

Telstra payment service agreement

For the purposes of this agreement, **'payment'** means the *Direct Debit* and/or *Pay now by bank account* bill payment methods.

This service agreement and your payment application establishes the terms and conditions of your payment agreement with Telstra.

This agreement replaces all previous agreements relating to the Telstra accounts you nominated in your payment application.

Payments from a cheque or savings account

If you're applying to make your payments to Telstra from a cheque or savings account, then by selecting:

- *Direct Debit automatic*, you authorise us to debit the balance of your bill on the due date shown on your bill;
- *Direct Debit one-off payments*, you authorise us to debit the amounts you request. You'll need to pay the outstanding amount by the due date. If you don't, we will not automatically debit your account;
- *Direct Debit fixed payments*, you authorise us to debit a fixed amount (minimum of \$20), either fortnightly or monthly. You will need to pay any amounts outstanding by the due date; or
- *Pay now by bank account*, you authorise us to debit the amounts from your nominated bank account when your request is received.

Payments from a credit card account

If you're applying to make your payments to Telstra from a credit card account, then by selecting:

- *Direct Debit automatic*, you authorise us to charge all amounts payable in relation to the nominated Telstra accounts to the nominated credit card on the due date of the bill; or
- *Direct Debit fixed payments*, you authorise us to charge a fixed amount (minimum of \$20), either fortnightly or monthly, to the nominated credit card.

Direct Debit and Pay now by bank account are only available to customers who have their fixed, mobile or Single Bill account with Telstra and to BigPond® customers with a 13-digit account number.

Please ensure that your financial institution can support *Direct Debit* and/or *Pay now by bank account* on your nominated account(s). We need your financial institution's BSB number and your account number as shown on your statement. **You must ensure that you have sufficient funds in your account to honour the payment.** If there are insufficient funds, a standard Telstra dishonour fee will apply. The amount of the fee can be obtained by calling **1800 686 662**.

If you have a dispute regarding your payment arrangement or want to alter or cancel this arrangement, or if you want to dispute, stop or defer a specific payment, please contact us on the bill enquiries number shown on your bill. In the case of *Direct Debit*, please ensure that this is at least two business days prior to the due date of your payment. If you don't contact us, the payment will be made from your account. You may raise a dispute in relation to the payment once it is paid – however, you may not have access to those funds until the dispute is resolved.

We'll validate your credit card details with your card provider before your Direct Debit facility commences by processing a pre-authorisation transaction for \$1.

From 9 February 2014, Direct Debit bill payments made from a credit card will not incur a Payment Processing Fee for Telstra or Bigpond customers with a 13-digit account number who are on a fixed, mobile or single bill account. If you choose to cancel your Direct Debit registration and use a credit card directly as a payment method, at the date of publication, the Payment Processing Fee rates are 0.69% of the payment amount, plus applicable GST, for Visa, MasterCard and American Express, (1% on and from 14 September 2009) and 1.68% of the payment amount, plus applicable GST, for Diners (2% on or from 14 September 2009). Any Payment Processing Fee incurred will be charged on your next Telstra bill. Some exemptions may apply. Please visit telstra.com.au/paymentprocessingfee or call **1800 686 662** for current rates or further information.

Should your financial institution branch, account number or credit card details (including account number, type or expiry date) change, please let us know at least two business days before either the due date shown on the bill, or when your *Direct Debit fixed payment* falls due. If you don't, this may result in a payment dishonour and dishonour fee. Where you don't notify us of a change to your credit card expiry date and you've selected *Direct Debit automatic* or *Direct Debit fixed payments*, we may still attempt to process your payments after the original expiry date.

If the due date of your bill or your *Direct Debit fixed payment* falls on a public holiday or a non-business day, the *Direct Debit* will take place by the next business day. This doesn't apply if you've chosen the *Direct Debit flexible* or *Pay now by bank account* payment options.

We may cancel this payment arrangement at any time. This could occur, for example, in the instance of dishonoured or rejected payments, or if we reasonably suspect fraudulent information has been provided in relation to your payment arrangement. In such an event, we'll send you written notice and you'll need to arrange an alternative method of payment. If we cancel this payment arrangement for any other reason, we'll send written notice 30 days prior to the cancellation.

We may change any of the terms of this agreement. If the change will benefit you or is of neutral impact on you, we can make the change immediately without notifying you. If the change is required by law, or it's necessary for security reasons, to prevent fraud or for technical reasons (these are called 'urgent changes'), we can make this change as soon as possible, but we will try to give you three days' prior notice of the change. Sometimes, due to the nature of the change, we may not be able to give you three days' prior notice, but we'll give you as much notice as we reasonably can.

If we reasonably consider that the change will have a major impact on the majority of customers using this payment arrangement or on customers who use this payment arrangement in a particular way, and the change is not urgent as described above, we will give you at least 30 days' prior notice of the change. If we reasonably consider that the change will not have a major impact on the majority of our customers using this payment arrangement or on customers who use this payment arrangement in a particular way, and the change is not urgent as described above, we'll give you at least 14 days' prior notice of the change.

All correspondence relating to this payment arrangement will be forwarded to the address of the Telstra account holder. Information you provide to us will be dealt with in accordance with applicable laws and our Privacy Policy as amended from time to time, found at telstra.com/privacy. We may use and/or disclose your information to your financial institution in order to process payments and to investigate any possible incorrect payment.

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