

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 Telstra Corporation Limited ABN 33 051 775 556 and Telstra Energy (Retail) Pty Ltd ABN 23 645 100 447. Our Debit User ID is 545383.

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 quarterly bills (excluding Telstra Energy)

If you have a service for which you receive a monthly or quarterly 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.

Direct debit for Telstra Energy

If you have a Telstra Energy service, you will be billed in accordance with the billing period under your agreement and 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, or in accordance with your payment schedule or instalment plan (if applicable).

If you have an overdue balance on your Telstra Energy service, the overdue balance will be added to the amount debited from your account on the payment due date of the following bill.

If your Telstra Energy service is in credit, credit amounts will be automatically applied to your next bill or where applicable will be dealt with in accordance with any relevant terms and conditions and the energy laws and regulations.

Direct debit for other services

If you have a service for which you do not receive a monthly or quarterly bill, you'll usually need to make your first payment on the day you sign up for your product or service from us, and we will automatically deduct from your nominated card or account on the payment the amount payable for that product or service.

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 sign in to My Telstra and 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](#) for your service on Telstra.com or call us on 13 22 00.

Cards and bank accounts

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.

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 Telstra 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 easily cancel or change your direct debit through My Telstra. If you change your direct debit payment method, your direct debit arrangement for your other Telstra 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-authorisation 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 see our [query bill page](#) on Telstra.com or call us on 13 22 00.

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 relevant Energy ombudsman in your State (for complaints relating to Telstra Energy); or
- the Telecommunications Industry Ombudsman (for complaints relating to other services).

Privacy

Privacy matters to us and we know it matters to you. We collect, store, use and share your personal information in accordance with our Privacy Statement which is available on our website at www.telstra.com.au/privacy.