

SmoothPay terms and conditions

Effective 17 March 2015

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 into 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 preloaded 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 five days. Call us at least one business day before your payment is due and let us know so that we 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 two 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 which has had a SmoothPay contract cancelled within the last twelve 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 re-join 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, the remaining balance will be direct debited from your bank account 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.

