

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. Our Debit User ID is 545383.

Setting up direct debit payments

A direct debit payment is a payment made from your selected bank account, or credit or debit card. Your direct debit is set up when you accept these terms and apply for our products or services.

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).

Direct debit for services with monthly or quarterly bills

If you have a service for which you receive a monthly or quarterly bill, with Direct Debit Automatic 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.

Direct Debit Automatic 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 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

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 the outstanding amount by the date we notify you or we may suspend or restrict your services.

Financial hardship

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

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 change or cancel your direct debit arrangement. However, 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

We can change or cancel your direct debit payment agreement. 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

However, if the changes that benefit you or have no impact on you, 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 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.