

AGL Direct Debit bill smoothing Terms and conditions

You request AGL, until further notice, to debit your account as described, any amounts which AGL Retail Energy Limited, AGL Sales Pty Ltd, AGL South Australia Pty Limited, AGL Sales (Queensland Electricity) Pty Limited and AGL Sales (Queensland) Pty Limited may debit or charge you through the AGL Direct Debit plan.

In proceeding with this application you accept and understand the terms and conditions of this direct debit agreement and authorise the financial institution and AGL (User ID's 348045, 348041, 018325, 061841, 061843, 100195) to direct debit my account via the Bulk Electronic Clearing System (BECS) in payment of my energy account.

Terms and Conditions:

- If after 6 months, your regular Bill Smoothing Payments do not cover your total annual AGL energy consumption costs (pro-rata), your regular payments will be automatically revised and the balance rolled over into the next period. This also applies in the case of the reverse happening. We will write to you 14 days prior to any changes to your AGL Direct Debit authority. At the end of the 12 month period any undercharging or overcharging will be adjusted in accordance with our regulatory requirements.
- Should payments fall on a non-business day, payment will be deducted from your financial account or credit card on the next business day.
- If at the time of processing sufficient funds are not available, a dishonour fee on that payment may be charged by both your financial institution and AGL to cover reasonable administrative and processing costs.
- AGL may discontinue your AGL Direct Debit payment option if two consecutive payments are refused by your financial institution. You will then have to pay your energy bills using another AGL payment option.
- This service is not available on some passbook savings accounts.
- This service is only available on Visa and MasterCard credit cards.
- If your credit card has reached its expiry date, please inform us of the new details 3 business days prior to the next payment.
- Normal bank transaction fees, merchant service fees and Government taxes may apply.
- If your bank details change at any time or you wish to alter your agreement we require a new authority. To take effect, a new authority must be received three business days prior to the next payment.
- To alter or terminate your agreement we require notification to be received three business days prior to your next payment.
- All AGL Direct Debit request forms and details will be held in a secure location and not given to any third party provider unless a valid claim is instigated and details are then provided to our sponsor financial institution.
- AGL reserves the right to withdraw this product, stop or change individual payment plans at any time. AGL will provide you with 14 days prior notice of any changes. In the event of AGL ceasing to trade, all payment plans will be cancelled immediately and both you and your financial institution will be notified.
- Should you require any assistance or dispute any agreement details, please contact AGL Customer Service on **1300 133 245**.

Privacy Policy

The personal information we ask you to supply is needed to set up your requested direct debit facility. A failure to provide this information will result in

AGL being unable to complete your request. Your personal information will only be provided to other parties where necessary to provide services on behalf of AGL or otherwise as required by law. You may gain access to your personal information or obtain our Privacy Policy by contacting AGL on **1300 133 245**.

What we require from you

Once you have chosen the AGL Direct Debit bill smoothing plan you must have enough funds in your selected account on the 'Due Date' to cover the amount shown on your bill. If there are not enough funds in your account, your bank may charge us a fee that you will have to pay together with an amount to cover AGL's reasonable administration costs. Your bank may also separately charge you a fee. Before your AGL Direct Debit application can be processed, please pay any of your outstanding AGL accounts.

Please note, if more than two direct payments are refused by your financial institution, AGL may discontinue your AGL Direct Debit bill smoothing plan. You will then have to pay your gas/electricity bill using another AGL payment option.

And remember, please call AGL Customer Service on **1300 133 245** if your banking or credit card details change, we'll send you out a new form so we can ensure our records are kept up to date.

Payment processing fee

Merchant Service Fees may apply to customers who choose to pay their energy bill using the credit card payment option (Option 2 on the Direct Debit application form). The fee is charged on the total amount of the energy bill payment made using a credit card or other card using a credit card payment facility, and will appear as a separate item on the following bill.

To find out if this fee applies to you, the amount of the fee, and for further information please visit [agl.com.au/creditcardfee](https://www.agl.com.au/creditcardfee) or call **1300 133 245**.

Safe and secure

Your details will only be held by AGL and your financial institution.

Postponing a payment

AGL Direct Debit is flexible. If you know there will not be enough funds in your account to pay your energy bill, just let us know at least three working days before the due date on your bill.

Stopping your payment option

If you wish to stop your AGL Direct Debit payment option, let us know at least three working days before the next due date on your bill and we'll arrange the rest for you.

Moving house

If you are moving, simply contact us on **1300 133 245** to arrange your final meter reading. We can then arrange your gas† and electricity† supply at your new address and we'll also transfer your AGL Direct Debit bill smoothing plan.

† Where applicable.