

Direct Debit Request – SmoothPay

What is SmoothPay?

SmoothPay allows you to spread out the cost of your energy bill over set weekly, fortnightly or monthly amounts – whatever suits you. We will use your energy usage history for the preceding 12 months to estimate your likely energy costs over the next 12 months and calculate the applicable instalment amounts for your preferred payment frequency. We will review your actual costs periodically and adjust the SmoothPay instalment amounts as required.

How does SmoothPay work?

The SmoothPay instalment payments are automatically deducted by direct debit from your nominated savings, cheque or credit account.

You will still receive your bills as usual so you can track your usage.

How do I sign up to SmoothPay?

Please read the Direct Debit Request Service Agreement – SmoothPay (SmoothPay Terms) attached to this form. When you're happy to proceed, complete, sign and return this form to the reply paid postal address, fax number or email address shown below in Section 4.

Section 1: Your details

Customer first name	Surname
Phone number (10 digits)	Email address
Electricity Reference Number (11 digits)	Gas Reference Number (11 digits)

Section 2: Nominated bank account

Bank or other financial institution (e.g. ANZ)	Account name
BSB number (6 digits)	Account number

Alternatively, if you want your SmoothPay payments to be deducted from your credit card please call **13 37 02** and we will set up your schedule.

Authorisation details

I/we request you, Alinta Energy Retail Sales Pty Ltd ABN 22 149 658 300 (User ID No. 398218), to debit my/our nominated account through the Bulk Electronic Clearing System (BECS) for the SmoothPay instalment amount in accordance with the SmoothPay Terms. I/we understand that:

- the amount debited may vary and will include any discounts that may apply;
- the instalment amount will be reviewed periodically against my/our actual usage and this amount may be adjusted in accordance with the SmoothPay Terms; and
- my/our direct debit request may be automatically cancelled in accordance with the SmoothPay Terms.

Account holder signature	Print name	Account holder signature	Print name
	Today's date		Today's date

If you've nominated an account where two signatures are needed to withdraw monies, both signatures are required.

Section 3: Select your payment option

Please select which account/s you'd like to pay by SmoothPay:

Electricity and Gas Electricity Gas

If you use SmoothPay to pay for both your electricity and gas usage, a separate SmoothPay arrangement will exist for each account. Separate amounts will be directly debited on your selected day, at your selected frequency.

Please specify your preferred SmoothPay instalment frequency and the day for your nominated account or credit card to be debited.

Frequency	Electricity debit day	Gas debit day
Monthly	Electricity account preferred day of month*:	Gas account preferred day of month*:
Fortnightly	Electricity account preferred day of week ^ :	Gas account preferred day of week ^ :
Weekly	Electricity account preferred day of week ^ :	Gas account preferred day of week ^ :

* If you want to pay **monthly**, nominate on which date of the month you'd like your monthly SmoothPay instalment debited from your nominated account or credit card in the box above (e.g. 15 means the 15th of each month, or the next business day). **If you do not nominate a date, your account will be debited on the 17th of each month (or the next business day).**

^ If you want to pay **weekly** or **fortnightly**, nominate on which weekday you'd like your weekly or fortnightly SmoothPay instalment to be debited from your nominated account or credit card in the box above (e.g. Monday). **If you do not nominate a weekday, your account will be debited on Wednesdays.**

If you do not select a payment frequency, your account will be debited monthly, on the 17th of each month (or the next business day).

Section 4: Return your completed form

By mail: **Alinta Energy Payments Team**
Reply Paid 87289
Melbourne VIC 8060
(no postage stamp required)

By fax: Attention: Alinta Energy Payments Team - **1300 781 235**

By email: Send your scanned form to **customer.service@alintaenergy.com.au**

Please remember to pay your energy bills in full by their due date until you receive confirmation that your SmoothPay instalments have been set up.

Section 5: Communication

We will communicate with you in relation to your SmoothPay account using the preferred contact method chosen when you signed up to Alinta Energy. However where we cannot reach you using this form of communication and it is the conclusion of your SmoothPay schedule please confirm we may send you an SMS:

I/we agree to be communicated with via SMS at the conclusion of my/our SmoothPay schedule.

If you want to discuss your SmoothPay account you can contact us on **13 37 02**.

Direct Debit Request Service Agreement – SmoothPay (SmoothPay Terms)

This is the Direct Debit Request Service Agreement – SmoothPay (**SmoothPay Terms**) referred to in the Direct Debit Request – SmoothPay (**SmoothPay Request**) which outlines the terms and conditions for the SmoothPay arrangement between us, Alinta Energy Retail Sales Pty Ltd ABN 22 149 658 300 (User ID 398218) trading as Alinta Energy, and you.

These SmoothPay Terms apply to you if you are our customer in New South Wales, Queensland, South Australia or Victoria and you choose to pay your bills using SmoothPay. In these Terms, **business day** refers to a day that is not a Saturday, Sunday or public holiday in the State in which your relevant premises is located.

