Direct Debit agreement for solar and home product contracts

This agreement outlines our commitment to you as a Direct Debit customer and your rights and responsibilities throughout the Direct Debit process. It applies to you where you enter into a Direct Debit arrangement with us in connection with either the:

- Customer Contract for the **outright purchase** of a system (Solar PV and related products, Hot Water, Heating, Cooling or other home products); or
- Origin **Solar Flex** Generation Power Purchase Agreement,

(collectively referred to as a **Solar and Home Product Contract**). It does not affect or supersede any prior payment arrangements you have entered into with us for other products and services.

Our commitment to you

We'll provide you with at least 14 days prior notice if we change any terms of this agreement.

We'll keep all information about your nominated bank account private and confidential, only to be disclosed at your request or that of your financial institution in connection with a claim made about an alleged incorrect or wrongful debit.

We will deduct payments as follows:

For an outright System purchase:

- If you are paying under a payment plan, we will deduct the amount due on your customer account, as set out in the tax invoice you will receive after your purchase, on the 8th day of each month starting a minimum of 14 days after your installation has been completed (each a Due Date). We will cancel your Direct Debit once your invoice has been paid in full.
- If you are not paying under a payment plan, we will deduct payment from your account, to a maximum of the outstanding part of the amount due on your customer account, after any deposit has been applied in or towards payment of the amount due, 14 days after your installation has been completed (each a Due Date). We will cancel your Direct Debit once your invoice has been paid in full.
- If you terminate your Solar and Home Product Contract after the expiry of any applicable cooling off period and after a pre-installation inspection has occurred (unless the contract is terminated because we change the contract price prior to installation), we will deduct the amount of the cancellation fee, as set out in the tax invoice you will receive after you cancel, 14 days after the date of the invoice (Due Date). We will cancel your Direct Debit once your invoice has been paid in full.

For Solar Flex:

- We will deduct the amount due on your customer account for charges payable by you under the Solar Flex Agreement on the 9th business day of each month (each a Due Date). We will cancel your Direct Debit if your Solar Flex Agreement is terminated.

If for any reason the payment is unable to be deducted from your account on the Due Date:

- **For an outright System purchase:** we will attempt to deduct the amount due on each subsequent day until the payment is successful, you make the payment another way or if applicable, we terminate your Direct Debit (other than where your credit card has expired, in which case we will contact you to update your credit card details); and
- **For Solar Flex:** we will contact you to make the payment via another available method. We may also have rights under the Solar and Home Product Contract where you fail to pay.

Your rights and commitments to us

You must ensure:

- your account information supplied to us is correct by checking it against a recent statement from your financial institution;
- your nominated account can accept Direct Debits through the Bulk Electronic Clearing System (BECS). Direct Debit through BECS is not available on all financial institution accounts; and
- sufficient funds are available in the nominated account to meet a payment on its Due Date.

Where you consider a payment has been initiated incorrectly, or there is a discrepancy in a payment amount, please contact us immediately so we can address your query.

You must advise us in writing if:

- your nominated account is transferred, closed or the Direct Debit is cancelled. You must do so as soon as you become aware of this change; or
- you wish to change your bank account or personal details. To take effect for your next Direct Debit payment, we must receive your request at least 10 business days before that Direct Debit Due Date.

This paragraph applies for an outright System purchase

If sufficient funds are not available, we reserve the right to cancel the Direct Debit payment schedule arrangements by your nominated Financial Institution, and to arrange with you payment in full via an alternate payment method.

You may terminate your Direct Debit payment schedule at any time by calling or writing to notify us or your Financial Institution at least 4 business days prior to your next payment date, as long as you arrange for full payment via an alternative method as set out below.

If you notify us of the termination of your Direct Debit payment schedule, we will use our best endeavours to notify your Financial Institution as soon as we can after the cancellation.

If your Direct Debit payment schedule is cancelled (by you or your Financial Institution), you must arrange for the following:

- If you are paying under a payment plan, immediate payment in full of all outstanding instalments as set out in your tax invoice for the purchase, via a bank cheque or other payment method agreed to by us.
- If you are not paying under a payment plan, payment in full of all outstanding amounts as set out in your tax invoice for the purchase, on the day the installation is complete, via a bank cheque or other payment method agreed to by us.
- If you terminate your Solar and Home Product Contract after the expiry of any applicable cooling off period and after a pre-installation inspection has occurred (unless the contract is terminated because we change the contract price prior to installation), payment in full of the cancellation fee as set out in your tax invoice for the cancellation fee, 14 days from the date of that invoice, via bank cheque or other payment method agreed to by us.

This paragraph applies for Solar Flex

- Payment by Direct Debit is a requirement of your Solar Flex Agreement. As such, you may not terminate your Direct Debit arrangement while the Solar Flex Agreement remains on foot.

Fees and Charges

- We'll notify you of any return unpaid transactions and any applicable fee will be added to your account.
- If your nominated bank account has insufficient funds to cover a payment you are responsible for any costs we incur as a consequence of covering payment.
- If you have any enquiries regarding stops, cancellations, or require payment assistance, you can contact us on **1300 791 468**.

Customer Authorisation

You authorise:

1. Origin to arrange for funds to be debited:

   a. from your nominated account (the details of which you provided to us over the phone at the time you entered into the Solar and Home Product Contract, or in the Direct Debit application form provided to you by us)

   b. for an amount that is the amount due on you customer account, which Origin (User ID no. 401938 or 405766) may debit or charge you through the Bulk Electronic Clearing System (BECS) until further notice in writing;

2. Origin to verify the details of your nominated account with your financial institution; and

3. your financial institution to release information allowing Origin to verify your nominated account.

- This authorisation is to remain in force in accordance with the terms described in this Direct Debit agreement and the Solar and Home Product Contract.