

Peoplecare Customer Direct Debit Service Agreement

Our Commitment to You

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Peoplecare (User ID 023022) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial Terms of the Agreement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for health insurance premiums.

Drawing Arrangements

- Your initial deduction date will be advised in writing by the fund. Regular debits will take place on your nominated day.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days' notice in writing when we make changes to the initial terms of the arrangements. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you require changes to the direct debit arrangements, you must provide us with 3 working days' notice of such change before it will be effective.
- If you wish to discuss any changes to the initial terms, or if you have any enquiries regarding your drawing dates you should contact us on 1800 808 690, by email to info@peoplecare.com.au, by facsimile on 1300 673 405 or alternatively, write to us at: Peoplecare - Locked Bag 33, Wollongong NSW 2500.

Your rights

Changes to the agreement

If you want to make changes to the drawing arrangements, contact us on 1800 808 690, by email to info@peoplecare.com.au, by facsimile on 1300 673 405 or alternatively, write to us at: Peoplecare - Locked Bag 33, Wollongong NSW 2500. You can also contact NAB directly for stops or cancellations.

These changes may include:

- Deferring the drawing
- Stopping an individual debit
- Suspending the DDR **or**
- Cancelling the DDR completely

Please be aware that these changes will affect your financial status and hence cover entitlements until the amounts have been paid.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 3 working days prior to the next scheduled drawing day. All communication addressed to us should include your contributor number and current postal address.

All personal contributor information held by us will be kept confidential except that information provided to a financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on 1800 808 690, by email to info@peoplecare.com.au, by facsimile on 1300 673 405 or alternatively, write to us at: Peoplecare - Locked Bag 33, Wollongong NSW 2500. You can also contact NAB directly for stops or cancellations.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 7 business days (for lodged claims within 12 months of the disputed drawing);
 - within 30 business days (for claims lodged more than 12 months after disputed drawing);
 - You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your Commitment to Us

It is your responsibility to ensure that:

- your nominated account can accept direct debit (your financial institution can confirm this). Please note, some accounts may be unable to do this as we use the BECS system for payments;
- on the drawing date there is sufficient cleared funds in the nominated account;
- that you advise us if the nominated account is transferred or closed;
- you understand and agree to our privacy policy located at www.peoplecare.com.au/privacy
- that you check your details against a recent statement from us to ensure they are correct.

If your drawing is returned or dishonoured by your financial institution, we will:

Peoplecare Health Limited, a registered private health insurer

ABN 95 087 648 753

Locked Bag 33, Wollongong NSW 2500 | peoplecare.com.au

Phone 1800 808 690 | Fax 1300 673 405 | info@peoplecare.com.au

- **Fortnightly, Monthly, Quarterly, Half Yearly & Yearly payers** – attempt a redraw from your nominated account 7 days after the rejection. If this drawing is returned or dishonoured, we will attempt another redraw from your nominated account 7 days after the rejection (in the case of Fortnightly payers, a double deduction will be taken to include the new fortnightly payment as well)..
- **Weekly** – a double deduction will be taken for weekly payers and this will occur on the next date your debit is due. If this drawing is returned or dishonoured, we will attempt a triple deduction on the next date your debit is due.

If debits are returned or dishonoured on three consecutive occasions your Direct Debit will be deactivated. You may be asked to pay any transaction fees payable by us in respect of the above returned or dishonoured payment.

Peoplecare Health Limited, a registered private health insurer. ABN 95 087 648 753
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