

## DIRECT DEBIT SERVICE AGREEMENT

This agreement relates to direct debits conducted by HIF for the purposes of contribution payment.

- a. All communication regarding direct debits will be addressed to the member irrespective of whom the direct debit account holder is.
- b. Direct debits will be deducted on the date specified ["Debit Date"] or, if not a normal business day, then the first working day thereafter provided that if an event occurs which prevents that direct debit deduction, the deduction shall occur at the next available opportunity having regard to the nature, extent and severity of the event. Contributions are payable in advance and accounts will not be issued. Please contact your financial institution if you wish to know when the debit will be processed to your account.
- c. Direct debits are not available on all types of accounts. Please check with your financial institution to ensure that your account is acceptable. If you are uncertain of your account details, please refer to a recent account statement.
- d. HIF memberships paid pursuant to this agreement shall be in advance up to the next debit date or day as the case may be. The member authorises HIF to increase the amount of any one or more direct debits until all contributions in arrears [if any] are paid.
- e. The member is responsible for ensuring sufficient funds are available in the account to be debited to meet each of the payment deductions when they fall due [i.e. at each debit date] including any contributions in arrears [refer: d. above]. Fees charged by financial institutions as a consequence of a direct debit rejection will be the responsibility of the member and will be charged by the financial institution to the member's account. HIF shall be entitled to recover any contributions in arrears in the manner specified in [refer d. above].
- f. In the event that direct debits are rejected, HIF may at its absolute discretion remove the member from the direct debit system, and in addition to any other course of action HIF might have in respect of the member's membership, HIF shall issue the member with a notice of rejection and a renewal notice.
- g. If a direct debit deduction payment is returned unpaid, HIF may charge the member an administration fee per rejection [not exceeding \$50 per rejection].
- h. Members will be advised at least 5 days prior to any increase in the direct debit amount where such an increase is due to a member's contribution rate increase. The member and all account holders hereby unconditionally authorise HIF to amend the periodic direct debit deduction amount to give effect to changes in the member's contributions as provided herein.
- i. ALL requests to cancel or stop individual direct debit deductions must be made addressed to HIF in writing by the member, and signed and dated by ALL account holders. The request MUST be received by HIF at least five (5) working days prior to the next debit date or day as the case may be. Faxed requests will be accepted, however telephone requests will NOT be accepted.
- j. ALL requests to defer a direct debit deduction or to alter the direct debit details referred to in the Direct Debit Request form must be made by the member to HIF in writing signed and dated by ALL account holders, and be received by HIF at least five (5) working days prior to the next debit date or day as the case may be. HIF is authorised by the member to deduct any additional amount as result of any variation [including but not limited to a change in cover, premiums or arrears payments] made to your membership at the next and any subsequent debit dates or days as the case may be until paid in full. Faxed requests from the member duly completed in accordance with this requirement, will be accepted, however telephone requests will NOT be accepted.
- k. Refunds of contributions will not be released back to the member within 14 working days from the debit date or day as the case may be.
- l. Any dispute between the member and HIF in relation to the amount or frequency of the direct debit deduction MUST be referred to HIF in writing signed by the member in the first instance, and upon such referral, HIF shall be granted a maximum of five (5) working days before the member shall be entitled to seek rectification / resolution by any other means.
- m. Except to the extent that disclosure is necessary in order to process direct debit deductions, investigate or resolve disputed transactions or is otherwise required by law, HIF will keep details of the member's account details and direct debit deductions confidential. The account holder(s) agree(s) that the member may be supplied with any relevant information in relation to their membership, and/or the direct debit system for the membership, which includes direct debits or direct credits for the membership.
- n. By signing the Direct Debit Request form, the member warrants that he/she/they is/are duly authorised to request direct debit deductions in respect of the account detailed in the Direct Debit Request form.