

## **Customer Direct Debit Request Service Agreement**

### **Our Commitment to You**

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between AGA Assistance Australia Pty Limited (AGA) authorised agent, Lysaght Peoplecare Limited (User ID 023022) (Peoplecare), who will be processing AGA's Overseas Visitors Health Cover Direct Debit requests. It sets out your rights, Peoplecare's commitment to you and your responsibilities to Peoplecare together with where you should go for assistance.

### **Initial Terms of the Arrangement**

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount of health insurance premiums.

### **Drawing Arrangements**

- Your initial deduction date will be advised in writing by the fund. Regular debits will take place on your nominated day.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days' notice in writing when changes to the initial terms of the arrangements are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you require changes to the direct debit arrangements, you must provide us with 3 working days' notice of such change before it will be effective.
- If you wish to discuss any changes to the initial terms, you should contact us immediately via our details as below.

### **Your Rights**

#### **Changes to the Arrangements**

- If you want to make changes to the drawing arrangements, contact us at least 3 working days prior to the next scheduled drawing day via our details below.
- Changes may include deferring the drawing, stopping an individual debit, suspending the DDR or cancelling the DDR completely.

Please be aware that these changes will affect your financial status and hence health cover entitlements until the amounts have been paid.

### **Enquiries**

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 3 working days prior to the next scheduled drawing day. All communication addressed to us should include your contributor number and current postal address.

All personal contributor information held by us and our authorised agent Lysaght Peoplecare Limited will be kept confidential except that information provided to a financial institution to initiate the drawing to your nominated account.

### **Disputes**

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us via our details as below. If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:

- Within 7 business days (for lodged claims within 12 months of the disputed drawing);
- Within 30 business days (for claims lodged more than 12 months after the disputed drawing);

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

### **Your Commitment to Us**

It is your responsibility to ensure that:

- Your nominated account can accept direct debit (your financial institution can confirm this);
- On the drawing date there are sufficient cleared funds in the nominated account;
- That you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will write to you to advise of an alternative deduction date. You also have the option of making a manual payment or have us deduct the returned amount on an alternative deduction date. If debits are returned on three consecutive occasions your policy will be closed. You may be asked to pay any transaction fees payable by us in respect of the above returned or dishonoured payment.