

**Products and Services**

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- Financial Planning
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**13 29 39**

8.30am – 8.30pm EST, Mon – Sat  
[australianunity.com.au](http://australianunity.com.au)  
[healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au)  
Australian Unity Health Limited  
ABN 13 078 722 568  
114 Albert Road, South Melbourne 3205



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [www.privatehealth.com.au/codeofconduct](http://www.privatehealth.com.au/codeofconduct)



Official Wellbeing Sponsor of the Australian Swimming Team

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39.

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**Direct Payments**  
Application for  
Direct Debit and  
Direct Credit Services



## Direct Debit Service

Pay your contribution by direct debit and save 4%

Payment by direct debit is the most convenient way to keep your membership up to date.

A Direct Debit Service arrangement means the payment for your Australian Unity Health Cover is deducted directly from your nominated bank, building society or credit union account, or your credit card. It also allows you the flexibility of nominating the payment frequency and the preferred date of the deduction.

What's more, when you make your membership payment by direct debit, you automatically receive a 4% discount.

**Alternatively, if you pay your membership in advance for the full 12 months by account notice, you still receive a 4% discount.**

To arrange your payment by direct debit, simply complete Section A and B on the request form in this brochure and return to Australian Unity.

## Direct Credit Service

You can receive your claim payments even faster

Australian Unity's Direct Credit Service pays your claim entitlement directly into your nominated bank, building society or credit union account (excluding credit cards).

The Direct Credit Service allows your claim benefits to be paid into the same financial institution account nominated for your direct debit service, or you may wish to nominate a different account. Payments however, cannot be credited to a credit card. If your membership payments are deducted from your credit card, you will need to nominate a separate financial institution account to make use of the Direct Credit Service.

To register for the Direct Credit Service simply complete Section A and C on the request form in this brochure and return to Australian Unity.

## Direct Debit Request (DDR) Service Agreement

### Our Commitment To You

This document sets out your rights, our commitment to you and your responsibilities to us, including where you should go for assistance in respect to your direct debit arrangement with Australian Unity.

### Initial Terms of the Arrangement

In terms of the DDR arrangement made between us and signed by you, we undertake to periodically debit your nominated account in accordance with your signed authority to direct debit.

### Drawing Arrangements

- 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 when we intend to make changes to the initial terms of the arrangement.

## Your Rights

### Changes to the Arrangement

If you want to make changes to the drawing arrangement, please notify us in writing at least five business days prior to your next scheduled drawing date. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

## Enquiries

If you have any enquiries they should be directed to Australian Unity, rather than to your financial institution.

All information relating to the DDR held by us will remain confidential except for information that may be provided to our financial institution to initiate the drawing to your nominated account or information disclosed to a third party as required by law. Information may also be provided to Australian Unity Limited or any of its wholly owned subsidiaries to enable this DDR to be effected.

## Disputes

- If you believe that a drawing has been initiated incorrectly, you should raise the matter directly with Australian Unity.
- 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 claims in accordance with their dispute resolution procedures.

Note: Your financial institution may 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 debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed; and
- that you contact us to advise when your credit card is due to expire, then provide new card details to ensure continuation of cover.

If your drawing is returned or dishonoured by your financial institution, we will notify you in writing. 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.

## Automatic Payment of Contributions

Complete Section A and B to arrange automatic payment of membership contributions from your nominated account.

## Direct Credit Service

Complete Section A and C to have your claims paid directly into your nominated account.

Please return this completed Application to:  
(no stamp required)

Reply Paid 64466  
Australian Unity  
Health Membership  
Melbourne VIC 8060

# Application For Direct Debit/Direct Credit please complete in ballpoint pen

- Complete Section A and B to arrange automatic payment of membership contributions from your nominated account
- Complete Section A and C to have your claims paid directly into your nominated account
- Return this form to Australian Unity, Health Membership, Reply Paid 64466, South Melbourne VIC 8060

## A Membership Details:

Membership No.

Title

Surname

First Name

Address

State

Postcode

Telephone (Home)

Telephone (Work)

Mobile

## B Direct Debit Authority:

I/we request Australian Unity (IDD 141) to debit funds from my/our nominated account or credit card account according to the details specified below.

### Details of my Financial Institution Account

Name and address of the Financial Institution where account is held

Account Name

BSB No.

Account Number

### Details of my Credit Card

Card Type:

MasterCard

Visa

Card Number

Expiry Date

Name of Cardholder

Cardholder's Signature (if not applicant)

Date

### Initial Terms of Agreement

Deduction to commence on:

### Frequency of Deduction

Fortnightly, specify day (Mon – Fri)

Deduction Amount:

Monthly

Quarterly

Half Yearly

Yearly

Date of month account to be debited (e.g. 1st – 31st)

### The First Payment

Your first deduction (and only that one) may include an adjustment to your first direct debit drawing date.

### Your Authorisation

I authorise Australian Unity, until further notice, to debit my nominated account as per the initial terms of arrangement above. I have read and understand the Australian Unity Direct Debit Request (DDR) Service Agreement. I also authorise Australian Unity to alter the deduction amount should the rate for any table to which I now contribute be changed, as from the date of such change.

Signature

Date

Signature

Date

(if debiting from a joint account, all signatures are required)

## C Direct Credit Authority

I authorise Australian Unity to directly credit claims benefits for this membership to:

The financial institution account as nominated in the Direct Debit section.

The financial institution account nominated below. (Select this option if you pay your contributions by credit card deduction, account notice or wish to nominate a new account.)

Name and address of the Financial Institution where account is held

Account Name

BSB No.

Account Number

Signature

Date

Benefits payable to health service providers are excluded from this authority. The Australian Unity Direct Credit service automatically credits your claims benefits to your bank account, if you have paid your health service provider. To claim benefits, all Extras health services must be provided by a private practitioner recognised by Australian Unity. Prior to your first consultation, please contact us to ensure that your practitioner is recognised.