Hellas Direct®



Debit Card Instalments

Terms & Conditions

1. Service description

Debit Card Instalments plan allows **Hellas Direct** customers to secure a price for their premium for 12 months but make monthly payments by using their debit card, via a standing order. The terms of use of this service are presented below.

2. How it works

You have to select:
- Vehicle insurance (excl. trailer) or house insurance
- 12 months policy duration
- «Debit Card Instalments» plan as payment method.

By making this selection, you give us your consent for a standing order and monthly payment, valid until it is discontinued.

Accordingly, a 1-month policy is issued and according to the instalment plan, with a predetermined price for 12 months, an endorsement for one-month extension will be issued each month.

At the end of 12 months, Hellas Direct will inform you of the new price of the Debit Card Instalments plan for the following 12 months, and you can proceed with this payment method, without any other action.

When you buy a policy through Debit Card Instalments, policy updates can be made through endorsements, which may impact the price of the policy. In such cases, the new amount payable until the end of the instalment plan will be divided equally among the remaining instalments.

3. Charging and cancelling

The charge is made automatically every month (3 days before the end of the policy) through the card declared when the 1st monthly policy was bought. The card is charged automatically through a 3rd party payment provider, Revolut or Checkout.

To change the details of the bank card that you have declared for a standing order, you can contact us in one of the available ways (email, phone, etc.).

The issuance of endorsements for one-month extension stops automatically with no extra charge if your card is not valid or if the amount required is not available. Our team will inform you in time if there is any problem with the payments, in order to secure a smooth continuity for the Debit Card Instalments plan.

If the amount required is not available the first time we try to proceed with the payment, there will be three more attempts until the last day of the current policy and each time you will be notified.

If the amount is not available until the last day, then the current policy will expire, it will not be renewed and the Debit Card Instalments plan will be cancelled automatically.

If there is no cancellation of the plan, then each month the payment will be processed according to the plan until its end.

In order to cancel the plan, you can contact us in one of the available ways (email, phone, etc.).

In case the plan is cancelled at your request, the issuance of new endorsements for one-month extension stops and you will get a premium refund for the next endorsement, if you have already paid for it. If you cancel an active policy, we will refund the money corresponding to the remaining days of your policy.

4. Requirements to obtain the service

You must have a debit card, activated, and the amount required for the first instalment must be available.

5. Privacy policy

https://www.hellasdirect.gr/en/privacy-policy