

Direct Debit Request Service Agreement

This is your direct debit service agreement with Teachers Federation Health Ltd trading as Union Health, User ID 80261, ABN 86 097 030 414. It explains what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

1. Debiting your account

- 1.1. By signing a DDR or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the DDR and this agreement for the terms of the arrangement between us and you.
- 1.2. We will debit funds from your account as authorised in the DDR.
- 1.3. 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 previous banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

- 2.1. We may vary any details of this agreement or a DDR at any time by giving you at least thirty (30) days written notice.
- 2.2. We may vary the deduction amount if premiums or level of cover change.

3. Amendments by you

- 3.1. You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least thirty (30) days notification by writing to Union Health, PO Box 265, Fortitude Valley Qld 4006, emailing enquiries@unionhealth.com.au, or by telephoning us on 1300 661 283 during business hours; or arranging it through your own financial institution, which is required to act promptly on your instructions.
*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us your new account details.

4. Your obligations

- 4.1. It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the DDR.
- 4.2. 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. you may also incur fees or charges imposed or incurred by us; and
 - c. you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3. You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4. You are responsible for paying any arrears that arise on the membership due to direct debit payment not being deducted.

5. Dispute

- 5.1. If you believe that there has been an error in debiting your account, you should notify us directly on 1300 661 283 as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
- 5.2. 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.

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

6. Accounts

- 6.1. You should check:
 - a. with your financial institution whether direct debiting is available from your account as direct debiting through BECS may not be available on all accounts;
 - b. your account details which you have provided to us are correct by checking them against a recent account statement; and
 - c. with your financial institution before completing the DDR if you have any queries about how to complete the DDR.
- 6.2. You must notify us if the nominated account is transferred or closed.

7. Confidentiality

- 7.1. We will keep any information (including your account details) in your DDR confidential. 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.
- 7.2. 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).

8. Notice

- 8.1. If you wish to notify us in writing about anything relating to this agreement, you should write to Union Health, PO Box 265, Fortitude Valley, Qld 4006, or email enquiries@unionhealth.com.au.
- 8.2. We will notify you by sending a notice via your preferred communication method.
- 8.3. Any notice will be deemed to have been received on the third banking day after posting.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or we means Union Health, (the Debit User) you have authorised by requesting a DDR.

you means the customer who has signed or authorised by other means the DDR.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.