreement is governed by the laws of New South Wales and the parties submit to the non-exclusive jurisdiction of the courts in New South Wales.