

## **WHAT IS DIRECT DEBIT AND WHAT ARE THE BENEFITS FOR ME?**

### **What is Direct Debit?**

Direct Debit is a convenient, no fuss way to pay your health insurance which saves 4% off your premium if no other discount applies.

### **How does Direct Debit work?**

Your membership fees are deducted fortnightly, monthly, quarterly, half yearly or yearly from your bank, building society, credit union or credit card account (MasterCard or Visa). You can arrange your payments to coincide with your pay or pension day. Only the amount required to pay for your membership premiums will be transferred to HBF.

### **How do I arrange for Direct Debit?**

Firstly, you need to have either a cheque, savings or credit card account with a bank, building society or credit union. Simply call HBF on 133 423 with your BSB/Financial Institution number and account number. We'll do the rest. Your payments will be automatically debited according to your chosen frequency.\*

### **Is there a cost to me?**

We suggest you contact your bank, building society, credit union or credit card authority regarding any possible charges as some financial institutions may apply transaction fees.

### **A few guidelines to remember**

Please ensure there are sufficient funds in your account to cover the specified deductions and your premiums are being correctly debited from the account. In the event that three consecutive deductions (for the same payment period) are not met, HBF will cancel the Direct Debit Authority with your financial institution.<sup>°</sup> If premiums alter or a change is made to the membership, HBF will adjust the deductions accordingly and will advise you in writing.

### **To find out more about Direct Debit**

If you would like more information about Direct Debit please contact an HBF Member Service Advisor on 133 423.

## **PRIVACY POLICY**

At HBF, we respect the privacy of your personal information. We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected. We are bound by the National Privacy Principles (NPPs) set out in the Privacy Act 1988. A privacy statement about personal information collected by HBF is contained in Your Rights and Obligations brochure, which is provided to you when you take out cover, or is available on request. Further details on the way we handle personal information are in our Privacy Policy, which is available at [hbf.com.au](http://hbf.com.au) or on request by calling an HBF Member Service Advisor on 133 423.

\*Please note that your initial deduction may include an adjustment to ensure your membership is financial or to coincide with your nominated date. <sup>°</sup> Any fees or charges incurred as a result of insufficient funds will be the responsibility of the policyholder.

1. HBF Health Limited User ID No. 702 ("Debit User") will initiate Direct Debit payments in the manner referred to in the member agreement and shown on the Policy Certificate.
2. Debit payments will be made when due. HBF will not issue individual confirmation of payments made.
3. HBF will give the member at least 14 days written notice if HBF proposes to vary details of this arrangement, including the amount and frequency of payments.
4. If the member wishes to defer any payment or alter any of their account details, the member must contact HBF at least 48 hours prior to the payment being debited on 133 423 or write to HBF at GPO Box 1700, Perth WA 6809.
5. Any queries concerning disputed debit payments must be directed to HBF in the first instance. Members may obtain details of the direct debit process by contacting HBF on 133 423 or in writing to GPO Box 1700, Perth WA 6809.
6. Direct debiting is not available on the full range of accounts at all financial institutions. If in doubt, the member should check with their financial institution before requesting to pay by Direct Debit.
7. The member should ensure that the account details provided are correct by checking them against a recent statement from the financial institution at which the account is held.
8. By requesting Direct Debit payments, the member warrants and represents that he/she/they is/are authorised to request the debiting of payments from the specified account.
9. It is the responsibility of the member to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with their Direct Debit request.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day.
11. If a debit payment is returned unpaid, HBF will automatically attempt to debit the member's account again. The member may be charged a fee for each unpaid item by their financial institution.
12. Members wishing to cancel their Direct Debit Authority or to stop individual debit payments must contact HBF by telephoning an HBF Member Service Advisor on 133 423 or by writing to HBF at GPO Box 1700, Perth WA 6809 before the payment is due to be debited.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, HBF will keep details of the member's account and debit payments confidential.

## **IMPORTANT INFORMATION**

This is an important document as it explains the terms and conditions of Direct Debit payments with HBF Health Limited. It is important that you understand the terms and conditions and keep this flyer in a safe place for future reference. If you have any further questions about the terms and conditions please call us on 133 423.