

Direct Debit Request



To set-up your direct debit details, please complete the form below and sign the declaration. Alternatively, you can login to your Online Member Centre to update your details 24/7. Visit hif.com.au/members

Member details

Member number:

Title:

First name:

Surname:

Street address:

Suburb:

State:

Postcode:

Date of birth:

Email:

Telephone:

Mobile:

Payment frequency

I request that you debit my account in accordance with the Direct Debit Service Agreement and credit it to the HIF membership number shown above.

Preferred payment frequency: Fortnightly Monthly Quarterly

Half-yearly (2% discount applies)

Annually (4% discount applies)

Commencement date:

Your payment will be debited on this day or the next working day.

Payment method

Please complete your bank account details below for ongoing Direct Debit payments:

Bank Account

BSB:

Account No:

Account Name:

If you'd prefer to pay by Credit Card, please visit hif.com.au/members or contact us on **1300 134 060**.

Please note: We need 10 working days notice for direct debit changes.

Please complete the declaration on the following page before submitting your form.

Direct Debit Request

Direct Credit Registration

By registering for 'Direct Credit', we'll electronically credit your rebates directly into your bank account whenever you make a claim. You're only required to complete if your details are different from the above. (Please note, we are unable to electronically credit rebates onto a credit card).

BSB:

Account Number:

Declaration

I/We request that premiums for my/our HIF policy covered by this form be drawn under the Bulk Electronic Clearing System (BECS)*, and which are subject to the terms and conditions of the Direct Debit request service agreement, from my/our account conducted with your financial institution. By providing your payment details, you have authorised us to arrange for funds to be debited in the event of changes to your level of cover, premium or if HIF is entitled to a payment of arrears. You authorise HIF to alter the amount to be charged from the appropriate date and for the appropriate amount in accordance with such changes.

Signature:

Date:

*Direct debit through Bulk Electronic Clearing System (BECS) may not be available on all accounts. Please check with your financial institution.

Once you have completed the form, please email it to us at hello@hif.com.au or mail to:

Health Insurance Fund of Australia
Whadjuk Country, GPO Box X2221, Perth WA 6847

The following is your Direct Debit Service Agreement for your payment arrangements with HIF for your health insurance premiums. This agreement is designed to explain what your obligations are when undertaking an arrangement with us. It also details what our obligations are to you.

We recommend you keep this agreement in a safe place 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 Form.

1. Debiting your account

By providing your payment details, you have authorised us to arrange for funds to be debited from your nominated account or credit card.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If a debit is returned unpaid, we will attempt to debit the authorised account again. We will notify you with details of this payment.

By entering into this agreement, you authorise HIF to alter the amount to be debited in the event of changes to your level of cover, premium or if HIF is entitled to a payment of arrears. You authorise HIF to alter the amount to be charged from the appropriate date and for the appropriate amount in accordance with such changes.

If you are uncertain as to when the debit will be processed from your account or have any enquiries, you should contact us on **1300 134 060**.

We will provide you a minimum of 14 days notice if the terms of the arrangement are to change.

2. Amendments by you

You may change, stop, defer a debit payment or terminate this agreement by providing us with at least ten (10) business days notification, by telephoning us on **1300 134 060** during business hours or through our **Online Member Centre (hif.com.au/members)**.

You may also stop a direct debit payment or cancel your direct debit request by contacting your financial institution.

3. Your obligations

It is your responsibility to:

- (a) ensure that there are sufficient funds available in your nominated account to meet the debit payment on the nominated date
- (b) advise HIF if the account you have nominated to debit your premiums from is closed, transferred or if a credit card the new expiry date.
- (c) ensure that the nominated account can accept direct debits
- (d) ensure that suitable arrangements are made if you cancel the direct debit arrangement yourself with your financial institution

If there are insufficient clear funds in your account to meet a debit payment:

- (a) you may be charged a fee and/or interest by your financial institution;
- (b) upon the provision of a minimum of 14 days notice as outlined in clause 1, we will be entitled to recover any premiums in arrears by increasing the amount of any one or more debit payments until all premiums in arrears are paid; and
- (c) we may, at our absolute discretion, cancel the service agreement and, in addition to any other course of action we may have in respect of your membership, we shall issue you with a notice of rejection and a renewal notice.

4. Dispute

If you believe that there has been an error in debiting your account, you should notify us immediately on **1300 134 060** so that we can resolve your query promptly. Upon such notification, we shall be granted a maximum of ten (10) business days to resolve your query.

5. Accounts

Direct debiting via the Bulk Electronic Clearing System (BECS) is not available on all accounts. You should check:

- (a) with your financial institution whether direct debiting is available;
- (b) your account details which you have provided to us are correct by checking them against a recent statement;

If you are uncertain about either of these details, you should confirm them with your financial institution before completing this Direct Debit Request.

6. Confidentiality

We will keep any information (including your account details) in your Direct Debit Request private and confidential and we will not use it for any purpose not connected with this agreement, without your consent. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information in accordance with our Privacy Policy.

We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).