



EvenPay® Terms and Conditions (as at 22 July 2020)

1. ABOUT EVENPAY®

- (1) These Terms and Conditions apply if you have chosen to pay your energy bills through EvenPay®.
- (2) EvenPay® averages out your payments to us for your energy supply over a period of twelve months based on your expected annual consumption and your current circumstances (such as concession entitlements or any government rebates), so that you pay the same amount on a weekly, fortnightly or monthly basis.

2. BEFORE YOUR EVENPAY® ARRANGEMENT COMMENCES

- (1) You must have no debt with Lumo Energy prior to the commencement of your EvenPay® arrangement.
- (2) Prior to the commencement of your EvenPay® arrangement you must provide:
 - (a) if paying by direct debit, a completed direct debit request, or
 - (b) if paying by Centrepay, either your consent to deduct the amount from your Centrelink payment, or notification from Centrelink that your Centrepay payment arrangement has been set up.
- (3) If we have not received any information required under **clause 2(2)** prior to sending you a bill, you will be required to pay that bill by the due date on the bill. If you don't pay that bill on time you will forego any applicable Early Bird Discount (**EBD**).
- (4) We will confirm your EvenPay® arrangement in writing and will commence deducting the agreed amounts at the agreed frequency subject to receiving any information required under **clause 2(2)**.

3. AFTER YOUR EVENPAY® ARRANGEMENT HAS COMMENCED

- (1) At the end of each billing period, we will issue you with a bill that shows the charges you have incurred and the payments you have made in that billing period. Your balance may be in debit or in credit.
- (2) You will not receive the EBD for any billing period in which a payment is not received by us or is subsequently dishonoured.
- (3) If your account balance becomes significantly in arrears, you should contact us to change to your payment amounts.
- (4) If your account balance is in credit and you request a refund of that credit amount, we may adjust your payment amounts accordingly.
- (5) If any circumstances change that are likely to affect your annual consumption (eg. you have additional people move in with you) or your payment amount (eg. your entitlement to a concession), you should notify us as soon as possible and we will adjust your payment amounts accordingly.
- (6) If you request an adjustment to the payment frequency or method (and provide any applicable information under **clause 2(2)**), we may agree to a new EvenPay® arrangement with the requested payment frequency and/or method in accordance with these Terms and Conditions.
- (7) Any adjustments made to your EvenPay® arrangement will be confirmed in writing, with a new start date.

Lumo Energy, PO Box 4136, East Richmond, VIC 3121

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4. REVIEWING AND CHANGING YOUR EVENPAY® ARRANGEMENT

- (1) We will review your EvenPay® arrangement on a regular basis (at least once every 6 calendar months). You agree that, where our review indicates a need to increase or decrease your EvenPay® amount, we may vary your EvenPay® amount by providing you with 14 days written notice. If you are paying through Centrepay and have provided consent for us to vary your Centrelink payments, we will vary the EvenPay® amount with Centrelink. If you have not provided consent to vary your Centrelink payments, you agree to change your payment amount within 14 days of being requested to do so.
- (2) We may change these EvenPay® terms and conditions at any time by providing you at least 14 days notice in writing.

5. MOVING PREMISES ON EVENPAY®

- (1) If you are moving premises and you choose to remain with us for your energy supply, you may continue to pay by EvenPay® at your new premises if you notify us. However we may increase or decrease your payment amount to reflect the tariffs and charges applicable to your new premises. Any credit balance on the final bill at your old premises may be transferred to your new premises. Any debit balance on the final bill at your old premises must be paid in full by the due date on the bill.

6. ENDING YOUR EVENPAY® ARRANGEMENT

- (1) If you wish to end your EvenPay® arrangement, you must provide us with 2 business days prior written notice.
- (2) We may end your EvenPay® arrangement by giving you prior written notice if:
 - (a) we do not receive any of the agreed payments from you;
 - (b) any of your payments are dishonoured;
 - (c) you do not change your payment amount with Centrepay within 14 days of our request;
 - (d) we agree to your request for a new EvenPay® arrangement in accordance with **clause 3(6)**;
 - (e) you do not notify us or provide timely notification of a change to your circumstances that is likely to affect your annual consumption or payment amount; or
 - (f) we cease to offer the EvenPay® arrangement at any time, as we may determine in our discretion.
- (3) In the event that your account is in credit at the end of your EvenPay® arrangement, any credit balance can be used to pay future bills or may be transferred to any amounts owing on other accounts you have with us, and any surplus will then be refunded to you.

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