

# Direct Debit

## Service Agreement



### Direct debit payments

This document is a Direct Debit Request Service Agreement. It sets out the terms that apply when you pay for products and services. These terms and your application for our products and services make up your payment agreement with us.

In these terms, references to “we”, “us” and “our” are references to Voipex Pty Limited ABN 66 102 443 532. Our Debit User ID is 222723.

### Setting up direct debit payments

A direct debit payment is a payment made from your bank account, or credit or debit card nominated in your direct debit request. Payments will only be made from that card or account.

Your direct debit arrangement is set up when you accept these terms and apply for our products or services.

In establishing a direct debit arrangement, you are providing us with authority to debit your specified account through the Bulk Electronic Clearing System (BECS).

### Direct debit for services with monthly or annual bills.

If you have a service for which you receive a monthly or annual bill, with direct debit the full amount of your bill will be automatically deducted from your nominated card or account on the payment due date stated on your bill.

Your direct debit will only operate when your account has a \$0 outstanding balance. If you have an overdue balance or if your account is in credit, a payment will not be debited from your account until you have paid the overdue amount or used up that credit.

Your first payment will be taken on the next payment due date after your direct debit arrangement is set up.

If the product or service you are purchasing or signing up for requires that you make ongoing payments, the next direct debit will occur a month after your product or service is activated and then each month after that.

### No direct debit processing fees

We don't charge a processing fee for monthly recurring direct debit payments.

### Keep enough money available for your payment

It is your responsibility to make sure that you have enough money in your nominated account for your upcoming payment. If you don't have enough money available on your payment due date, your bank may charge you a fee.

If you don't pay in time because your direct debit has failed, you'll need to pay the outstanding amount by the date we notify you. In some cases, we may attempt to direct debit the outstanding amount on your next payment date. If you fail to pay an outstanding amount by the date we notify you, or your direct debit repeatedly fails, we may suspend or restrict your services.

### Payments due on non-business days

If your payment due date falls on a non-business day, it will be processed on the next business day. If you are unsure when a debit has been or will be processed, ask your financial institution.

### Financial hardship

If you experience financial difficulty please refer to our Financial Hardship Policies on our Voipex website here: <https://www.voipex.com.au/account-billing/#billing-support-financial-hardship>, or call us on (02) 49578997, or send an email to [accounts@voipex.com.au](mailto:accounts@voipex.com.au)

### Cards and bank accounts

We accept Visa and MasterCard credit cards, as well as debit cards with a Visa or MasterCard logo. We accept credit or debit card payments from Australian banks, building societies or credit unions.

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If you are an eligible customer, you can also make direct debit payments from your account with many Australian banks, building societies or credit unions.

Some financial institutions and account types don't support direct debit, so please check that yours does before applying.

### **Changing or cancelling direct debit payments**

You may change or cancel your direct debit arrangement. If you cancel or otherwise request that Voipex cease to rely on your direct debit arrangement, we will no longer rely on your direct debit authority. However, if you change or cancel your direct debit arrangement, we may not be able to supply your products or services as some of our products and services require payment by direct debit. You can cancel or change your direct debit by contacting us through the Voipex web portal, or by sending an email to [accounts@voipex.com.au](mailto:accounts@voipex.com.au). If you change your direct debit payment method, your direct debit arrangement for your other Voipex services may also be updated.

To update your direct debit arrangement, please allow at least three business days before your next monthly payment date so we have time to process your request. If you change your direct debit payment method, we may validate it with a pending pre authorization transaction for \$1.

### **Changing this agreement**

We can change or cancel your direct debit service agreement. We'll provide you with at least 14 days' notice for any changes to this agreement where a change may have a detrimental impact on you. Where a change is required for legal reasons, we will provide you with as much notice as possible.

If we make changes that benefit you or have no impact on you, or for administrative or typographical reasons, then we won't provide you with advance notice.

If we cancel this direct debit payment agreement because a payment is dishonoured or rejected, or we have reason to believe you've given us false information, we'll notify you.

### **Disputes**

If you have a dispute about your direct debit, please send an email to [accounts@voipex.com.au](mailto:accounts@voipex.com.au) stating your name, account number, invoice number and the amounts you are disputing.

If your dispute relates to a payment you've already made to us, you may not have access to those funds until the dispute is resolved. If we can't resolve your dispute, you can lodge a complaint with:

- the Telecommunications Industry Ombudsman.