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## Direct debit service agreement

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. The first deduction may be for more or less than the regular payment amount to ensure membership is financial. The date and amount of the initial deduction will be agreed on by HBF and the member at the time the direct debit arrangements are set up. HBF will send written confirmation of the first deduction amount within 14 days of direct debit payments being set up.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. Debit payments are requested from your account to come out on the date your payment is due. However, the actual deduction timing will depend on your financial institutions process - in some cases it may withdraw earlier than your payment due date. Any fees or charges incurred as a result of insufficient funds will be the responsibility of the member.
12. 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. Any fees or charges incurred as a result of insufficient funds will be the responsibility of the member.
13. 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 at least 48 hours before the payment is due to be debited.
14. 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.

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## Your privacy

HBF Health Limited (**HBF**) complies with the *Privacy Act 1988* (Cth) to ensure that your personal (including sensitive) information (**Information**) is protected. HBF will use the Information collected to process payment of your health insurance premium. We may not be able to perform this function or only perform it to a limited extent if you do not provide us with your Information. We may disclose your personal information to financial institutions or your employer. HBF collects, uses and discloses your Information in accordance with 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. Our Privacy Policy contains further information about how HBF handles your Information. This includes information on how you can access and/or seek the correction of your Information that we hold about you as required by law and make a complaint about the way your Information is being handled by HBF and how HBF will deal with your complaint. If you have any questions about how HBF handles your Information, please contact our privacy officer by writing to GPO Box C101, Perth, Western Australia, 6839.