

# Direct Debit from Bank Account Service Agreement Terms & Conditions



1. This agreement relates only to the Direct Debit Scheme and method of premium payments and does not affect the conditions of membership laid down in the regulations in force at this time or as amended from time to time.
2. All communication issued by GMHBA in relation to the Direct Debit Request and Agreement for Payment of Premiums by Direct Debit will be issued to the GMHBA member irrespective of whether it is the members, or another person's/party's financial institution account to which the Direct Debit Request and Agreement for Payment of Premiums by Direct Debit relate.
3. The frequency of direct debit deductions will be as specified in the Direct Debit Request.
4. The GMHBA membership should be paid to the date of the direct debit deduction. If the membership is not paid to this date, the direct debit deduction may include all arrears owing.
5. A cancellation of the Direct Debit Request must be received by GMHBA in writing on the prescribed form at least 7 days prior to the stated cancellation date. The request is to be signed and dated by the account holder. Faxed cancellations will be accepted. Cancellations notified by telephone will not be accepted. The cancellation of the Direct Debit Request does not constitute cancellation of the GMHBA membership.
6. Alterations to membership or account details must be received in writing, on the prescribed form/s at least 7 days before the next scheduled direct debit deduction date.
7. GMHBA will notify the member in the event of any alteration to the Direct Debit Request Service Agreement, at least 14 days prior to the direct debit deduction date.
8. A refund of premiums cannot be issued within 14 days of the direct debit deduction date. This allows sufficient time for the Financial Institution to advise GMHBA of any direct debit deduction dishonour.
9. Direct debit deductions through 'BECS' is not available on all accounts and it is the responsibility of the member to check the suitability of the account for direct debit deductions.
10. It is the responsibility of the member to ensure that sufficient funds are held in the account to cover the direct debit deduction. If there are not sufficient funds in the account to cover the direct debit deduction any resulting Financial Institution fees are the responsibility of the member.
11. Direct debit deductions will take place on the date/frequency specified in your Direct Debit Request unless those dates fall on a non working day (i.e. weekend or public/bank holiday) in which instance the direct debit deduction will occur on the first working day following the scheduled date. Members must contact the Financial Institution if they are uncertain of the direct debit deduction date.
12. If a direct debit deduction is dishonoured, GMHBA may attempt to make subsequent deductions at any time, including arrears of premium and any financial institution fees incurred on the dishonour.
13. After three consecutive direct debit deduction dishonours GMHBA will remove the membership from the direct debit scheme.
14. Details of the Financial Institution account will be treated confidentially. The account holder agrees that GMHBA may supply to the member, or any Financial Institution with which GMHBA has entered into an agreement to enable participation in the direct debit scheme, or the Financial Institution specified by the account holder on the direct debit request, any information relating to the member's account with GMHBA, or any credit or debit to the member's account with GMHBA, or any credit or debit to GMHBA's account with a Financial Institution.
15. Dispute Resolution Process
  - i. It is the responsibility of the member to contact GMHBA in the event of a member claim or complaint.
  - ii. GMHBA will promptly investigate the claim and advise the member if the claim is accepted as a valid claim or, if it is disputed by GMHBA, the reasons why it has been disputed (including without limitation details of the authority given to GMHBA by the customer, including a copy of the original record of the Direct Debit Request and Agreement for Payment of Premiums by Direct Debit).
16. GMHBA is unable to accept direct debits on the 29th, 30th and the 31st of any month.
17. If a frequency is not selected GMHBA will default the frequency to monthly debits. If a date is not selected GMHBA will default the date to the next available date for your frequency.