



Facility Agreement

Bill Buddy Pty Ltd
ABN 31 106 055 181

Dated 14/10/2024

This Agreement is made between:

Bill Buddy Pty Ltd ABN 31 106 055 181 of 3/56 Santa Cruz Blvd, Clear Island Waters, Queensland ("Bill Buddy") And

{{b.entity_name}}

Of

{{b.address ' ' b.suburb state ' ' b.postcode}}

("Biller")

1. The Biller provides goods or services to its customers in return for payment ("Customer Payments").
2. The Biller wishes to make use of Bill Buddy's Direct Debit Request facility to recoup its Customer Payments in terms of specific instructions provided to Bill Buddy by the Biller, in a form requested by Bill Buddy (the Biller Authority Form).
3. The Biller wishes to contract Bill Buddy to provide payment options for the Customer Payments in terms of specific payment directions provided to Bill Buddy by the Biller's customer.
4. Bill Buddy's charges to the Biller for providing the service will either be deducted from each Customer Payment or paid by the Biller, as the Biller shall nominate, in the amount as set out in the Schedule. If the Biller does not make such a nomination, the charges will be deducted from the Customer Payments.
5. The parties agree to be bound by the terms and conditions appearing on the attached Bill Buddy Account Terms and Conditions document.

Schedule

The Biller will pay Bill Buddy the following amounts, which will be paid in accordance with item 4 above. Bill Buddy will provide Online accounting to the Biller for all deductions, or Report at the Biller's request.

Transaction Fees

Unless otherwise noted all transactions have a fee of \$1.49. In addition to this if a debit or credit card is used to make the transaction an additional merchant fee of 2.2% (if using Visa / Mastercard) or 4.4% (if using American Express / Diners Club) of the gross transaction value is payable.

Amounts relating to Biller registration:

Application processing fee: Nil

Amounts relating to Bpay:

BPAY Sub-Biller Establishment Fee: \$200 (once off establishment for your organisation as a Bpay Sub-Biller, if required).

Amounts relating to administration requests to Bill Buddy:

Setup of customer: \$1.99 (this fee only applies when you request Bill Buddy to set up a customer in the system instead of doing it yourself online instead of doing it yourself online. This fee does not apply to Billers who upload their customers details in bulk using our standard bulk upload systems).

Variation of customer or schedule details: \$1.99 (this fee only applies when you request Bill Buddy to vary a customers details or schedule information in the system instead of doing it yourself online. This fee does not apply to Billers who upload their customers details in bulk using our standard bulk upload systems).

Abnormal & Discretionary Amounts relating to all facilities:

Dispute Administration Fee: \$22 per dispute (this fee is charged when Bill Buddy is required to respond to its bank regarding a disputed transaction).

Late Information Fee: \$55 (this fee is charged if Bill Buddy makes a request for information/documentation in accordance with the Account Terms and Conditions and the requested information/documentation is not supplied by the requested date).

Chargeback Fee: \$99 per chargeback (this fee is charged if a dispute results in a transaction being reversed and Bill Buddy being debited for the disputed amount by its bank. This fee is in addition to the amount of the actual chargeback).

Large Amount Validation Fee: 2.2% of transaction amount and applies to any transaction exceeding \$1,000 for Direct Debit, Web Pay and Pay-By-Phone or exceeding \$5,000 for BPAY. (Validation documentation will need to be provided by the Biller as follows: Validation documentation for a credit card transaction consists of a copy of the front and back of the credit card and a drivers licence along with a signed authority if not already provided. Validation documentation for a direct debit bank account transaction consists of a copy of a bank statement (transaction data can be blacked out) or deposit slip showing the account name and number and a drivers licence along with a signed authority if not already provided. Please note Billers should not break large transactions down into several amounts less than \$1,000 to avoid this fee as the system will recognise these transactions and apply the Large Amount Validation Fee).

No Documentation Fee: \$198 per instance (this fee is charged when Billers with a DDR Indemnity agreement with Bill Buddy fail to supply a valid DDR Authority upon request).

Refund Fee: \$15 per refund

Bill Buddy may alter the above transaction charges at any time, provided 30 days prior written notice is given to the Biller. Written notice may be provided by email. All quoted charges are inclusive of GST.