OSHC Worldcare Student Plus

Application Form

Effective 1 April 2010

Step 1 – Application	Step 2 – Your Details
Join OSHC Worldcare Student Plus Transfer from another fund If transferring from another fund please attach your clearance certificate if you have it. If not complete Step 6. COMMENCEMENT DATE From the date my application is received Or from the date below	WORLDCARE POLICY NO: TITLE FAMILY NAME GIVEN NAMES STREET ADDRESS SUBURB/CITY POSTCODE POSTAL ADDRESS SUBURB/CITY POSTCODE HOME PHONE WORK/MOBILE PHONE EMAIL ADDRESS VISA EXPIRY DATE: DATE OF BIRTH SEX FEMALE MALE
Step 3 – How you wish to pay	
I/We request Lysaght Peoplecare Limited, (user ID 23022) to arrange for funds to be debited from my/our nominated account/credit card at the financial institution shown below, according to the instructions specified below. EITHER A NOMINATED ACCOUNT	
Step 5 – Declaration	Step 6 – Transferring from another fund
I declare these statements are true and complete and agree to be bound by the rules of Lysaght Peoplecare Limited. I have read and understand the rules relating to WAITING PERIODS and PRE-EXISTING CONDITIONS/AILMENTS. I understand the fund may refuse payment of benefits if any of the details supplied herein are false in any respect. I understand there are penalties for giving false or misleading information. SIGNATURE	If you are transferring from another Australian registered health fund, Lysaght Peoplecare Limited can arrange for your existing health fund policy to be cancelled. We will recognise any waiting periods already served. Please note: You must personally advise your existing fund or bank to cancel any direct debit. TITLE FAMILY NAME GIVEN NAMES STREET ADDRESS SUBURB/CITY POSTCODE DATE OF BIRTH NAME OF EXISTING FUND POLICY NUMBER DATE CANCELLATION TO BE EFFECTIVE with your organisation from this date and obtain appropriate details about my policy. Please forward a clearance certificate to Peoplecare and refund any excess premiums.







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Customer Direct Debit Request Service Agreement

Our Commitment to You

This section outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Lysaght Peoplecare Limited (User ID 23022) and you. It sets out your rights, our commitment to you and your responsibilities to us 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 on the adjacent page.

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 on the adjacent page.
- 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 policy 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 fund policy number and current postal address.

All personal customer information held by us 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 on the adjacent page. 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 is 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 dishonored 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 dishonored payment.

Application Submission and Contact Details

Send your completed application form to:

Email: oshc@peoplecare.com.au

Fax: **(02) 4224 4300**

Post: Locked Bag 33, Wollongong NSW 2500

Telephone: 1300 733 676

Web: peoplecare.com.au

A registered private health insurer ABN 95 087 648 753





