



# Peoplecare Customer DDR 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 **Peoplecare** (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 Agreement

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 for 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 we make changes to the initial terms of the arrangements. 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 on 1800 808 690 or 02 4224 4333, by facsimile on 02 4224 4300 or alternatively, write to us at:  
Peoplecare, Locked Bag 33, Wollongong NSW 2500

## Your rights

### Changes to the agreement

- If you want to make changes to the drawing arrangements, contact us on 1800 808 690 or 02 4224 4333, by facsimile on 02 4224 4300 or alternatively, write to us at:  
Peoplecare, Locked Bag 33, Wollongong NSW 2500

These 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 membership 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 membership 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 on 1800 808 690 or 02 4224 4333 by facsimile on 02 4224 4300 or alternatively, write to us at:  
*Peoplecare, Locked Bag 33, Wollongong NSW 2500*
- 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 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 dishonoured by your financial institution, we will:

- **Monthly, Quarterly, Half Yearly & Yearly payers** - 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.
- **Weekly & Fortnightly payers** - a double deduction will be taken for weekly and fortnightly payers and this will occur on the next date your debit is due. If debits are returned on three consecutive occasions your membership will cease. You may be asked to pay any transaction fees payable by us in respect of the above returned or dishonoured payment.