

DIRECT DEBIT REQUEST SERVICE AGREEMENT



Health

The following is your Direct Debit Service Agreement with AIA Health Insurance (ABN 32 611 323 034). The agreement is designed to explain 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.

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 (DDR) and should be read in conjunction with your DDR form.

Definitions

- **account** means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.
- **agreement** means this Direct Debit Request Service Agreement between *you* and *us*.
- **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 AIA Health Insurance (ABN 32 611 323 034), Direct Debit User ID 510706 (the Debit User) *you* have authorised by signing a *direct debit request*.
- **you** means the customer who signed the *Direct Debit Request*.
- **your financial institution** means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

1. Debiting your account

By signing a *Direct Debit Request*, *you* have authorised *us* to arrange for funds to be debited from *your 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* as authorised in the *Direct Debit Request*.

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 *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2. Premium refunds

A refund of premiums cannot be issued until AIA Health have received confirmation from the bank that the funds have been honoured. This can take up to 21 days, although usually completed within 7 days.

All premium refunds issued within 60 days of joining AIA Health will only be refunded into the account from which the payment was direct debited.

3. Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days' written notice.

4. Amendments by you

You may change, stop or defer a *debit payment*, or terminate this *agreement* by providing *us* with at least fourteen (14) days' written notification by emailing *us* at Health.MemberServices@aia.com.au or by telephoning *us* on 1800 333 004 during business hours or arranging it through *your* own financial institution.

5. Your obligations

It is *your* responsibility to ensure that there are sufficient cleared funds available in *your account* to allow a *debit payment* to be made

in accordance with the *Direct Debit Request*.

If there are insufficient cleared 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*.

You should check *your account* statement to verify that the amounts debited from *your account* are correct.

6. Dispute

If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 1800 333 004 and confirm that notice in writing with *us* as soon as possible so that we can resolve *your* query quickly. Alternatively *you* can take it up with *your financial institution* direct.

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.

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.

7. Accounts

You should check:

- (a) 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.
- (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 *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

8. 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*:

- (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).

9. Notice

If *you* wish to notify *us* in writing about anything relating to this *agreement*, please email *us* at Health.MemberServices@aia.com.au.

We will notify *you* by sending an email to the current email address *you* have supplied in *your* policy.