

Direct Debit Service Agreement

Definitions

- **Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited (which will reduce the available balance of in the account).
- **Agreement** means this Direct Debit Request Service Agreement between you and us.
- **Business day** means a day other than a Saturday or Sunday or a national public holiday.
- **Debit day** means the day that you have authorised us to arrange for funds to be debited from your account (which will reduce the available balance in the account).
- **Debit payment** means a particular transaction where a debit is made.
- **Direct debit** refers to the process whereby you provide us with the Direct Debit Request which authorises us to arrange for funds to be debited from an account held with your financial institution (which will reduce the available balance in that account).
- **Direct debit request** means the Direct Debit Request between you and us.
- **Your financial institution** is the Financial Institution where you hold the account that you have authorised us to arrange to debit.
- **You** means the Member who signed the Direct Debit Request.
- **We, our, us or our** means HBF Health Limited ABN 11 126 884 786 trading as Queensland Country Health Fund.

Debiting your Account

- By signing a Direct Debit Request or providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account (which will reduce the available balance of in the account). You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.
- We will only arrange for funds to be debited from your account (which will reduce the available balance in the account) as authorised in the Direct Debit Request.
- If the Debit Day falls on a day that is not a Business Day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

Changes by us

- We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least thirty (30) days written notice.

Changes by you

- If you wish to stop or defer a debit Payment or terminate this agreement, you must notify us in writing at least seven (7) business days before the next debit day.
- You may change the arrangement (but not stop, defer or cancel) under a Direct Debit Request by telephoning us on 1800 813 415.

Your obligations

- 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 Direct Debit Request.
- If there are insufficient funds in your account to meet a debit payment:
 - you may be charged a fee and/or interest by your financial institution;
 - you may also incur fees or charges imposed or incurred by us; and
 - 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.
- You should check your account statement to verify that the amounts debited from your account are correct.

Payment Disputes

- If you believe that there has been an error in debiting your account, you should notify our Contact Centre on 1800 813 415 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- If we conclude, as a result of our investigations, that your account has been incorrectly debited we will request for your financial institution to adjust your account (including interest and charges) to correct the error.
- 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 investigations, that your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding in writing.

- If we cannot resolve the matter or you are not satisfied with our proposed resolution, you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

Accounts

You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Confidentiality

- We will keep any information (including your account details) in your Direct Debit Request 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.
- We will only disclose information that we have about you:
 - to the extent specifically required by law, or
 - for the purpose of this agreement (including disclosing information in connection with a query or claim).
 - We may provide a copy of the Direct Debit Request to another financial institution in the event any payment that is made in accordance with the Direct Debit Request is disputed.

Notice

- If you wish to notify us in writing about anything relating to this agreement you should write to Queensland Country Health Fund Pty Ltd, PO Box 42, Aitkenvale, Qld, 4814.
- Any notice will be deemed to have been on the day that it would have arrived in the ordinary course of the post or next business day following that day.

queenslandcountry.health
info@queenslandcountry.health
 1800 813 415
 PO Box 42 Aitkenvale QLD 4814

Queensland Country Health Fund is
 a registered business name of
 HBF Health Limited ABN 11 126 884 786
 A Registered Private Health Insurer

V8 07/24