



Direct Debit Request Service Agreement

“We”, “us” and “our” in this Direct Debit Request Service Agreement refers to nib health funds limited (ABN 83 000 124 381).

Our commitment to you

- We will give you at least 14 days notice in writing if there are any changes to the details of your debit.
- Any information about your account will remain confidential, except where required to complete direct debits, or in connection with a claim with your financial institution.
- When the due date is not a business day (NSW), we will debit your account on the first business day after the due date.

Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits;
- ensure there are enough funds available in your account to make the payment on the due date;
- if there are insufficient funds to make payment on the due date, you may be charged fees or charges at the discretion of your financial institution;
- tell us if your account details change, or if the account is closed;
- tell us if payment is to be made by someone else;
- arrange a different payment method if we cancel the debit arrangements;
- ensure all account holders of the nominated account sign the Direct Debit Request;
- tell us your new credit card expiry date.

Your rights

You can change the debit arrangements in line with the terms and conditions of your Apia Health Insurance policy. You must tell us at least 7 working days before the next due date for any of the following:

- stopping a payment
- deferring a payment
- suspending any future payments
- altering the Direct Debit nominated account details
- cancelling the debit arrangement completely.

Also, you may cancel, stop or dispute a drawing with your financial institution.

Enquiries and disputes

If you believe that there has been an error in debiting *your account*, you should notify us directly on **1800 274 213** and confirm that notice is in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution direct.

If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to *your* query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify you in writing of the amount by which *your account* has been adjusted.

If we conclude as a result of our investigation that *your account* has not be incorrectly debited we will respond to *your* query by providing *you* with reasons and any evidence for this finding in writing.

Other information

- We reserve the right to determine how you give instructions to stop or alter your direct debit details (e.g. written, verbal or electronic).
- We reserve the right to cancel direct debit arrangements if your financial institution dishonours debits, and to arrange a different payment method with you.
- The details of your direct debit arrangement are contained in your Direct Debit Request. We will rely on those details to process your payments until you tell us otherwise.
- Not all accounts held with a financial institution are available to be drawn on under the Bulk Electronic Clearing System. Ask your financial institution if you are unsure whether your account can accept direct debits.
- Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly. Ask your financial institution if you are unsure about your account details.
- Please enquire of your financial institution, if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.

Privacy

For information on how we collect, use and disclose your information, and how you can make a complaint or access request, refer to the health insurer's privacy policy at nib.com.au/privacy and to the Apia privacy policy at apia.com.au/privacy

Need help?



Call: **1800 274 213**

Mon to Fri: 8am - 8:30pm Sat: 8am - 1pm (AEST)



Email: apiahealth@nib.com.au

Please return your completed form via



Mail: **Reply Paid 62208, Locked Bag 2010, Newcastle NSW 2300**



Email: apiahealth@nib.com.au