

Direct Debit Service Agreement

Terms and conditions



Direct Debit

Direct Debit Request Service Agreement

Direct Debit is an arrangement made with a bank or other financial institution that allows a third party to transfer money from a person's account on agreed dates, typically to facilitate payment transactions.

This agreement outlines our commitment to you, under the Direct Debit arrangement made between Electricity Generation and Retail Corporation trading as Synergy and you, and your rights and responsibilities throughout the Direct Debit process. By signing up to Direct Debit, you are accepting these terms and conditions.

By agreeing to enter into a Direct Debit arrangement you request and authorise Synergy to arrange for any amount Synergy may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution that you have provided to Synergy, subject to the terms and conditions of this Direct Debit Request Service Agreement. Synergy's right to debit and charge you also includes any amounts you owe to Synergy at the time you sign up to Direct Debit, and you authorise Synergy to debit those outstanding amounts as set out in clause 8, including any amounts you owed to Synergy prior to signing up to Direct Debit.

Acknowledgement of Country

Synergy acknowledges the Traditional Owners of the Land on which we operate and their continuing connection to the land, water and community. We pay our respects to all Aboriginal and Torres Strait Islander communities, their cultures and to Elders past, present and emerging.

Our commitment to you

- We will advise you on your energy bill the amount of the Direct Debit and the date we will debit your bank account or credit/debit card. We will endeavour to take the Direct Debit on the date shown on your energy bill or instalment plan but we do not accept liability or responsibility if the debit cannot be made on that day due to unforeseen circumstances.
- Where the due date for payment falls on a weekend or public holiday, we will endeavour to debit the amount no later than the next business day.
- We reserve the right to cancel a Direct Debit or this Direct Debit arrangement at any time subject to notifying you.
- We may cancel the Direct Debit arrangement without further notice if we are unsuccessful in debiting your account for one or more consecutive energy bills or instalment payments.
- 5. We reserve the right not to offer Direct Debit on certain types of Synergy accounts.
- We will provide you with at least 30 days notice if any terms of the Direct Debit arrangement change.
- 7. We will keep all information relating to the direct debit arrangement private and confidential to the extent permitted by law, only to be disclosed where necessary to process payments or investigate disputes. We will disclose this information at the request of you, the customer, or your authorised representative, or your financial institution in connection with a claim made to an alleged incorrect or wrongful debit.
- 8. We can deduct any outstanding amounts you owe us within 24 hours of establishing your Direct Debit. Please contact us if you wish to confirm whether you have any historical debt and the basis of the historical debt prior to establishing the Direct Debit.
- If Synergy agrees to establish an instalment plan via Direct Debit, clause 8 will not apply. Your Direct Debit amounts will be taken on the agreed dates as per the conditions of your instalment plan.

'Credit/debit card transaction fees will apply for Visa/MasterCard/American Express payments. Prices are subject to change. Other fees and charges may apply. Exclusions may apply. For more information on fees please visit synergy.net.au/transactionfee

Your commitment to us

- Ensure that your nominated bank account or credit/ debit card can accept Direct Debits by confirming with your financial institution. You will be responsible for any fees or charges your financial institution imposes in connection with the Direct Debit.
- Ensure that bank account or credit/debit card information supplied to Synergy is correct by checking it against a recent statement from your financial institution.
- 3. Ensure there are sufficient funds in the nominated bank account or available balance on the card to meet a payment on its due date. If sufficient cleared funds are not available on the day we debit your account, then you will be responsible for paying any fees charged by your or our financial institution to you, or to Synergy and any fees charged by Synergy.
- Contact your financial institution directly if you are uncertain of the date that the Direct Debit will be processed to your nominated account.
- Arrange a suitable alternative payment method with us if the Direct Debit arrangement ends for any reason. You must then pay your energy bills using another Synergy payment option.
- 6. Pay any fees or charges your financial institution imposes on you in connection with the Direct Debit.

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Your rights

- If you want to make changes to your Direct Debit arrangement, including deferring the withdrawal (although note that a deferral may cause you to incur a late payment fee), altering the scheduled Direct Debit date, stopping an individual withdrawal date, suspending the Direct Debit request or cancelling the Direct Debit arrangement, please contact Synergy at least 5 business days prior to your next payment.
- If you want to change your account details please log into My Account or contact Synergy by phone.
- 3. Please contact Synergy directly if you believe Synergy has not debited your account correctly, or you have any questions or complaints relating to the Direct Debit service. Complaints will be handled in accordance with our Complaint Resolution Policy which you can find at synergy.net.au/complaints. If your dispute is successful, we will reimburse you where applicable.

Privacy Policy

Synergy collects, uses, discloses and stores your personal information, including financial details required for the purposes of the Direct Debit arrangement, in accordance with our Privacy Policy and ensures financial information is kept confidential and secure in line with industry security standards. Personal information will only be provided to third parties where necessary to provide services on behalf of Synergy or otherwise as required by law. You can obtain a copy of our Privacy Policy in full by visiting synergy.net.au/privacy

Two additional ways to help you manage your Synergy bill online

My Account

My Account provides you with information about your electricity usage, billing and payment history.

With its easy-to-read charts, My Account lets you view your consumption history online, plus you can identify times of high energy use in your home or business.

Joining My Account is free and it's accessible 24 hours a day on any device.

Paperless

Switch to Paperless and have all your bills available to view and manage on your smartphone, tablet or laptop at any time.

You'll receive an email with your bill and a quick link option to help make your payments.

To register for My Account or Paperless, visit **synergy.net.au/MyAccount**

For more ways to pay your bill, visit synergy.net.au/payments

Our commitment to serve you well

We may supply your energy but what we're really here for is to help you get the most out of it. That means giving you the best possible service. If you have any feedback or ways we can help you better, we'd love to hear them.

Visit us online at synergy.net.au/contact

Give us a call:

- 13 13 53 for residential customers.
 Monday to Friday between 7am and 7pm AWST, excluding public holidays.
- 13 13 54 for business customers.
 Monday to Friday between 8am and 5pm AWST, excluding public holidays.
- +61 8 6212 2222 for calls outside Western Australia.
 Monday to Friday between 7am and 7pm AWST, excluding public holidays.
- TTY 13 36 77

 if you have hearing or speech difficulties.
- TIS **13 14 50** for telephone interpretation services.

Or you can write to us:

Customer Services
 Synergy
 GPO Box K851
 Perth WA 6842