1 Eligibility

- (a) To be eligible to pay an energy account using SmoothPay:
 - (i) you cannot have more than \$55 (including GST) owing to us under that account; and
 - (ii) we must have received from you a completed SmoothPay Request with a nominated payment frequency (weekly, fortnightly or monthly) and if no nominated frequency is designated, your payment frequency will default to monthly.
- (b) We will notify you when your SmoothPay arrangement has been set up. Prior to this date, you will need to pay any energy bills you receive in full, by their due date.

2 Term

- (a) Your SmoothPay arrangement will be in place:
 - (i) until otherwise cancelled in accordance with these SmoothPay Terms; and
 - (ii) if you are in Victoria and on our Standard Retail Contract, unless otherwise cancelled in accordance with the terms of this agreement, for:
 - (A) 11 months if you are paying monthly;
 - (B) 25 fortnights if you are paying fortnightly; or
 - (C) 51 weeks if you are paying weekly, (each, a **Term**).
- (b) At least 20 business days prior to the end of the Term, we will notify you whether your SmoothPay arrangement will be:
 - (i) extended or renewed for another period equivalent to your Term unless you contact us to cancel your SmoothPay arrangement;
 - (ii) extended or renewed for another period equivalent to your Term with adjusted SmoothPay instalment amounts unless you contact us to cancel your SmoothPay arrangement; or
 - (iii) coming to an end, and what your options are when the arrangement ends.

3 SmoothPay instalments

- (a) Your SmoothPay instalments will be calculated using an estimate of how much energy we think you will use over the next 12 months. Our calculations are based on your past usage data (if available) or what a similar customer would use over a 12 month period (Initial Estimate). Any discounts or concessions that apply to you will be taken into account when calculating your SmoothPay instalment amounts.
- (b) The SmoothPay Schedule (at the Schedule) sets out our assessment of your SmoothPay instalments calculated in accordance with paragraph 3(a) that you must pay at your nominated frequency. If your SmoothPay instalment amount is adjusted under clause 5, the SmoothPay Schedule will be updated and separately provided to you within 5 business days of the adjustments.
- (c) If the applicable energy charges or discounts change as a result of a change in your energy plan (including any benefits), we will review your actual usage and applicable charges, and adjust your SmoothPay instalment amounts accordingly under clause 5.
- (d) If any circumstances change that is likely to affect your estimated energy usage (e.g. changes to your household) or your payment amount (e.g. any applicable concessions), you must notify us as soon as you can and we will review your actual usage and adjust your SmoothPay instalment amounts accordingly under clause 5.
- (e) You agree that your SmoothPay instalments (however calculated) do not represent your actual usage over those periods.

4 Direct debit payment

- (a) Your SmoothPay instalments will be deducted from your nominated account or credit card by direct debit as authorised by you and in accordance with this agreement. If you have set up SmoothPay for both your electricity and gas, we will make two direct debits – one for electricity and one for gas.
- (b) Where a payment falls due on a non-business day, it will be debited on the following business day. Contact your financial institution if you are unsure as to when the debit will be processed.
- (c) If your nominated account or credit card has insufficient funds to cover a payment, you are responsible for any costs we incur as a consequence and any fees or charges your financial institution imposes on you in connection with the direct debit.

- (d) We will notify you within 5 business days of any unsuccessful attempt to deduct a payment from your nominated account or credit card and will recover from you any applicable fee (including GST). If your payment is returned unpaid by your financial institution, we may re-process the payment after 5 business days.
- (e) You must ensure that:
 - (i) the BSB and account information, or credit card information you supply us with is up to date and correct;
 - (ii) your nominated account can accept direct debit through the Bulk Electronic Clearing System (BECS) as direct debit through BECS is not available on all accounts;
 - (iii) the authorisation given to draw on the nominated account or credit card is identical to the signing instruction held by the financial institution;
 - (iv) sufficient funds are available in the nominated account or credit card to make a payment on its due date; and
 - (v) you advise us promptly if your nominated account or credit card is transferred or closed or if your details have changed.

5 Review and true up of SmoothPay instalments

- (a) We will conduct a review of your actual usage and re-estimate your annual usage (**Review**):
 - (i) every 6 months during the Term; and
 - (ii) upon your request, subject to the operation of internal review rules, which are based on the number of bills that have been issued to you and the number of days that have passed since your last issued bill relative to the Review (**Review Rules**).
- (b) You acknowledge that:
 - (i) due to the Review Rules the periodic and requested Reviews may not occur every 6 months or immediately upon your request;
 - (ii) Reviews can only occur when the requisite number of bills have been issued to you and the Review aligns with your billing cycle and meter reads; and
 - (iii) you can contact us to find out the Review Rules that apply to your SmoothPay arrangement.
- (c) If we have conducted a Review and the re-estimate of your annual usage is:
 - (i) a decrease of 30% or more or an increase of 10% or more from the Initial Estimate, we will endeavour to contact you within 10 business days of the Review to inform you of an update to your SmoothPay Schedule;
 - (ii) a decrease of up to 29% or an increase of up to 9%, we will update your SmoothPay Schedule without contacting you and will endeavour to provide you with your updated SmoothPay Schedule within 10 business days of the Review and payments will automatically be deducted from your account in accordance with your updated Schedule; or
 - (iii) identical, you will continue to pay your SmoothPay instalment amounts in accordance with the existing SmoothPay Schedule.
- (d) If you do not agree to the updated Payment Schedule under paragraphs 5(c)(i) or (c)(ii) your SmoothPay arrangement will be cancelled under clause 10(e)(ii). If you receive an updated SmoothPay Schedule you will be deemed to accept the updated SmoothPay Schedule unless you notify us prior to your next scheduled payment.

