

These "Direct Debit Terms" form part of, and are supplemental to, the [Conditions](#). Defined terms used in these Direct Debit Terms and not defined here have the meanings given to them in the Conditions.

## **1. Direct Debit Payment**

**1.1** Where the Customer elects to pay by Direct Debit under clause 8.1.3 of the Conditions, the Customer authorises Medigold Health to collect payment of all Charges from the bank account nominated by the Customer.

**1.2** The Customer must complete a Direct Debit mandate to enable collection of payments.

## **2. Changes to Direct Debit**

**2.1** Any changes to the bank account or payment instructions must be communicated by the Customer to Medigold Health in writing with at least 10 Business Days' notice to allow processing.

**2.2** Medigold Health reserves the right to cancel or suspend Direct Debit collection if the Customer fails to provide accurate or timely information. This may cause interruption to the provision of Goods and/or Services.

## **3. Revocation and Cancellation**

**3.1** The Customer may cancel the Direct Debit mandate at any time by contacting their bank or building society.

**3.2** Cancellation of the Direct Debit does not release the Customer from their obligation to pay Charges under the Contract. Alternative payment arrangements must be made so that the relevant Charges can be paid by the date they become due pursuant to the Contract.

## **4. Errors and Disputes**

**4.1** The Customer must notify Medigold Health within 10 Business Days' of becoming aware of any Direct Debit payment error or dispute.

## **5. Failed Direct Debit Collection**

**5.1** The failure of any Direct Debit collection does not relieve the Customer of its obligation to pay the Charges when due. The Customer must ensure sufficient funds are available in the nominated account at least 2 Business Days before each collection date and promptly notify Medigold Health of any changes that may affect collections.

**5.2** Where a Direct Debit collection fails for any reason, Medigold Health shall be entitled to charge the Customer a failed payment fee of £20 per failed collection attempt, which fee shall be collected with the next successful Direct Debit collection or invoiced separately at Medigold Health's discretion.

**5.3** Where Direct Debit collections fail on two consecutive occasions, notwithstanding other remedies available to it pursuant to the Contract or at law, Medigold Health reserves the right to:

**5.3.1** suspend the Customer's Direct Debit facility and require payment by alternative means;

**5.3.2** demand immediate payment of all outstanding Charges by bank transfer, cheque, or other payment method acceptable to Medigold Health;

**5.3.3** suspend provision of Goods and/or Services in accordance with clause 13.4 of the Conditions until all outstanding amounts are paid in full; and

**5.3.4** charge interest on overdue amounts in accordance with clause 8.7 of the Conditions.

**5.4** Following suspension of the Direct Debit facility under clause 5.3.1 of these Direct Debit Terms, Medigold Health may at its sole discretion reinstate Direct Debit collections:

**5.4.1** upon payment in full of all outstanding Charges and fees; and

**5.4.2** demonstration by the Customer of adequate measures to prevent future payment failures; or

**5.4.3** otherwise at its sole discretion.