

Direct Debit Customer Service Agreement

The Direct Debit Customer Service Agreement applies when you are paying using a direct debit facility with a bank, building society or credit union account or credit card.

The following is your Direct Debit Customer Service Agreement with HCF. The agreement details your rights and responsibilities when undertaking a direct debit arrangement with us. At HCF we are committed to providing you with a direct debit service that you'll have confidence in. We guarantee to abide by this service agreement so that a trusting relationship is maintained between HCF and you.

Please read these Direct Debit guidelines and conditions carefully:

- You should be aware that direct debit may not be available on all your financial institution accounts. You should check with your financial institution.
- We will advise your financial institution to debit your selected account or credit card on your nominated debit date. The exact time of the debit depends on your financial institution – please contact them if you require it. If your debit date occurs on a non- business day, the debit will be made on the next business day.
- Please note that contributions are payable to cover periods in advance of your nominated debit date.
- We reserve the right to cancel your direct debit if three or more consecutive debits are returned unpaid from your financial institution. HCF will advise you that alternative payment arrangements need to be made to ensure your health cover continues.
- Where the account or credit card is not in the name of the HCF member, the account holder is entitled to cancel the direct debit.
- Your nominated debit amount will not vary unless:
 - Your contributions are owing prior to your initial debit
 - Your contributions are not in advance of your debit date
 - You change your level of cover which has a different contribution rate
 - You relocate to another state which has a different contribution rate
 - You change your payment frequency or payment method
 - Your entitlement to the Federal Government Rebate as reduced premiums is varied
 - Your Lifetime Health Cover (LHC) loading is varied
 - You change your debit date
 - Your contribution was returned unpaid by your financial institution
 - You resume your membership after a suspension period
 - Your contribution rate changes. HCF will advise you at least 14 days prior to the new rates taking effect (1 month for life products).

Changes to your membership and debit details

- To cancel your direct debit arrangements, change your payment frequency or request deferment of your contributions, you must notify HCF by phone or fax no later than 2 business days prior to your next debit date.
- To request a change to your level of cover you must notify HCF in writing no less than 3 business days prior to your next debit date.

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HCF's commitments to you

- New members will receive confirmation of their direct debit details within 5 business days prior to the first debit date.
- If you change any direct debit details, we will confirm all changes in writing, no later than 5 business days from receiving your request.
- If we have taken the wrong amount from your account please contact HCF Member Information on 13 13 34 during business hours or visit an HCF branch and one of our staff will arrange a refund within 24 hours.
- We aim to resolve all issues within 7 working 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. Where the problem arises with your financial institution, we will liaise with them and keep you updated.
- Your account details will be kept private and confidential.

Your responsibilities are

- To ensure that the details on HCF's letter of confirmation are correct and your account or credit card details are identical to those held with your financial institution.
- To ensure that sufficient cleared funds are available in your nominated account or credit card to meet the debit on the due date. Where there are insufficient funds to cover your debit, your financial institution may charge you a fee.
- To advise HCF if you close your account or if your account or credit card details change (including the card expiry date).
- Where the direct debit payment has previously been stopped by you at your financial institution, you need to contact them to reactivate your HCF Direct Debit Request.

Your Privacy

How HCF collects, uses, discloses (which may include obligations to overseas recipients in compliance with its privacy obligations) and 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 complain about a privacy breach and how this is handled by HCF is explained in the HCF privacy policy. For a copy of this policy, call our member services team on 13 13 34 or go to hcf.com.au