6 Reconciliation

- (a) If your SmoothPay arrangement is cancelled or ends, we will review your actual usage (**Reconciliation**).
- (b) If we find that your actual usage is less than your estimated (or re-estimated) usage and:
 - (i) you are still our customer and your account is in credit less than \$50 (including GST), we will apply that credit towards the cost of your ongoing energy use;
 - (ii) you are still our customer and your account is in credit \$50 or more (including GST), we will:
 - (A) notify you in writing as soon as we can (in any case within 10 business days) of the overcharge; and
 - (B) ask you how you want that amount repaid. If you do not let us know within 10 business days of the date of our letter, the amount will remain as a credit on your account which will be applied towards the costs of your ongoing energy use, or
 - (iii) you cease to be our customer, any credit remaining on your account will be listed on your final bill and you can contact us to arrange a refund.
- (c) If we find that your actual usage is more than your estimated (or re-estimated) usage and we have undercharged you as a result:
 - (i) we will notify you in writing as soon as possible of the undercharge; and
 - (ii) you must pay that outstanding amount as required in our notice or contact us to establish a payment arrangement.

7 Billing

While your SmoothPay arrangement is in place, you will continue to receive your bills as usual, so that you can track your energy use and account balance. Your bills will display your SmoothPay payment status, current charges and any overdue amount or credit. Your SmoothPay instalments will be used to pay your bills.

8 Changes to these SmoothPay Terms

- (a) We may change these SmoothPay Terms at any time. We will give you at least 14 days prior written notice of any change.
- (b) We will give you written notice of any changes to the SmoothPay Schedule under clauses 3(b) and 5.

9 Changes to your SmoothPay arrangement

- (a) If you want to make changes to your SmoothPay arrangement or your nominated account or credit card, please contact us. These changes may include:
 - (i) deferring an individual SmoothPay instalment payment;
 - (ii) altering the SmoothPay arrangement in any way;
 - (iii) stopping an individual SmoothPay instalment payment;
 - (iv) suspending the SmoothPay arrangement; or
 - (v) cancelling the SmoothPay arrangement completely.
- (b) The changes in clause 9(a) may take at least 5 business days to take effect.

10 Cancellation of your SmoothPay arrangement

- (a) The cancellation of your SmoothPay arrangement is not a cancellation of your energy contract with us. You will need to continue paying any outstanding amounts using one of our alternative payment methods.
- (b) You may cancel your SmoothPay arrangement by:
 - (i) contacting us; or
 - (ii) contacting your nominated financial institution to cancel the direct debit, in which case you must use your best endeavours to notify us as soon as possible after the cancellation. You remain responsible for any fees we incur from your financial institution.
- (c) If you notify us that you wish to cancel your SmoothPay arrangement, we will accept that notification. We will no longer rely on the SmoothPay arrangement and use our best endeavours to promptly notify your nominated financial institution of the cancellation.

- (d) We may cancel your SmoothPay arrangement at any time by giving you written notice if:
 - (i) 2 SmoothPay instalment payments are unsuccessfully deducted from your nominated account or credit card or are dishonoured;
 - (ii) you do not agree to the updates to your SmoothPay Schedule under clauses 5
 - (iii) your payment details on the SmoothPay Request have changed and you have not provided us with a new signed form;
 - (iv) you move house;
 - (v) you cease to be our customer; or
 - (vi) we cease to offer SmoothPay at our discretion.
- (c) If, as the result of the operation of a retailer of last resort scheme, we cease to be your energy retailer, we will immediately cancel the SmoothPay arrangement and promptly notify both you and your nominated financial institution of the cancellation.

11 Dispute

If you believe a payment has been debited incorrectly, contact us as soon as you can on **13 37 02**.

If you do not feel you have received a satisfactory response, we suggest you contact your nominated financial institution to discuss the possibility of lodging a claim. If we cannot substantiate our actions, you will receive a refund of the incorrectly debited amount.

12 Privacy

We will keep any information (including your account and direct debit details) in your SmoothPay Request and collected under this agreement confidential in accordance with our Privacy Policy which is available at alintaenergy.com.au/privacy.