

Choose the best payment method for you



Variable Direct Debit and Recurring Debit

How it works

If you're billed monthly, we will send you your bill 2 weeks before the due date. If you're billed every 7 or 14 days, you'll receive your bill a few days before it is due, so you know how much you've used and the amount owing.

On the due date of the bill, we deduct the full amount owing from your bank account. You'll need to ensure there are sufficient funds in your account on the payment due date to cover the due amount shown on the bill.

If you want to query the amount on your bill, please contact us a few days before the payment due date. We won't debit any money from your account until the query is resolved. You can still query a bill after the payment date.

SmoothPay

How it works

SmoothPay 'averages' your annual electricity and piped gas costs to smooth out the highs and lows of your bills. With SmoothPay, you make regular direct debit payments of the same amount. You choose how often to make payments, whether it's weekly, fortnightly or monthly*. You can make payments to fit in with your pay cycle or what's most convenient for your lifestyle, and if you need to make a change, say from weekly to fortnightly payments, that's not a problem either – just give us a call, and we can arrange this over the phone.

- We send you your monthly bill as usual, so you have a record of how much energy you've used.
- Any prompt payment discount that you are eligible for is applied to your account automatically as long as you keep to your payment schedule.

- We review your account periodically to make sure your regular payments are consistent with the amount of energy you're actually using. If your payment does need to be adjusted, we'll give you at least 10 days' notice before the revised payment amount is deducted from your bank account.
- If you decide that SmoothPay is not working for you any more, just give us a call, and we can arrange another payment method for you. We need 2 business days' notice to cancel your SmoothPay agreement. If you've used less electricity or gas than you've paid for, this will show as a credit on your next bill. If you've used more electricity or gas than you've paid for, we'll advise you of the outstanding amount, and you'll need to pay that within 14 days.

**Monthly payments can't be scheduled for 29, 30 or 31 of the month.*

Important notes for Variable Direct Debit, Recurring Debits and SmoothPay

- Once your desired payment method is set up for monthly billing, your first payment may be taken 10 days later and will cover everything owed on your account that day. If you are on weekly/fortnightly billing, then your first payment may come out of your bank account a few days later and will cover anything owed on your account on that day.
- If you change your bank and/or account, you can cancel your payment authority at any time by writing to us. Just complete a new form and send it to us with your new bank details. Alternatively, residential customers can log in to Online Services at contactenergy.co.nz/signin and complete a direct debit form online.
- If you have SmoothPay and cancel it, you may need to pay the full amount owing within 14 days.
- If there are insufficient funds in your bank account on the payment due date, the payment request will be rejected, and you may be charged fees by your bank (to your bank account) to cover administration costs incurred. If you are billed monthly then we will try again after 14 calendar days, debiting the total amount due. If you are billed weekly or fortnightly then we will try again after 3 calendar days, debiting the total amount due.

SmoothPay terms and conditions

Introduction

SmoothPay spreads your annual electricity, natural gas and reticulated LPG payments evenly throughout the year so that your regular payments are consistent. You will still receive your normal monthly energy bill so you can keep track of your usage.

These SmoothPay terms and conditions must be read together with our general terms and conditions of supply for residential and business customers. If there are any inconsistencies between the two, these terms and conditions will prevail.

Eligibility

SmoothPay is available for residential and business electricity, natural gas and reticulated LPG accounts.

For the avoidance of doubt, SmoothPay is not available to PrePower customers, Time of Use customers and Collective Billing customers.

Payment methods

SmoothPay payments must be paid by direct debit from your nominated bank account. If you change your bank and/or account, you can cancel your payment authority at any time by writing to us – just complete a new form and send it to us with your new bank details. Alternatively, residential customers can log in to Online Services and complete a direct debit form online.

On the agreed payment day, we deduct the agreed payment amount from your bank account by direct debit. SmoothPay does not allow any credit card, debit card or pre-loaded debit card payments.

Because you pay by direct debit, you're guaranteed to receive any applicable payment discount as long as you keep to your payment schedule. Your payment discount will be credited to your account when your bill is produced as long as all of your SmoothPay payments have been paid in full on the arranged dates.

Your SmoothPay contract will continue to operate until cancelled, either on your instruction to us or through a breach of these terms and conditions.

SmoothPay payments

We will jointly agree on your regular payment amount based on information we have of your energy usage and divide this into weekly, fortnightly or monthly payments – whatever suits you best.

You will be liable for all energy charges billed to your account, irrespective of whether your regular payment amount paid through SmoothPay is sufficient to clear those charges in full.

Your SmoothPay payment amount will be reviewed periodically and may be

adjusted to ensure the regular payments closely match your annual energy costs. If your payment amounts are adjusted, we will advise you at least 10 calendar days prior to the new amount being paid from your bank account.

Credit balances will not be refunded, except where your SmoothPay contract is cancelled or in cases of hardship (as it is intended that credit balances will build up in summer to cover your increased usage in winter). Reviews of your account will ensure your payments are adjusted accordingly to absorb any credit over the next 12 months.

