



# Direct Debit Service Agreement

## We offer easy and secure direct debit options to pay your bill

Horizon Power is committed to providing you with easy and secure ways to pay your bill.

We offer the following direct debit plans:

Direct Debit Plan	Description of Plan	How to set up your Plan
<b>Direct Debit by Due Date</b>	You can automatically pay the amount owing on your bill on its due date. This plan is only available to post-paid customers.	You can set this plan up in <i>MyAccount</i> at <a href="http://www.horizonpower.com.au/manage-my-account">www.horizonpower.com.au/manage-my-account</a> or by calling us on the residential or business phone number in the 'Contacting us' section below.
<b>Direct Debit by Instalment</b>	You can automatically pay one or more instalment amounts during a billing cycle to reduce the total amount due on your next bill. Your nominated instalment amount will be withdrawn from your nominated bank account or credit card on a weekly, fortnightly or monthly basis. This plan is available to both post-paid and pre-paid customers.	You can set this plan up in <i>MyAccount</i> * at <a href="http://www.horizonpower.com.au/manage-my-account">www.horizonpower.com.au/manage-my-account</a> or by calling us on the residential or business phone number in the 'Contacting us' section below.  <i>*The MyAccount option is not available to pre-paid customers</i>
<b>Direct Debit for Payment Arrangements</b>	You can automatically pay off the amount owing under a payment arrangement you have with us. This plan is only available to post-paid customers that enter into a payment arrangement with us. If you enter a Direct Debit for Payment Arrangements Plan, all other direct debit plans will be cancelled.	You can set this plan up by calling us on the residential or business phone number in the 'Contacting us' section below.

### Direct Debit by Due Date and Direct Debit by Instalment

You can choose to sign up for both Direct Debit by Due Date and Direct Debit by Instalment (provided you are a post-paid customer). If you choose to do so, we will automatically deduct:

- the instalments on the scheduled dates; and
- any amount owing at the end of a billing cycle on the due date of that billing cycle.

Where the payment on both plans is scheduled to occur on the same day, we will only withdraw the payment due under the Direct Debit by Due Date Plan.

### One-off payment

Under any of the 3 direct debit plans described above, you can call us and request to make a one off payment using your bank account or credit card nominated for the direct debit plan. The one off payment can be made on the day you call us or at a future date. By doing this, you authorise Horizon Power to debit your bank account or card with the one off payment in accordance with this Direct Debit Service Agreement.

## By submitting a request for direct debit, you declare that:

- All information supplied in your direct debit request is true and correct.
- You are authorised to request for the debiting of payments from the bank account or credit card nominated in the direct debit request.
- You authorise and request for Regional Power Corporation trading as Horizon Power (ABN 57 995 011 697 and User ID 303718) to arrange the withdrawal of funds from the bank account or credit card specified in the direct debit request. This will be done through the Bulk Electronic Clearing System, in accordance with the direct debit request, and applied to the payment of your Horizon Power account.
- You authorise this direct debit request to remain in place until cancelled or otherwise changed in accordance with this Direct Debit Service Agreement.
- You understand that direct debit is only a method of payment of your account and is not a formal payment arrangement to clear overdue charges on an account, and that a separate payment arrangement may need to be set up to clear outstanding charges.
- You acknowledge that it may take up to 5 business days to process the direct debit request.
- You accept the terms and conditions outlined in this Direct Debit Service Agreement.

## What we will do

### Keeping your information confidential

We will keep all information confidential unless it needs to be disclosed to process payments, investigate and resolve disputes or disclosure is required by law.

### Withdrawals from your nominated bank account or credit card

Direct Debit Plan	Withdrawal process
<b>Direct Debit by Due Date</b>	We will automatically deduct the amount owing on your bill from your nominated bank account or credit card on the date it is due (if it is a working day).  We will advise you ahead of each withdrawal. We will do this by sending you a bill in the form of a tax invoice (either electronically or as a hard copy, depending on your account preference) showing the amount owing and the due date, which is when the payment will be withdrawn from your nominated bank account or credit card.
<b>Direct Debit by Instalment</b>	We will automatically deduct the instalment amount you selected from your nominated bank account or credit card on a scheduled date either weekly, fortnightly or monthly (if it is a working day).
<b>Direct Debit for Payment Arrangements</b>	We will automatically deduct the amount agreed under your payment arrangement from your nominated bank account or credit card on a scheduled date (if it is a working day).

We will do everything we can to make sure all withdrawals are made on the due date shown on your bill, or on the scheduled dates in your Direct Debit by Instalment Plan or Direct Debit for Payment Arrangements Plan. However, we accept no responsibility if the withdrawal cannot be made on this date due to circumstances outside of our control.

Where the due date for a withdrawal falls on a non-working day or public holiday in Western Australia, we will draw the payment on the next business day. You should contact your financial institution if you are uncertain when the withdrawal will be processed.

### Direct Debit by Instalment: Overpayment

If you sign up for a Direct Debit by Instalment Plan and the total dollar amount of the instalments you have made is higher than the total dollar amount due on your next bill, the amount you've overpaid will be automatically credited to your next bill, leaving you with a credit balance. Alternatively, after you receive your next bill but not before, you can request a refund of the credit balance by calling us on the residential or business phone number in the 'Contacting us' section below. We will pay the credit amount to the bank account or credit card you used to make the direct debit payment.

If your account is in credit for 6 successive bills, we will contact you by letter and provide you with the option to adjust your instalment amount to avoid future overpayment.

