

## Telstra direct debit service agreement

### The direct debit agreement

This direct debit service agreement and your direct debit payment application (together, the **direct debit agreement**) establish the terms and conditions of your direct debit service agreement. It replaces all previous agreements relating to the direct debit services for the Telstra accounts you nominated in your direct debit payment application.

For the purposes of this direct debit agreement, **payment** means the direct debit bill payment methods.

### Who can make direct debit payments?

You can pay your bill by direct debit if you have your fixed, mobile or single bill account with us, or if you are a broadband customer with a 13-digit account number.

### Eligible payment methods

You can make direct debit payments from an eligible cheque or savings account, debit card or credit card.

We accept the following credit and debit cards:

- **Credit cards:** Visa, Mastercard, American Express and Diners; and
- **Scheme Debit Cards:** These are debit cards bearing the Visa or MasterCard logo.

Your card or account must be with an Australian bank, Building Society or Credit Union. However, direct debit may not be available on all types of cards or accounts. Please ensure that your financial institution can support direct debit on your nominated card or account before proceeding with your direct debit payment application.

If you set up a direct debit using an eligible card, we will validate your card details with your card provider by processing a pre-authorisation transaction for \$1.

### Changes to payment methods

If your financial institution branch number (**BSB**), account number, credit card or debit card details including account number, type or expiry date change, please contact us on the bill enquiries number listed on your bill to let us know at least three business days before the direct debit deduction date.

### Direct debit options

If you choose:

- **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 with Cap**, you set the maximum amount (**cap**) to be deducted each month from your nominated card or account. The cap must be at least \$50:
  - Where the amount on your bill exceeds your cap, only the cap amount will be automatically deducted from your nominated card or account on the payment due date stated on your bill. You will need to make alternative arrangements to ensure that we receive payment of the balance of your account by the due date on the bill.
  - Where your cap is greater than the amount on your bill, the full amount on your bill will be automatically deducted from your nominated card or account on the payment due date stated on your bill.
- **Direct Debit Fixed Payment**, you set the amount to be deducted from your nominated card or account on a fortnightly or monthly basis. The minimum amount for a fixed payment is \$20. You must ensure that your payments cover the balance of your account by the due date 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.

Direct Debit Fixed Payments will operate when your account is in credit or has an outstanding balance.

### Setting up a direct debit

You can set up a direct debit:

- via My Account or the Telstra 24x7 app; or
- by calling us on the bill enquiries number listed on your bill.

If you set up a direct debit via My Account, the Telstra 24x7 app or calling us, this will be processed within 24 hours.

If your bill is due before your direct debit set up is processed, you will need to make alternative arrangements to pay that bill.

### Credit card payment processing fees

If you have a 13-digit account number who are on a fixed, mobile or single bill account, direct debit payments made from a credit card will not incur a payment processing fee.

If you have a 9-digit or 10-digit account number a credit card payment processing fee will apply.

A credit card payment processing fee will also apply if you make manual payments from your credit card.

Any payment processing fee incurred will be charged on your next bill. Some exemptions may apply. Please visit <https://www.telstra.com.au/support/category/account-billing/paying-my-bill/bill-payment-processing-fee> or call **132200** for current rates and further information.

### Late payment fees

If we do not receive your payment by the due date stated on your bill we may charge you an administrative fee of \$15 (**late payment fee**) if the amount outstanding on your bill is \$70 or more.

If your direct debit payment date falls on a non-business day, please check with your financial institution or payment service provider about payment processing times, as these may affect when we receive your payment.

### What happens if you don't have sufficient funds in your account?

You must ensure that you have sufficient funds in your nominated card or account to pay your agreed payment amount. If you don't have sufficient funds in your card or account on the direct debit deduction date:

- you may be charged a fee and/or interest by your financial institution;
- you will also incur a standard dishonor fee imposed by us. The amount of the fee can be obtained by calling **132200**; and
- you must arrange for the payment to be made by another method.

### Your right to cancel or change your direct debit agreement

You can cancel or change your direct debit agreement by:

- calling us on the bill enquiries number listed on your bill; or
- via My Account or the Telstra 24x7 app.

Make sure that you request the change or cancellation at least three business days before the due date of your payment to allow sufficient time to process the change.

### Our right to cancel your direct debit agreement

We may cancel this direct debit agreement at any time, including if one or more of your payments are dishonoured or rejected by your nominated financial institution.

If we cancel this direct debit agreement where your payments are dishonoured or rejected, or we have a reasonable suspicion that fraudulent information has been provided in relation to your direct debit agreement, we will notify you in writing. If we cancel this direct debit agreement for any other reason, you will receive notice from us in writing 30 days before the cancellation.

Where we cancel this direct debit agreement, you will need to arrange an alternative method of payment to pay your bill.

### **Our right to change these direct debit agreement terms**

We may change the terms of this direct debit agreement as follows:

- If the change will benefit you or is of neutral impact on you, we can make the change immediately and are not required to notify you;
- If the change is required by law, or it is necessary for security reasons, to prevent fraud or for technical reasons, we will try to give you 3 days prior notice of the change;
- If we reasonably consider that the change will have a major negative impact on the majority of our customers using this payment arrangement or on a specific class of customers who use this payment arrangement in a particular way (and you are one of this class), and the change is not an urgent change as described above, we will give you at least 30 days prior notice of the change; and
- 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 a specific class of customers who use this payment arrangement in a particular way, and the change is not an urgent change as described above, we will give you at least 14 days prior notice of the change.

### **Correspondence relating to your direct debit account**

All correspondence relating to this direct debit arrangement will be forwarded to the address of the account holder.

You must provide us with accurate account details to process your direct debit.

### **Protecting your privacy**

We may use and/or disclose your information to your financial institution in order to process payments, to investigate any possible incorrect payment or in the event of a dispute.

For more detailed information about how we collect, use and disclose your personal information refer to our Privacy Statement (including Credit Reporting Policy) at [telstra.com.au/privacy](https://telstra.com.au/privacy).

### **Disputes**

If you have a dispute regarding your direct debit arrangement please contact us on the bill enquiries number listed on your bill.

If your dispute relates to a payment already made, you may not have access to those funds during the resolution of the dispute.