

Credit Card Customers

If you pay by credit card 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 4 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 5 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

Bank Account 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 For Bank Account Customers

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.

Direct debit via Credit Card, Debit Card or Bank Account with Financial Hardship Arrangements

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 4 days overdue - we send you a second reminder SMS and email that your invoice is overdue and offer an option to chat about payment plans
- At 9 days overdue – we'll send you a third reminder SMS and email that your invoice is overdue and you may risk credit management action being taken on your account
- If we don't hear from you after sending you these notices, we will send you a 10-business day notice of upcoming restriction of your account
- If we don't hear from you, at 10 business days after this notice,
- we'll suspend your service and send you an sms and email to let you know
- One day after your service is restricted, we'll send you a termination warning via email if no payment or payment plans have been put in place
- If we don't hear from you five business days after the termination warning, we will send you a termination notice via email.
- If we still can't contact you five business days after the termination notice, 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
- Details on how to set up financial hardship arrangements can be found in our [Financial Hardship Policy](#)