



## Credit Card Terms and Conditions

These terms apply to payment made by Credit Card, if you choose this option.

(Effective from 22 October 2024)

In these terms and conditions **Initiator** means Gallagher & Co Consultants Limited - Trading as Adonis Energy.

1. You may not raise a Dispute or reverse the transaction once paid. Disputes must be dealt with according to the disputes process detailed on our website and in our standard terms and conditions. If you believe you have made an error in payment, or think there has been a mistake, contact us immediately at [electricity@adonisenergy.net](mailto:electricity@adonisenergy.net) and we will assist to you to investigate the error so that any Bank fees do not get incurred.
2. Payments by Credit Card will be available using the information provided in the payment section on your invoice.
3. By choosing Credit Card as your payment option the following fees shall apply:

Type	Fee
Credit Card Transaction Fee	3.4% Fixed Rate

- a. You acknowledge that surcharge fees shall be added to your next invoice on payment receipt.
4. If you elect to setup automatic debit using Credit Card and a payment is dishonoured the following fee shall apply;

Type	Fee
Credit Card Dishonor Fee	\$28.00 per dishonor

### 5. Authority over the card and agreement to terms and conditions

- a. By selecting this payment method, I confirm:
  - i. I have authority over the Credit Card or Debit Card that I am using to pay my Adonis Energy invoice; and
  - ii. I authorize the initiator to charge my elected Credit Card or Debit Card with all amounts due on my electricity account either manually as the invoice falls due, or on a monthly basis (or such other period as agreed with Adonis Energy), until I terminate this authority. I understand that invoiced amounts will vary; and
  - iii. I agree to be bound by the terms and conditions set out below.

**6. Terms that apply.**

I acknowledge and agree that the following terms and conditions apply to Credit Card payments:

*Types of credit cards we accept*

- a. You can only make payments using credit cards issued by Visa, or MasterCard and debit cards of the same type.
- b. The option to make payment by credit or debit cards may not be available on all of our pricing plans.

**Storage of card details**

7. You acknowledge that we store part of your card number to identify the card.
8. Your full card details will be stored with our payment processing system which is secured by Secure Pay.

**Use of your card to make one-off or recurring payments**

9. You agree to manually or authorise automatic debiting of your Credit Card for amounts you owe to us on a monthly basis (or such other time period we have agreed with you) until you advise us otherwise. See below for how to advise us of any changes. You can choose to change your selected credit card or payment method, which will then become your default payment method, at anytime. We will use the default preferred method you have selected to process payments for amounts you owe us.
10. If recurring is selected, we will tell you the amount you owe us for the month (or other period agreed with you) and the date we will take payment from your elected payment method 10 business days before we take payment (or such other period as agreed with you).
11. The amount of your invoice is determined based on whether an actual or estimated meter read has been completed. Other fees may be applied to your monthly account, including the surcharge fee (as set out above). For more information on how your invoice is determined, please refer to our Standard Terms and Conditions.
12. All payments taken from your chosen payment method will be in NZ dollars.
13. A record of your payment will be available in your online account after your transaction has been processed.

**Surcharge fee applies to card transactions**

14. All Credit card and debit card payments will incur a surcharge fee which will be added as a separate line item on your next invoice and added to your invoice amount. If you do not wish to pay a surcharge fee, then we recommend internet banking or direct debit to pay your electricity invoices. The applicable surcharge fee is set out at the beginning of these terms and conditions.

**Transactions that decline**

15. If your payment is declined or reversed by your card issuer (including, for example, because your card has expired or you have insufficient funds available), we will let you know when we will attempt to take payment again. If the transaction is declined during another attempt, we will notify you.

