

We understand that sometimes the unexpected happens and your payment is late. If you know you will be making a late payment in advance, you can simply set up a payment plan to let us know the date that you will be able to make payment. Setting up a payment plan helps to avoid late charges and service restrictions.

How do I arrange a payment plan?

You can easily arrange a payment plan with us at no additional cost:

- Online via the Buddy Telco app (24/7)
- Livechat with one of our friendly customer service team, Monday to Friday, 9am–5pm (AWST), 11am–7pm (AEST)

What happens immediately if I miss my payment?

We will be in touch via SMS and by email to let you know that we are missing your payment. We'll also ask that you arrange a payment plan as soon as possible. If we do not hear from you, and payment still hasn't been made, then we will contact you via **SMS** and **email** to let you know that we may need to restrict your service(s) no earlier than **5 working days from the restriction notice**.

Are there late fees associated with missed payments?

Direct debit: A \$5.50 missed payment fee is charged for each declined transaction. If payment is missed, our system will attempt to debit the payment again within 7 days unless there's a payment plan.

All other payment methods: There is a late payment fee of \$10

Will my services be restricted?

We will contact you via SMS and email in the event of a missed payment. If we do not receive any contact from you, and you do not set up a payment plan on your account, then we will be in touch via **SMS** and **email** to let you know that your services may be restricted no earlier **than 5 working days from the restriction notice**. We are here to help, but you must be willing to work with us for any overdue payments.

Payment Plans:

You can set up a payment plan to reschedule the date your payment will be taken from your bank account or credit card; you can also spread the payment over multiple smaller payments in a payment plan. The payment plan you set up must be completed within the current billing period (for example, if you receive your invoice on the 5th of each month, you must complete the 'payment due' by 4th of the next month).

If you miss any payments in an arranged payment plan you will automatically be sent back to receiving a restriction warning. If you miss a payment in a second payment plan your services are at risk of being restricted.

What happens if my services are restricted?

You will need to contact us to arrange payment during service restriction. If you're experiencing financial hardship, then you may qualify for additional support, and the above timeframes for restriction will not apply to you. For more information, please read our financial hardship policy [here](#).

The service restriction will result in your broadband service being slowed to 1Mbps/1Mbps until payment is made.