

Direct Debit Service Agreement

If you are intending to pay by direct debit please review the following Direct Debit Service Agreement.

It is important you are aware that your Direct Debit Authority is enduring and will be used to pay any Membership Subscriptions and Insurance Premiums for future policies. We will provide you with written notice of future Membership Subscriptions and Insurance Premiums.

Our commitment to you

This agreement outlines our service commitment to you with respect to the Direct Debit Authority arrangements made between MDA National Insurance Pty Ltd (User ID 227682) and you. It sets out your rights, your responsibilities to us and who to contact for assistance.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits
- there is sufficient cleared funds in the nominated account on the drawing date and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution we will re-draw on your account after seven days.

Any transaction fees payable by us in respect of the above will be added to the amount being drawn.

If the re-draw is unsuccessful, we will contact you to request an alternative method of payment. You should be aware that if you are unable to provide us with a valid form of payment, your policy may be cancelled.

Initial terms of the arrangement

In terms of the Direct Debit Authority arrangement made between us and you, we undertake to debit your nominated account for the agreed amount(s) for your Membership Subscriptions and

Insurance Premium. All payments will be collected and processed by MDA National Insurance. Your Membership Subscriptions are collected on behalf of MDA National or your dental organisation or association and are allocated accordingly.

MDA National reserves the right to not offer a direct debit arrangement and request payment of the full outstanding amount should multiple payments fail.

Drawing arrangements

Direct debits will be made from your nominated account for the amount shown on your Renewal/Installment Notice or quotation.

If any drawing falls due on a non-business day, it will be debited from your account on the business day following the scheduled drawing date.

We will give you at least **14 days** written notice of any proposed change to the direct debit arrangement.

Your rights

If you wish to cancel the direct debit arrangement, please contact us at least **seven days prior** to the next scheduled drawing date and make alternate payment arrangements if there is a payment outstanding. If you wish to make any changes to the direct debit arrangement, please contact us at least seven days prior to the next scheduled drawing date to seek approval from MDA National. Please provide details for the reasons for requesting the change and MDA National will review each request

on a case by case basis and advise you in writing whether the change can be made.

Changes may include:

- deferring the drawing;
- altering the scheduled drawing dates;
- stopping an individual debit; or
- suspending the Direct Debit request.

Confidentiality

All personal information held by us will be treated confidentially in line with our Privacy Policy, except information that we are required to provide to our financial institution to initiate the drawing on your nominated account. A copy of our Privacy Policy can be accessed via mdanational.com.au.

Disputes

Please contact us if you have a dispute regarding a drawing made on your account.

You will receive a refund of the drawn amount if we cannot substantiate the reason for the drawing.

mdanational.com.au

1800 011 255 ➔ peaceofmind@mdanational.com.au