



Divers Alert Network Southern Africa
Private Bag X197, Halfway House, 1685
Tel: 0860 242 242 (SA) • +27 (0) 11 266 4900 (Int.)
Fax: 0861 FAX DAN (329 326) (SA) • +27 (0)11 312 0054 (Int.)
Email: mail@dansa.org

DEBIT ORDER INFORMATION POLICY

Divers Alert Network Southern Africa's (DAN-SA) membership is based on an advanced premium basis. If you apply for membership in the middle of a month and require immediate cover, your first debit will be a double premium; subsequent debits will be a single premium. If you apply for membership to start in the following month, your first debit will be a single debit.

DAN-SA membership is an annual membership, therefore even when you opt for the monthly debit order, it implies that you are accepting a contract for an annual membership fee. As a result, any person cancelling before the end of the first year will only be able to re-join DAN-SA with a single annual payment.

While every effort is made to avoid clerical errors, it remains the responsibility of the DAN-SA member to check their bank statements to see if the debit order has been processed correctly. It is accepted commercial practice that any discrepancies on your bank statement have to be reported before the 20th of the month for any adjustments to be effected. DAN-SA can only be responsible for discrepancies in the previous debit order run as premium and other related costs are automatically paid in advance. On resignation, and because DAN-SA requires one month's notice, your premium will already have been paid for that month in advance and membership will remain in place until the end of your notice month, thereafter, no deductions will be made.

Cancelling of the DAN-SA membership must be done in writing and the member will receive a confirmation of cancellation before any refunds will be given. Refunds will also not be given should confirmation of cancellation not be provided. DAN-SA requires at least one month's notice in writing to cancel membership and to discontinue debit orders. Remember that the debit orders are run at the beginning of each month, therefore, unless you cancel before the 20th of the month, it will not be possible to prevent the subsequent debit order from being effected at the beginning of the next month. In the event of a death, DAN-SA must be notified by registered mail, email or fax so that the debit order can be cancelled. DAN-SA does not refund any fees without sufficient notice.

All debit orders that are returned as unpaid automatically means that no cover for that month is in place, therefore, if your payment has defaulted, it is imperative that you advise us as soon as possible as you may not be covered for that month.

In order to ensure continuous coverage, where a member defaults twice as unpaid, DAN-SA will only allow the members to re-join on an annual paid-up basis. Please note that with immediate effect, bank charges for unpaid debit orders will be passed on to the member. At present, it costs DAN-SA R35.00 per unpaid debit order that has been returned by the bank. DAN-SA will, on the first debit order default, submit a double debit including a R35.00 bank charge on the following month's debit order run. The normal monthly debit fee will apply thereafter, however, if the payment defaults again the membership will be cancelled and the member will have to pay the full amount for the annual membership, thus the monthly payment option will no longer be available.

DAN-SA's banking details for direct deposits

Name	Divers Alert Network
Bank	Nedbank
Branch	Braamfontein
Branch code	195005
Account No.	1950508714

Whenever depositing money directly into the DAN-SA account, please use your DAN-SA membership number and surname as the reference number. Also ensure that you fax a copy of the deposit to DAN-SA at mail@dansa.org or +27 (0)11 312 0054.

