

The following is your Direct Debit Service Agreement with Mildura Health Fund (MHF) (ABN 13 078 202 089).

This 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.

By signing a Direct Debit Request, or by providing us with a valid instruction, 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.

Direct debiting through BECS may not be available on all accounts. MHF offers direct debit from cheque and savings accounts only.

Our obligations

MHF will deduct your first direct debit payment on the date that you have nominated.

All subsequent direct debit payments will be deducted on the weekday that you nominate if fortnightly, or on the day of month that you nominate if monthly, quarterly, half-yearly and yearly direct debit payments are deducted.

If the nominated day falls on a weekend or public holiday, deductions will be made on the next business day.

Reminder notifications will be sent 48 hours prior to the draw date via SMS and email for quarterly, half-yearly and yearly direct debit payments only.

MHF debits all payments in advance. Your debit amount will not vary unless:

- your contributions are owing prior to your initial debit;
- you change to a level of cover which has a different
- your contribution was returned unpaid by your financial institution
- your contribution rates change.

MHF 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 sent to the preferred email or address you have given us in the Direct Debit Request.

MHF will keep all information pertaining to your nominated account at the financial institution private and confidential.

Information may be provided to our, or your financial institution to resolve a dispute on your behalf or to the extent specifically permitted by law.

Your Rights

If you want to make changes to your drawing arrangements, please notify MHF via one of the methods listed in the Contact Information, at least 4 business days prior to your next scheduled drawing date. Changes may include:

- altering your level of cover and drawing frequency,
- stopping an individual debit,
- suspending or deferring the DDR, or
- cancelling the DDR completely, such stops or cancellations can be directed to MHF or to your financial institution.

Your obligations

It is your responsibility to ensure that:

- the account you nominate can accept direct debits;
- sufficient cleared funds are available in your nominated account on the due date;
- the authorisation given to draw on the account you nominate is identical to the account signing instruction held by the financial institution where the account is based;
- you check your account statement to verify that the amounts debited from your account are correct;
- you notify MHF if the nominated account is transferred or closed;
- you pay your MHF contributions by an alternative method if the direct debit arrangements are cancelled by you or MHF.

If your direct debit payment is returned or dishonoured by your financial institution, we will notify you via phone or in writing within 48 hours. Any transaction fees payable by us in respect of the above may be passed on to you. Consecutive returns or dishonours may result in the direct debit facility being withdrawn.

Disputes

If you believe that there has been an error in debiting your account, you should notify us as soon as possible by contacting us via one of the methods listed in the Contact Information.

Alternatively, you can take it up with your financial institution directly.

If we conclude as a result of our investigation that your account has been incorrectly debited, we will:

- advise you of our findings
- arrange for your financial institution to apply a correction
- notify you of the details of the adjustment

Contact Information

Phone: 03 5023 0269

Email: mhf@mildurahealthfund.com.au

Post: Mildura Health Fund

PO Box 5046, Mildura VIC 3502