



Making auto payments



What is this document?

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.



What is a direct debit payment?

, A payment is made by direct debit from your selected bank account, or credit or debit card.



Setting up your direct debit

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

You'll make your first payment on the day you sign up for your product or service from us. The next direct debit will occur a month after your product or service is activated and then each month after that.

Payments will only be made from the account quoted in your direct debit request (also known as your Direct Debit Request).

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

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

If you don't have enough money available on your monthly payment 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 sign in to My Telstra and pay by another method by the date we notify you or we may suspend or restrict your services.

For more information about failing to pay, please see the [terms](#) for your products and services.

Cards and bank accounts



We accept most major Australian-based debit or credit cards

We accept Visa, MasterCard and American Express 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.



We accept most major Australian-based bank accounts

If you have been a Telstra post-paid customer for more than 6 months, you can also make direct debit payments from your account with many Australian banks, building societies or credit unions.

Not all financial institutions support direct debit, so please check that yours does before applying.

Changing or cancelling direct debit payments



Can you change or cancel your direct debit arrangements with us?

Yes, but we may not be able to supply your product or service if you do as some of our products and services require payment by direct debit. You can easily cancel or change your direct debit in My Telstra.

To update your direct debit payment details, 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-authorisation transaction for \$1.

Changing this agreement



Can we change or cancel your direct debit payment agreement?

Yes. We'll aim to provide you with at least:

- 30 days' notice about cancellation or changes that will have a major negative impact on the majority of our customers who use direct debit
- 14 days' notice for changes that may be detrimental (but not of major impact) to the majority of our customers who use direct debit

- 3 days' notice (if possible) if changes are needed for legal or security reasons
- No notice – for changes that benefit you or have no impact on you.

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.

Issues with auto payments



Disputes

If you have a dispute about your direct debit, please call us on 13 2200. 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.



Financial hardship

If you experience financial difficulty, please see our [Financial Hardship Policy](#) or call us on 13 2200 and say 'Payment options'.

Things you need to know



About us

In these terms, references to "we", "us" and "our" are references to Telstra Corporation Limited ABN 33 051 775 556. Our Debit User ID is 545383.