

INFORMATION ABOUT OUR INVOICING AND PAYMENT PROCESSES

The below information is what you need to know about Tangerine's invoicing and payment processes. We hope this information will make your invoicing experience with Tangerine an easy and seamless one.

When you need to pay your invoice

When you purchase a new service from Tangerine you are required to pay your first month's plan fees upfront at checkout. Within 2 business days after your first service is activated, you will receive a payment receipt outlining all fees that you paid upfront.

Your monthly invoice will then be made available to you via our Self-Care Portal one month after your first service becomes active (unless you've requested to receive it by email).

Your payment due date will be detailed on your monthly invoice and will be 14 days from your invoice issue date (unless otherwise specified on your invoice). We ask that you pay your invoice by the due date to avoid late payment fees and maintain access to your service(s).

Paying your invoice

Direct debit

At check-out, the credit or debit card you used for payment is automatically encrypted and stored to pay for the full amount of your monthly invoice via direct debit on the due date specified in your invoice. You can change to a non-direct debit payment method after sign-up (fees may apply). For more information about direct debits see our Direct Debit Request Service Agreement on our [policies page](#).

You can set up or change a direct debit for your Tangerine account by:

- Logging into the [Self Care Portal](#)
- Selecting the 'Payment' tab and then 'Direct Debit Set Up' and filling in the required details.
- Pressing the 'Update' button to save your details.

Payment fees (where applicable)

Direct debit from a bank account and direct deposit are our free payment methods.

We accept once-off or recurring direct debit payments via credit or debit card. A surcharge of 1% for Visa/Mastercard and 2% for American Express applies to all payments (including direct debits) made from a credit or debit card. Other forms of once-off payments we accept include Pay by Phone, BPay, PayPal and Post Billpay. For further details about these payment methods, see the FAQs on our website. For these forms of payment, a fee of \$3.50 applies. A surcharge of 1% also applies for all payments made by PayPal.

If you have direct debit set up, please ensure that you have sufficient funds available at the time of the automatic debit (invoice due date) to avoid a bounced payment fee of \$10.00. Part payment of your invoice is not accepted and will put your service(s) in risk of suspension and disconnection until your overdue account balance is paid in full. All service(s) will be jointly suspended and none will be reconnected until your overdue account balance has been paid in full.

Why you need to pay your invoice

If you have not applied for or set up an existing payment assistance arrangement on your account, we may suspend your service(s) if full payment of your overdue account balance is not made within 14 days of your invoice due date. Prior to suspension of your service(s), we will first attempt to contact you by email and/or SMS to warn you that your service(s) are to be scheduled for suspension, and to provide you an opportunity to make payment, or to contact us for financial hardship assistance.

If you have a mobile service, a suspension fee of \$10 per mobile service will apply and this fee will continue to be applied each bill cycle until full payment of your overdue account balance is made, or until your service(s) are disconnected. If you have an nbn[®] service, you will continue to be charged the full plan fee each billing cycle until full payment is made, or until your service(s) are disconnected.

Disconnection of your service(s)

Following suspension of your service(s), ongoing failure to pay your overdue account balance in full may result in disconnection of your service(s). Prior to disconnecting your service(s), we will first attempt to contact you by email and/or SMS to warn you that your service(s) are to be scheduled for disconnection, and to provide you an opportunity to make payment, or to contact us for financial hardship assistance.

If your service(s) are disconnected, the following consequences may apply:

- If you have a mobile service(s) with us, you will lose access to your mobile service, meaning you will be unable to access data or make and receive calls, including to emergency services.
- If you have nbn[®] service(s) with us, you will lose access to the internet and any service that requires internet access, including voice services.
- If you have voice service(s) with us, you will be unable to make or receive any calls, including to emergency services.
- Disconnection of all More service(s) will be permanent, and we will not reconnect your existing service(s).
- You will still be required to pay your overdue account balance, including any suspension fees. Failure to pay your overdue account balance may impact your ability to purchase new services with us.
- As your service(s) are being disconnected due to non-payment, this may be disclosed to a Credit Reporting Body and/or collection agency and this information may be added to your credit file with a Credit Reporting Body.
- Your debt may be passed to a collection agency.

Financial hardship

If you are experiencing financial hardship, we may be able to offer you suitable assistance options under a payment assistance arrangement, such as a tailored payment plan or payment extension.

Our Payment Assistance policy and application form can be found on our [financial hardship page](#). We offer help based on your individual circumstances and on a case-by-case basis. There is no charge to apply for or access an arrangement for financial hardship assistance.

Contact us

If you have any questions about our payment processes, or for payment-related requests, please contact our Customer Service team on 1800 211 112.