

OCEAN PHYSIOTHERAPY

Direct Debit Policy

Effective: 1 October 2026 | Version 1.1

Purpose: to provide a clear, consistent framework for recurring Direct Debit payment arrangements used for eligible Ocean Physiotherapy services.

1. Scope and purpose

This policy applies where Ocean Physiotherapy offers an agreed recurring payment arrangement for eligible ongoing therapy or group services. It explains how Direct Debit arrangements are established, charged, changed and ceased, and how cancellations, credits and discounted rates are managed. Direct Debit is a payment arrangement and does not replace clinical decision-making. Recurring therapy must remain clinically appropriate and may be reassessed or varied by the treating physiotherapist.

2. Payment provider and authorisation

Ocean Physiotherapy uses GoCardless to collect eligible Direct Debit payments from a nominated bank account.

A Direct Debit can only commence after the relevant bank-account holder or authorised signatory completes the GoCardless authorisation process.

Ocean Physiotherapy's own Direct Debit Agreement records the service and fee arrangement but does not substitute for the GoCardless Direct Debit Request / mandate.

Clients should enter their bank account details directly into the secure GoCardless process. Ocean Physiotherapy does not require bank account or BSB details to be written on its internal/client agreement form.

3. Eligibility and commencement

Recurring Direct Debit arrangements may be offered where ongoing therapy or regular group attendance has been agreed and where a Direct Debit or prepaid arrangement is an eligibility condition for a discounted rate.

Where recurring therapy is clinically indicated, Ocean Physiotherapy may also complete a Recurring Therapy Agreement identifying the agreed service, frequency, goals and review needs.

A client may complete GoCardless registration in advance. Registration alone does not guarantee eligibility for a particular discounted service. Ocean Physiotherapy will confirm the applicable service, fee and commencement schedule before activating recurring charges.

4. Fees and discounted arrangements

The applicable recurring fee will be disclosed before commencement. Current standard fees remain available through Ocean Physiotherapy's published fee schedule.

Where a discounted rate is conditional on Direct Debit or an eligible prepaid arrangement, the discounted rate applies only while the client remains eligible for that arrangement.

If services cease within four weeks of commencement, Ocean Physiotherapy may review the discount applied. Where reasonable in the circumstances, an adjustment fee may be charged. Any adjustment is capped so that the total amount paid for affected services does not exceed the standard appointment fees that would otherwise have applied without the discount.

The adjustment is not automatic. Relevant circumstances may include cancellation by Ocean Physiotherapy, clinically appropriate cessation, hospitalisation or other factors affecting fairness and reasonableness.

5. Private health insurance

Direct Debit payments are processed separately from point-of-service private health claiming. Where eligible, Ocean Physiotherapy can provide receipts for the client to submit directly to their private health fund.

If the client asks Ocean Physiotherapy to process a private health claim at the time of each appointment, payment will also be processed individually at that appointment at the relevant appointment fee rate. A recurring Direct Debit discount may therefore not apply to that session.

6. Cancellations, non-attendance and credits

Ocean Physiotherapy's current Cancellation Policy applies to services paid by Direct Debit, including any applicable late-cancellation or non-attendance charges. Where a scheduled service is cancelled with sufficient notice under the Cancellation Policy, or is cancelled by Ocean Physiotherapy, no charge will apply for that service. If a payment has already been scheduled or processed, Ocean Physiotherapy may carry the amount forward as a credit toward a future eligible service. Repeated cancellations, prolonged periods of non-attendance or substantial changes to the agreed service schedule may result in the recurring arrangement being reviewed, paused, varied or ceased. Where clinically relevant, the therapy plan may also require reassessment.

7. Changes to therapy or payment arrangements

Clients are encouraged to tell Ocean Physiotherapy if their condition, needs, goals, availability or circumstances change. The treating therapist may recommend reassessment or a change in frequency where clinically indicated.

Clients may request a change to or cessation of their recurring payment arrangement. Charges properly due for services already provided, late cancellations or other valid amounts under the applicable policies remain payable.

If Ocean Physiotherapy proposes a material change to an ongoing fee or recurring arrangement, the client will be given reasonable notice and an opportunity to discontinue the recurring arrangement if they do not accept the change.

8. Representatives, supporters and payment authority

Ocean Physiotherapy supports client participation and prefers the client to sign or acknowledge the therapy and payment arrangements wherever reasonably possible, including when a supporter or authorised representative is involved.

A supporter does not automatically have authority to approve payments or make decisions for a client. Where another person approves payments, Ocean Physiotherapy may record their relationship or role and ask them to confirm that they are authorised to do so.

The person completing the GoCardless bank-account mandate must have authority over the nominated account. Where formal authority such as guardianship, administration or another legal appointment is relevant, Ocean Physiotherapy may request appropriate confirmation for its records.

9. Failed or disputed payments

If a Direct Debit payment fails, Ocean Physiotherapy may attempt to manually reprocess the payment. If further failures occur, Ocean Physiotherapy will attempt to contact the client or authorised payment contact to arrange payment or correct the payment setup. Any third-party fee or retry process will only be applied where permitted, disclosed and applicable. Services may be temporarily restricted until payment can be processed.

A disputed payment will be reviewed promptly. Nothing in this policy limits rights available under applicable Australian consumer law or the protections applying to the relevant Direct Debit scheme.

10. Privacy and records

Ocean Physiotherapy records the service agreement, applicable fee, consent/acknowledgement and administrative status of the Direct Debit arrangement in its systems. Bank account details should be supplied directly through GoCardless rather than recorded on Ocean Physiotherapy's paper agreement. Personal information will be handled in accordance with Ocean Physiotherapy's privacy obligations and applicable privacy policy.

11. Relationship with other policies

This policy should be read together with the current Ocean Physiotherapy Fee Schedule, Cancellation Policy, Privacy Policy and any specific Recurring Therapy or Direct Debit Agreement. If a funding program, insurer or third-party payer has rules that conflict with this policy, the applicable funding rules may alter what can be charged or how payment is handled.

12. Questions and review

Clients can contact Ocean Physiotherapy if they are unsure how a Direct Debit arrangement applies to them or wish to review their therapy or payment plan. Ocean Physiotherapy may review this policy from time to time. Any material change affecting an existing recurring arrangement will be communicated with reasonable notice.

Document control

Policy owner	Ocean Physiotherapy	Effective date	1 October 2026
Version	1.1	Next planned review	October 2027