

Credit Management Policy

Credit Card Customers

If you pay by credit card or non-direct debit primary methods of payment and your payment does not go through, our process is:

- at 1 day overdue we'll send you a reminder sms and email that your invoice is overdue and asking if everything's OK
- At 7 days overdue - we send you a second reminder and email, warn of suspension and offer an option to chat about payment plans
- If we don't hear from you, at 7 business days after your suspension notice we'll suspend your service and send you an sms and email
- At 14 days overdue we'll send you a final notice via post and/or email if no payment or payment plans have been put in place
- At 21 days overdue the final notice expires, and we try and contact you via phone & email. This continues until the next bill date approaches which is generally at the one month overdue mark
- If we still can't contact you at this point, after numerous attempts, we disconnect your service and the matter will go to a debt collector agency which will incur additional fees that will be added to your account; you will be sent a letter of demand and the debt collectors will continue to contact you

Direct Debit Customers

If you pay by direct debit and your payment does not go through:

- We will try to contact you to advise what has happened, and our system will automatically attempt to debit your account seven days later unless you have made a payment, or contacted us to set up a payment plan
- At a second declined payment, we will generally suspend your account
- We will send you a final notice anywhere from 11+ days on a second decline 7 days after your final notice is issued it expires, and contact is made the same as per credit card customers

Payment Plans

If you have set up a payment plan and your payment does not go through:

- You will be suspended on the expiry date of the payment plan which is generally 3 days after the initial payment plan date, or for bank accounts whenever the payment declines
- You will remain suspended until payment has been successful, which is immediate for credit card payments, 4 business days for bank account direct debit and up to 3 business days for Bpay