You cannot make additional payments or cancel a scheduled payment, as your regular SmoothPay payments are set to be consistent with your energy costs. You can defer a scheduled payment for up to 5 days. Call us at least 1 business day before your payment is due and let us know so that we can update your details so your arrangement can continue without any interruptions.

You must ensure that you have sufficient funds in your bank account to cover the arranged payments. If your payment is dishonoured, we may terminate your SmoothPay contract and you must catch up the payment. You must also repay any prompt payment discount that you may have received in advance. We will try to debit your account again after 10 days. In cases where your payments are made weekly, your next scheduled payment will be direct debited before this catch up payment.

Cancelling Smoothpay

You can cancel your SmoothPay arrangement up to 2 business days before the next regular payment amount is due to be paid from your bank account. Otherwise, cancellation will be effective from immediately after the next payment date. Please contact us to cancel your SmoothPay arrangement. You must pay the outstanding debit balance in full within 14 days of cancelling a SmoothPay arrangement for any reason.

You may not be eligible for SmoothPay on any account that has had a SmoothPay contract cancelled within the last 12 months due to a breach of our general terms and conditions of supply for residential and business customers. Also, if you cancel your SmoothPay contract, you will not be eligible to rejoin SmoothPay for 12 months.

Any remaining credit or debit balances will be included on your next bill. If you leave Contact and you have a debit balance on your account, you will need to arrange payment of the remaining balance on the due date shown on the final bill. If you have a credit balance, you will be refunded by direct credit or by cheque on closure of your account. We will use the bank account provided for the direct credit to refund your money unless you instruct us otherwise.

Contact reserves the right to change any of these terms and conditions at any time.

Conditions of Authority to accept Direct Debits

1 The Initiator:

For Variable Direct Debit

For monthly payments, the Initiator:

a Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically).

The advance notice will include the following message:

"Your payment of \$..... will be directly debited from your bank account on (initiating date). To change this, please contact us at least two days before this date."

OR for weekly/fortnightly payments, the Initiator:

a Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least 2 business days before the date when the Direct Debit will be initiated. This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically).

The advance notice will include the following message:

"Your payment of \$..... will be directly debited from your bank account on (initiating date)."

b May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

c May, upon receiving written notice (dated after the date of this Authority) from a bank to which I/we have transferred my/our account, initiate Direct Debits in reliance of that written notice and this Authority from the account identified in the written notice.

2 The Customer may:

a At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.

b Stop payment of any Direct Debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

c Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without

notice being given in terms of 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of the Direct Debit back to the Initiator through the Initiator's Bank, PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

3 The Customer acknowledges that:

a This Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.

b In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.

c Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other disputes lie between me/us and the Initiator.

d Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:

- the accuracy of information about Direct Debits on Bank statements
- any variations between notices given by the Initiator and the amounts of Direct Debits

e The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4 The Bank may:

a In its absolute discretion conclusively determine the order of priority payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.

b At any time terminate this Authority as to future payments by notice in writing to me/us.

c Charge its current fees for this service in force from time-to-time.

Application for Variable Direct Debit, Recurring Debits & SmoothPay



To complete this application, you might need to refer to your bill.
FreePost your application back to us in the envelope provided.

If you have any questions, email us at help@contactenergy.co.nz or call our Customer Care team on 0800 80 9000.

For SmoothPay, fill out **Sections A, B** and **C**.
For Variable Direct Debit, fill out **Sections A** and **C**.

For all payment types, remember to sign the form

Section A – Your energy account details

Please complete the details of the energy account/s you would like to pay by direct debit.

Energy account name/s
> Title > First name(s) > Last name > Title > First name(s) > Last name

Supply address
> Number > Street > Suburb > Town or City

Daytime phone Email
> Area code > Number

Please list the energy account/s that you would like to pay by direct debit. *For SmoothPay, one direct debit form per account number is required.*

Energy account number/s

Section B – SmoothPay

Please complete the details of the energy account/s you would like to pay by direct debit.

Amount Starting date Frequency: Weekly Fortnightly Monthly
> Dollars > Cents > Day > Month > Year *Monthly payments can't be scheduled for 29, 30 or 31 of the month.

Amount in words

Section C – Pay by Direct Debit

Bank account name
The account name as it appears on your bank statement.

Bank account details
> Bank > Branch > Account > Suffix

Bank name

Bank branch

To appear on your statement

I/We authorise you, until further notice in writing, to debit my/our account/s with all amounts that Contact Energy Ltd (hereafter referred to as the Initiator), the registered Initiator of the Authorisation Code below, may initiate by Direct Debit. I/We acknowledge and accept that the Bank accepts this Authority only upon the conditions listed on the reverse of this application.

Names/and signature/s
> Day > Month > Year

> Day > Month > Year

Authority to accept Direct Debits
Not to operate as an assignment or agreement.

Initiator's Authorisation Code

Approved