

## DPAS AUTHORISATION – TERMS AND CONDITIONS

The following is an important summary of the basis of your agreement with DPAS that they will administer your dental plan payments for you:

- In managing your dental plan, DPAS Limited (DPAS) and its suppliers (e.g. providers of banking services) record, process and hold your personal data in accordance with data protection law.
- You confirm that you have read the plan brochure, have been provided with details of the Scheme, and are also aware of any registration fee payable.
- You are agreeing to proceed with the dental plan described in the plan brochure.
- You agree that DPAS will administer the payments to be made in respect of your dental plan(s) and you authorise DPAS to deduct and retain from the total monthly payments the charges applicable to the services provided by DPAS to you. You also understand that these charges are subject to a periodical review.
- DPAS may undertake a search with Experian for the purposes of verifying your identity. You understand that to do so Experian may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. A record of the search will be retained by Experian.

**Important Notice:** You have a 14-day cooling-off period from the day that you register during which period, should the dental plan not meet your requirements, you may cancel this agreement without charge. After this cooling-off period, you are required to provide at least one month's notice of your intention to cancel.

By completing the registration process, you are agreeing that you have read and agree to the terms and conditions above.



### The Direct Debit Guarantee

- This Guarantee should be retained by the Payer.
- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, DPAS Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request DPAS Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by DPAS Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when DPAS Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify DPAS Limited.