



SmoothPay Terms and Conditions

1. Customer credit balances that develop over periods of lower use will offset the shortfall that occurs during higher periods of use. For this reason, no refunds apply to the SmoothPay arrangement.
2. Customers wishing to cancel a SmoothPay arrangement must do so at least two business days prior to the next payment date.
3. When a SmoothPay arrangement is cancelled or terminated for any reason, a minimum three month stand down period will apply before a customer is eligible for a SmoothPay arrangement.
4. Payments dishonoured by the bank three times in a six-month period without 'catch up payments' being made can lead to the termination of a SmoothPay arrangement.
5. The Lines Company will review your SmoothPay account on a six-monthly basis (earlier if required) and if necessary, adjust the payments to ensure the regular payments closely match your annual cost. If the regular payment amounts are adjusted, we will advise you at least 10 days prior to the amount being deducted from your bank account.