

SmarterPay Details

Request for Automatic Payment issued by EnergyAustralia (User ID 081287)

Simply complete this form and mail to us (no postage stamp required) at EnergyAustralia, SmarterPay, Reply Paid 517, Sydney NSW 2000 OR fax this form to (02) 9277 3595.

A. Customer's Details

(for EnergyAustralia account to be paid automatically)

Customer Name / Company Name (if business)

Contact Name (if business)

Street Address of Property

Suburb

State

Postcode

Telephone (AH) - Include Area Code

Telephone (BH) - Include Area Code

Mobile

Email Address

EnergyAustralia Account Number (if known):

ABN (business only):

B. SmarterPay Option Selection

You agree to pay by one of the following SmarterPay options:

Regular Payment Option (complete section C & D)
OR

Automatic Bill Payment (complete section D only)

*C. Regular Payment Option

Fortnightly Payment OR **Monthly Payment**
(Bank Account only) (Bank Account or Credit Card)

Estimated Total

Estimated Total

Preferred Payment Start Date*

*Your Regular Payment option payments will only commence once we have sent you written confirmation of your payment amount, frequency and start date.

*** For business customers: Regular Payment Option is only available for customers on quarterly billing.**

Now go to section D to complete either your Direct Debit or Credit Card details.

D. Direct Debit/Credit Card Details

Please complete either Section 1 or 2 details below.

1. Payment from your Bank Account (Direct Debit)

Direct Debit is not available on a full range of accounts. If in doubt please check with your financial institution.

Name of Financial Institution

Branch Name or Address (where account is held)

Name of Account Holder (exactly as on account)

BSB Number

Account Number

You request EnergyAustralia (User Id 081287) to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from the nominated institution account to make all payments under the SmarterPay Option and to pay your EnergyAustralia Account(s). You acknowledge reading the Automatic Payment Arrangement Conditions and, if relevant, the Regular Payment Option Conditions which incorporate the Direct Debit Request Service Agreement and you agree to their terms. Your first payment will occur on the "Due Date" of your energy bill or on the "Payment Start Date" under the Regular Payment Option. **If you have an outstanding or overdue amount with EnergyAustralia this will be direct debited immediately from your nominated account.**

If joint account, both signatures may be required. If a company, partnership or other organisation, an authorised signatory must sign and print their title.

Signature

Date

Signature

Date

Signatory Title (if company, partnership organisation)

2. Payment by Credit Card

Visa

MasterCard

American Express

(Note: EnergyAustralia does not accept Diners Club)

You request that amounts due under the SmarterPay Option and your EnergyAustralia Account(s) are charged to the credit card specified below. You acknowledge reading the Automatic Payment Arrangement Conditions and, if relevant, the Regular Payment Option Conditions and you agree to their terms. Your first payment will occur on the "Due Date" of your energy account or on the "Payment Start Date" under the Regular Payment Option.

If you have an outstanding or overdue amount with EnergyAustralia this will be direct debited immediately from your nominated account.

Credit Card Number

Signature of Card Holder

Expiry Date

Name on Credit Card (exact)

SmarterPay Conditions

1. Automatic Payment Arrangement Conditions

These Automatic Payment Arrangement Conditions apply to you, and form part of your Energy Agreement with us, if you agree to pay us by either:

- direct debit from your bank, credit union or building society account (in which case this is also the Direct Debit Request Service Agreement); or
- automatic payment from your credit card, (collectively referred to herein as an **"Automatic Payment Arrangement"**).

EnergyAustralia's Commitment to You

We may change the terms of the Automatic Payment Arrangement at any time but will give you at least 14 days notice before we do so.

We will keep information relating to your nominated financial institution account, or credit card account, confidential, except where permitted by law or required for conducting direct debits or processing credit card payments with your financial institution or credit card provider and for a related query, dispute or claim. We will take reasonable steps to protect personal information held by us against loss and against access, use, modification or disclosure that is unauthorised.

Each Automatic Payment will occur on the due date notified to you or if that day is a Saturday, Sunday or public holiday, the next following business day. If unsure, ask your financial institution or credit card provider for details.

Your Commitment to EnergyAustralia

If you cease to be supplied energy at your premises by us, your Automatic Payment Arrangement will terminate.

It is your responsibility to:

- ensure your nominated account can accept direct debits through the Bulk Electronic Clearing System (if unsure, ask your financial institution, as direct debit arrangements are not available on some accounts) or your nominated credit card is current and valid and the credit card details and cardholder's name are accurate;
- ensure there are sufficient cleared funds in your nominated account, or credit available on your nominated credit card, to meet the Automatic Payment on the due date;
- advise us if your nominated account is transferred or closed, or the account details change, and for your nominated credit card, advise us of changes to the card details you provided to us, including expiry or suspension or cancellation of your card;
- arrange a suitable alternative payment method if the Automatic Payment Arrangement ends for any reason;
- if you have chosen to pay by direct debit, ensure that all account holders on the nominated financial institution account (in the case of joint accounts), sign the SmarterPay Details – Request for Automatic Payment form or otherwise give your consent in a manner agreed by us; and
- check your EnergyAustralia bill against items in your financial institution account statement or credit card statement.

You may be charged a fee by your financial institution or credit card issuer due to the failed or incorrect payment, if:

- there are insufficient cleared funds in your nominated account;
- insufficient credit on your nominated credit card; or
- you gave us incorrect account details for your nominated account or credit card.

We also may charge you fees for this (including to reimburse our costs). You must still arrange for the payment to be made to us.

Your Rights

Subject to the terms and conditions of your EnergyAustralia account, you may alter, defer or cancel the Automatic Payment Arrangement by writing to us at SmarterPay, Reply Paid 517, Sydney NSW 2001 or contacting us on **13 15 02 (Residential)** or **13 13 67 (Business)**. You may also choose to cancel the Automatic Payment Arrangement by contacting your financial institution directly.

