

# Direct payment options



Please return your fully completed and signed direct payment options form to Defence Health Ltd (Defence Health) by fax, email or post. Or log on to the member area at [defencehealth.com.au](http://defencehealth.com.au) and complete your direct payment details online. Please use a black/blue ballpoint pen only to fill in this form.

## Member details

Member number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title or Rank	First name			Last name			
Home address			Suburb	State	Postcode		
Mobile phone			Email address				

## 1. Direct debit request for premiums

### Direct Debit from my bank, building society or credit union account

I/We request and authorise Defence Health (ID 3478) to debit funds from my/our nominated account according to the details specified below through the Bulk Electronic Clearing System (BECS).

Account holder name

Name and branch of financial institution

BSB number      Account number  
 -      

I would like my deductions to occur:

<input type="checkbox"/>	Fortnightly	<input type="checkbox"/>	Half yearly
<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Yearly
<input type="checkbox"/>	Quarterly	Beginning on	<input type="text"/> / <input type="text"/> / <input type="text"/>

### Direct Debit from my credit card

To arrange direct payment from your credit card, please go to the Member Area of our website and set up credit card payments online.

Alternatively, you can give us a call between 8:30am and 5:00pm EST on 1800 335 425.

Credit card payments are made on the 15th of each month, quarter, half year or year.

#### Direct Debit authorisation

I have read and understood the Direct Debit service agreement. I understand that the first deduction after the enrolment or change date may include the payment frequency nominated plus an adjustment amount. I also understand that if any deduction falls on a non-business day, it will be debited from my account on the next business day following the scheduled date. I authorise Defence Health to alter the amount of the deduction, should the rate for any product to which I contribute be changed. I understand that it is a condition of my Defence Health cover that premiums are to be paid in advance at all times. Any changes to contribution amount or frequency must be requested at least 2 days prior to the next deduction.

Account/Card holder(s) signature - if joint account, both required

<input type="text"/>	Date	/	/
<input type="text"/>	Date	/	/

## 2. Direct payment of claims

Defence Health can automatically deposit claim payments directly into your nominated bank, building society or credit union account. By completing this section you will be nominating an account for direct claims payment. Please note: direct credit is not available to a credit card account.

I authorise Defence Health to pay this membership's claims benefits directly into my nominated account. I acknowledge that the claims payments for this membership will continue to be paid to my nominated account until I register a new account.

My nominated account details are in section 1

My nominated account details are on the right

### Nominated account for direct claims payments (If different to section 1)

Name and branch of financial institution

Account holder name

BSB number      Account number  
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## Our commitment

We undertake to automatically deduct your health insurance premiums from your nominated account in accordance with your signed authority to direct debit through the Bulk Electronic Clearing System (BECS). If the payment date falls on a non-business day, we will debit your account on the next business day. If you're not sure when your account will be debited you can check with your financial institution. We will give you at least 14 days notice when we intend to make changes to the initial terms of the arrangement.

If your payment fails, we may try the deduction again or notify you of alternative arrangements. Any transaction fees or interest in this circumstance may be passed on to you. If consecutive payments fail, the debit facility may be withdrawn.

All personal information held by us will remain confidential except for information that may be provided to our financial institution to initiate the drawing from your nominated account, or information which may be disclosed to a third party as required by law, or in connection to an alleged incorrect or wrongful debit. Direct debit through BECS may not be available on all accounts.

## Your rights and responsibilities

It is your responsibility to:

- check with your financial institution or a recent statement that your account details are correct and that direct debit deductions are allowed on the account you have chosen (before completing the direct debit request)
- make sure that you have enough money in your account to cover your payment when due. Your bank or financial institution may charge a fee if the payment cannot be met
- advise Defence Health if your chosen account is transferred or closed.

If you want to make changes to direct debit deductions, please notify us at least two business days prior to your next debit date. These changes may include deferring the debit, altering the debit dates, stopping an individual debit, suspending the direct debit arrangement or cancelling the direct debit completely. Or you can contact your financial institution.



### Any queries?

If you have any questions or believe there has been an error in debiting your account, please call us on 1800 335 425. We'll investigate any disputed transactions and notify you of the finding, the reasons behind it and the action required. If an incorrect debit occurred we'll arrange with your financial institution to adjust your account (including interest and charges).

We undertake to respond to queries concerning disputed transactions within five working days of notification. You may also contact your financial institution directly.

**Please retain this page for your records**