If you are a pre-paid customer and you sign up for Direct Debit by Instalment Plan, your payment instalments will be credited to your pre-payment account for future use.

### Expiry date of plans

Direct Debit Plan	Expiry date
Direct Debit by Due Date	A Direct Debit by Due Date Plan will continue until you or we cancel it as described in the 'What you need to know' section below.
Direct Debit by Instalment	<p>A Direct Debit by Instalment Plan will:</p> <ul style="list-style-type: none"><li>end on the date you selected when you entered into the plan (but it must be a date within 12 months of the date you are entering into the plan); or</li><li>continue with no end date if you did not select an end date (in which case the plan will automatically renew every 12 months and we will send you a courtesy notice 28 days before this renewal date).</li></ul> <p>You or we may also cancel this plan as described in the 'What you need to know' section below.</p>
Direct Debit for Payment Arrangements	<p>A Direct Debit for Payment Arrangements Plan will end when your payment arrangement with us is complete.</p> <p>You or we may also cancel this plan as described in the 'What you need to know' section below.</p>

### Payment arrangement

If you move onto a Direct Debit for Payment Arrangements Plan, we will first cancel any other direct debit plans you have with us.

## What you need to know

We reserve the right to not offer direct debit on certain types of Horizon Power accounts.

Direct debiting through the Bulk Electronic Clearing System may not be available from all bank accounts or credit cards. Before applying, please check with your financial institution that your account can be direct debited.

You are responsible for:

- ensuring that the account details you give to Horizon Power are correct by checking them against a recent bank statement or checking these with your financial institution;
- ensuring you have sufficient funds available on the due date of any withdrawal; and
- advising us if your bank account or credit card details change, are cancelled or expire.

### **Changes, suspensions or deferrals of your direct debit plans**

You can make changes to your Direct Debit by Due Date or Direct Debit by Instalment plan via My Account at [www.horizonpower.com.au/manage-my-account](http://www.horizonpower.com.au/manage-my-account) or by calling us on the residential or business phone number in the 'Contacting us' section below. You can make changes to your Direct Debit for Payment Arrangements Plan by calling us on the residential or business phone number in the 'Contacting us' section below.

We can make changes to the terms and conditions of this Direct Debit Service Agreement by providing you with at least 14 days' written notice.

You can request that we suspend a direct debit plan or defer a payment by calling us on the residential or business phone number in the 'Contacting us' section below.

In the case of a request for a change, suspension or deferral which impacts the next payment you must contact us at least 5 business days before your next payment is due. Allow for 14 business days for the amendments to take effect.

### **Fraudulent or disputed transactions**

We will let you know in writing if your financial institution advises us of a fraudulent transaction. You can ask us to investigate a disputed payment by contacting us using the details in the 'Contacting us' section below. If you have contacted us to investigate or dispute a previous payment and following our investigation we believe on reasonable grounds that your account has been:

- incorrectly debited, we will arrange for your financial institution to adjust your account accordingly. We will also let you know in writing of the amount by which your account has been adjusted; or
- correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

Allow for 14 business days for a response to a dispute.

You can also refer your inquiry to your financial institution, they will obtain details from you of the disputed payment and may lodge a claim on your behalf.

### **Stopping or canceling your direct debit plan**

You may stop or cancel your direct debit plan at any time by:

- contacting us using the details in the 'Contacting us' section below. If you have a Direct Debit by Due Date Plan or a Direct Debit by Instalment Plan, you can also contact us using My Account at [www.horizonpower.com.au/manage-my-account](http://www.horizonpower.com.au/manage-my-account). You must contact us at least 5 business days before your next payment is due; or
- Contacting your financial institution.

We may cancel a direct debit plan if:

- you are no longer a customer of Horizon Power or you have entered into a new Horizon Power direct debit plan; or
- we are unsuccessful in debiting your account due to:
  - insufficient funds in your nominated account or credit card. A second attempt will be made the following business day. If this fails, we will send you a letter letting you know that we have made 2 failed attempts at debiting your account. A final attempt will be made 14 business days later. If the final attempt fails, we will then cancel your direct debit plan; or
  - other reasons outside of our control such as expired credit card or incorrect account details. In these instances we will make one attempt to debit your credit card or bank account and if that fails, we will cancel your direct debit plan.

Please refer to the terms and conditions of your financial institution account to see what dishonor fees may apply. Any dishonor fees or credit card fees we receive from your financial institution will be passed onto you on your next bill.

We will also cancel a Direct Debit for Payment Arrangements Plan if:

- you break your payment arrangement with us;
- or we or you cancel your payment arrangement.

**Notification of cancellation and making payment following cancellation**

We will let you know in writing that we have cancelled a direct debit plan.

You must make payment of any outstanding amounts after your direct debit plan is stopped or cancelled by using another payment option. All payment options are outlined at [www.horizonpower.com.au/manage-my-account/pay-my-electricity-bill](http://www.horizonpower.com.au/manage-my-account/pay-my-electricity-bill).

## Contacting us

For all matters relating to your direct debit request, you can contact Horizon Power on 1800 267 926 (residential), 1800 737036 (business) or [enquiries@horizonpower-reply.com.au](mailto:enquiries@horizonpower-reply.com.au).

## Our privacy policy

We may use and/or disclose your information to your financial institution in order to process payments, to investigate a possible incorrect payment or in the event of a dispute. For more detailed information about how we collect, use and disclose your personal information, please refer to our privacy policy at [www.horizonpower.com.au/privacy-policy](http://www.horizonpower.com.au/privacy-policy).