If you cancel your Automatic Payment Arrangement through us, we will use our best endeavours to notify your financial institution of the cancellation. We will need at least 7 working days notice before the due date of a payment to:

- stop or defer the Automatic Payment;
- suspend future Automatic Payments;
- alter any details on the SmarterPay Details – Request for Automatic Payment form; or
- cancel the Automatic Payment Arrangement completely.

If you cancel the Automatic Payment Arrangement through your financial institution, you must tell us as soon as practicable.

Where you consider that an Automatic Payment has been initiated incorrectly, you should contact EnergyAustralia Customer Service on **13 15 02 (Residential)** or **13 13 67 (Business)**. If you are not happy with our response you can address a formal complaint with the envelope marked 'Notice of Complaint' to EnergyAustralia, SmarterPay, Reply Paid 517, Sydney NSW 2001.

If you cancel your Automatic Payment Arrangement, you must arrange with us an alternative method of payment.

Other Information

The details of your Automatic Payment Arrangement are contained in the SmarterPay Details – Request for Automatic Payment form or you have provided them to us over the telephone.

We may require that your instructions to stop or in any way alter the Automatic Payment Arrangement are given to us in writing or electronic form.

We may cancel the Automatic Payment Arrangement at any time or if two consecutive Automatic Payments are dishonoured by your financial institution or credit card issuer, in which case you must arrange with us an alternative payment method.

We are required to cancel the Automatic Payment Arrangement immediately upon the occurrence of a last resort event. We will notify you and your financial institution if this occurs.

In addition to changes we make, if you choose to pay by direct debit the Automatic Payment Arrangement is subject to change by both your financial institution and EnergyAustralia's financial institution.

Your Automatic Payment Arrangement is also governed by the terms and conditions of your EnergyAustralia account.

2. Regular Payment Option Conditions

These conditions apply only to customers who make payments using the Regular Payment Option.

How Regular Payment Option Works

Regular Payment Option (RPO) is a bill smoothing payment method available to our small retail customers (including residential and small business customers). It allows you to pay your estimated energy consumption amount over a series of regular payments. All you have to do is select your preferred payment frequency and start date. EnergyAustralia will estimate the amount of each payment for you based on your measured or estimated consumption history.

RPO payments can be made fortnightly or monthly from your nominated bank, credit union or building society account or monthly from your nominated credit card. We will send you written confirmation of your payment amount, frequency and start date.

At the end of each quarter we will give you a Regular Payment Option Summary and Account which compares the amount of your RPO payments against your actual energy costs. Your RPO payments may not exactly match your actual energy costs. Any difference (shortfall or surplus) will be shown on your statement and carried forward as an amount owing (by you or by us). If there is a significant difference we may adjust the amount of your RPO payments. Any shortfall or surplus remaining is payable (by you or by us) if the RPO is cancelled.

Your Obligations

You must complete and return the SmarterPay Details – Request for Automatic Payment form or provide the required details to us over the telephone. The RPO cannot commence until these details have been received and processed. Please note, if you have an outstanding or overdue amount with EnergyAustralia at the time we process your request, this will be direct debited immediately from your nominated account.

If you choose to make the RPO payments by direct debit, you agree to the terms of the Automatic Payment Arrangement Conditions which incorporate the "Direct Debit Service Agreement". If you are aware that there will not be sufficient funds available in your nominated account to meet your RPO payments you must contact EnergyAustralia as soon as possible or at least 7 days prior to the payment date to arrange an alternate date for that payment.

If you fail to make a payment by direct debit or your nominated credit card you must pay any missed payments by another payment method. We may also pass on to you a dishonoured payment fee.

Adjustments to RPO Payments

If you ask, we will change the frequency and amount (some limitations may apply) of your RPO payments. You must give at least 7 days notice of any changes.

However, we reserve the right to adjust the amount of your RPO payments from time to time where your actual energy consumption differs significantly from estimated energy consumption. We will provide you with at least 14 days notice before any changes to the amount of RPO payments take effect.

Dual Fuel Payments

If you are supplied both gas and electricity by EnergyAustralia your payment under the RPO will be for both fuels. You will receive one statement each billing period covering both fuels.

If you are supplied with one energy type (eg. electricity) and a second energy type (eg. gas) is added to your account, your regular payment will be adjusted to include the new energy type. This adjustment will occur through the periodic monitoring of your account and we will provide you with at least 14 days notice before any changes to the amount of payments take effect.

Cancellation of RPO

We may cancel the RPO at any time. We will notify you at least 14 days before the RPO is cancelled.

You can cancel the RPO by calling EnergyAustralia. You must give us at least 7 business days before these changes will take effect.

When the RPO is cancelled, you will cease to receive a quarterly Regular Payment Option Summary and Account. Instead, you will start receiving quarterly energy invoices for electricity and gas (two monthly invoices for gas in Victoria) if your RPO arrangement had also included payments for gas. Any outstanding balance (being any surplus or shortfall difference between your RPO payments and your actual energy consumption) will appear on your next energy invoice. Your energy invoices will then automatically be paid from your nominated bank account or credit card on the "Due Date" shown on each energy invoice.

If the RPO is cancelled you may receive separate energy invoices for gas and electricity.

Other Information

If your nominated payment date falls on a Saturday, Sunday or a public holiday we will debit your account on the following business day.

Any charges that are not related to energy consumption (eg the cost of appliances or tradesmen) will not be included in the RPO. The full amount will need to be paid by another payment method listed on the back of the bill.

Your RPO arrangements are also governed by the terms and conditions of your EnergyAustralia account and the Automatic Payment Arrangement Conditions.