

Billing & Payments Policy



myhomefone issues monthly invoices, which are due for payment within 14 days of being issued.

Accepted Payment Types

Our preferred payment method is direct debit from an Australian bank account, there are no surcharges for these payments. We can also accept credit/debit card payments using Visa, MasterCard or American Express, **a 1% payment processing (surcharge) fee applies to any of these card types**. BPAY is also available, free of surcharge.



Payment Types Not Accepted

Unfortunately, we are unable to accept payment types such as Cash, Cheque, Australia Post Billpay and Direct Credit/Deposit due to prohibitive handling or processing costs. BPAY is the best alternative to direct credit/deposit payments and should be available from your financial institution's telephone and internet banking facilities.

Over-The-Counter Payments

Your bank may provide a BPAY over-the-counter payment service, at your local branch using funds from an account you hold with them. They may charge their own fees to assist you with these payments. You will need to provide a copy of your myhomefone invoice with BPAY Biller Code and Reference details.

Automatic (Direct Debit) Payments

The due amount is automatically debited from your nominated bank account or credit/debit card on the due date of your invoice.

You can set up or manage automatic payments from your bank account or credit/debit card through the Member's Portal at <https://myaccount.myhomefone.com.au>. Refer to your Welcome Email when you initially set up your myhomefone account for more details, including login details. Our customer service team is also available by phone during business hours if you require additional assistance to set up automatic payments.

Additional Automatic Payment Information

- Part Payments in Advance

If you pay any part of your invoice in advance, you will only be debited for the outstanding balance of your account. This balance takes into account any payments processed before the end of the day prior to the invoice due date.

- Payment Failures

If your automatic payment fails, we will notify you via email. If you use a credit/debit card, payment will be automatically re-attempted the following day up to a maximum of 3 failed attempts before your automatic payment setup becomes suspended. Automatic payments direct from a bank account (direct debit) become suspended after the first failed attempt and are not automatically re-attempted. To reactivate a suspended automatic payment setup, please contact our customer service team.

Processing Times

Immediate payments can only be made with a credit/debit card. BPAY and direct debit payments from your bank account can typically take 3 business days to reach us, depending upon your financial institution.

Duplicate & Overpayments

These will appear on your account as a credit and will be automatically applied against future myhomefone invoices. Alternatively, if you are closing your account, please email accounts@myhomefone.com.au to request a refund.

Late Payments & Financial Hardship

A \$10 fee applies for any overdue invoice with any outstanding amount. For additional information, including our Financial Hardship Policy, please visit www.myhomefone.com.au/policies

Direct Debit Service Agreement



The following is your Direct Debit Service Agreement with myhomefone. The agreement is designed to explain your obligations when undertaking a Direct Debit arrangement with us. It also details what myhomefone's obligations are to you as your Direct Debit Provider. We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR).

By approving a Direct Debit Request (DDR), you authorise Daktel Australia Pty Ltd ACN 618 062 025, t/as 'myhomefone' or their agent Ezidebit Pty Ltd ACN 096 902 813 (User ID 342190, 342191, 428198) ("Ezidebit") to debit payments from your account, at intervals and amounts as directed by Daktel Australia Pty Ltd ("The Business") as per the Terms and Conditions of your agreement with the Business and in accordance with this Direct Debit Request and the DDR Service Agreement (Ver 1.12).

Please note that payments will appear on your statement as "Daktel" or "EZI*Daktel", depending on the method of payment.

Debiting Your Account

1. By agreeing to the DDR you authorise Ezidebit Pty Ltd ACN 096 902 813 (Direct Debit User ID number 342190, 342191, 428198) (referred to as Ezidebit) to make debits to your nominated account.
2. The debit will be processed on the next business day after the direct debit date if:
 - a. a payment request is received by Ezidebit after Ezidebit's usual cut off time, being 3:00pm Qld time, Monday to Friday;
 - b. there is a public or bank holiday on the day when the debit transaction is due to be processed or on any of the following days until the debit is processed.
3. You authorise Ezidebit to attempt to re-debit any unsuccessful payments. You will also be responsible for any fees and charges applied by your financial institution for each unsuccessful debit attempt together with any collection fees, including but not limited to any solicitor fees and/or collection agent fee as may be incurred by Ezidebit.
4. Ezidebit may charge you certain fees (including setup, variation, SMS or processing fees) where applicable under your debit arrangement.

Your Responsibilities

5. It is your responsibility to:
 - a. Ensure that your nominated account can accept direct debits;
 - b. Ensure that the details on the DDR are correct, and the bank account has been verified against a recent bank statement;
 - c. Ensure that all authorised signatories nominated on the financial institution account to be debited authorise the DDR;
 - d. Ensure that there are sufficient cleared funds in the nominated account, as a failed payment fee may be charged by Ezidebit if a debit is returned by your financial institution as unpaid;
 - e. Advise immediately if the nominated account is transferred or closed or your account details change;
 - f. Arrange a suitable payment method if Ezidebit or the Business cancels the drawing arrangements.

Cancelling or Changing Direct Debits

6. Subject to the terms and conditions of your agreement with the Business, you may cancel, alter or defer the debit arrangement by contacting the Business a reasonable time before the date that the drawing is to be made.
7. You authorised Ezidebit to vary the amount of the payments from time to time upon receiving instructions from the Business of a variation provided for within your agreement with the Business. In all other cases, changes to the amounts or dates of a series of direct debits require 14 days' prior notice.
8. If you believe that there has been an error in debiting your account, you should notify the Business as soon as possible. The Business will notify you of its determination and the amount of any adjustment that will be made to your nominated account (if any). Upon receiving instructions from the Business, Ezidebit will arrange for your

financial institution to adjust your nominated account by the applicable amount (if any). Alternatively, you can also contact your financial institution.

9. You agree that Ezidebit will not be liable for any disputed transactions resulting from the supply or non-supply of goods and/or services by the Business and that all disputes will be directed to the Business (as Ezidebit is acting only as an agent for the Business).

Confidentiality

10. We will keep your account details and direct debit records confidential in accordance with Ezidebit's Privacy Policy, except where the disclosure of certain information to your financial institution is necessary to enable us to act in accordance with your drawing arrangements.

We may disclose the information in the event of an alleged incorrect or wrongful debit, in relation to a claim, or otherwise as required by law.

Contact

If you wish to contact us about anything relating to this agreement, please email accounts@myhomefone.com.au