



DSHI Direct Debit Request Form

General enquiries

Please email dsh@dva.gov.au or call 1300 552 662. You may also use this form to update your direct debit details.

Privacy

Your personal information is protected by law, including the *Privacy Act 1988*. Your personal information may be collected by the Department of Veterans' Affairs (DVA) for the delivery of government programs for war veterans, members of the Australian Defence Force, members of the Australian Federal Police and their dependants.

[Read more: How DVA manages personal information.](#)

Customer Details

1. Policy or Quote Number

2. Customer Name

3. Effective date of Policy

(if applicable: When would you like the policy to start?)

Details of the account to be debited (all account details must be supplied)

4. Option 1 - Bank account

5. Name and branch of financial institution

6. Account name

7. BSB number

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8. Account number

9. Option 2 - Credit Card

10. Card number

11. Expiry Date

12. Cardholder name

Payment Details

13. Policy type (e.g. contents, buildings)

14. Policy number

15. Payment day (optional; e.g. 1st, 2nd)

16. Payment frequency

 Annual Monthly

Please keep this information for your own records

The meaning of words printed like this in this Direct Debit Request Service Agreement is explained in 8 below.

1. Debiting your account

1.1 By signing a *direct debit request*, you have authorised us to arrange for funds to be debited from *your account*.

1.2 We will arrange for *your financial institution* to debit *your account* in accordance with *your* instructions given to us in the Direct Debit Request. If, however, a *debit payment* is due on a day:

- (a) which is not contained in a particular month, then the *debit payment* will be made on the last day of that month; and/or
- (b) which is not a *business day*, then the *debit payment* will be made on the next *business day*;
- (c) which is not a *business day*, then the *debit payment* to a credit card may be processed on the due day. If you are uncertain as to when a *debit payment* will be processed, you should contact your *financial institution* for assistance.

2. Changes by us

We may vary any details of this *agreement* or the *direct debit request* at any time (including cancelling it). We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.

3. Changes by you

You may change, stop or defer a payment, or terminate this agreement by telephoning us on 1300 552 662 during business hours.

4. Your Obligations

4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *direct debit request*.

4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:

- (a) you may be charged a fee and/or interest by *your financial institution*;
- (b) you may also incur fees or charges imposed or incurred by us; and
- (c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the *debit payment*.

4.3 You should check *your account* statement to verify that the amounts debited from *your account* are correct.

5. Dispute

5.1 If you believe that there has been an error in debiting *your account*, you should notify us immediately by contacting us on 1300 552 662. Before you make the call, make sure you have all the relevant documentation available.

5.2 We will investigate and deal promptly and in good faith with any such query, claim or complaint. If *your* query, claim or complaint cannot be resolved to *your* satisfaction in that call, we will inform you at that time of the length of time which we estimate the investigation will take.

5.3 If we conclude as a result of *our* investigations that *your account* has been incorrectly debited we will adjust *your account* accordingly by directly crediting *your account* or sending you a refund cheque at *our* discretion. We will also notify you of the adjustment either orally or in writing.

5.4 If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing you with reasons and any evidence for this finding.

5.5 Any queries you may have about an error made in debiting *your account* should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to *your financial institution* which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

6.1 You should check:

- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions;
- (b) that *your account* details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your *financial institution* if you are uncertain about either of the above matters before completing the *direct debit request*.

7. Confidentiality

7.1 We (and *our financial institution*) will keep any information (including *your account* details) in *your direct debit request* confidential. We (and *our financial institution*) will make reasonable efforts to keep any such information that we (and *our financial institution*) have about you secure and to ensure that any of *our* employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required or authorised by law; or
- (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim); or
- (c) with your implied or express consent.

8. Definitions

account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

our financial institution means the financial institution that we contract to process *your debit payment*.

us, we or **our** means Defence Service Homes Insurance.

you means the person(s) who signed the *direct debit request*.

your financial institution means the financial institution where you hold the *account* that you have authorised us to debit