



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 Voice.

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 accountsteam@adonisvoice.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 Voice 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 Voice), 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.

16. You acknowledge that your card issuer may charge us a dishonour fee and that fee will be added to your invoice as a separate line item which you hereby agree to pay. The fee is outlined at the beginning of these terms and conditions.
17. If you have three or more consecutive payments declined or reversed, we may elect (at our sole discretion) to stop accepting credit or debit card payments from you. If we make this election, we will notify you and you will need to pay your invoices by an alternative payment method.

Cancellation, termination and refunds

18. If you wish to cancel a recurring card payment, you can either make a payment via a different payment method at least 3 business days before payment is due to be taken from your stored card, or you can cancel your recurring payment by logging into your online account or emailing accountsteam@adonisvoice.net. We will endeavour to cancel the recurring payment with immediate effect, but there may be circumstances when we are unable to cancel the next payment scheduled.
19. If you are owed a refund pursuant to these terms and conditions (for example if a payment was made in error), we will follow the process set out in our Standard Terms and Conditions and we will refund the payment method that was used to make the payment.

Updating card details

20. You are responsible for ensuring that you update your payment details when you have any changes or receive a replacement card or change card issuers. Please do this by logging into your online account or emailing accountsteam@adonisvoice.net
21. If your payment method or card has been cancelled or expired and you have not replaced it with another payment method or updated your card with us, we will still attempt to process your payment but you should be aware that it may be declined by your card issuer. If this occurs, clauses 14, 15 and 16 above apply.

How to contact us and how we will contact/notify you

22. If you need to get in touch, our contact details are set out on our website adonisvoice.net
23. Where we need to contact you, we will follow the notification requirements set out in our Standard Terms and Conditions.

Changes to these terms and conditions

24. We reserve the right to make changes to these terms and conditions (including adding or removing any terms) at any time, provided that we will give you notice of such change by either posting the change on our website, sending you an email or letter, or including a statement on your invoice alerting you to the change.

25. Credit card Number: EXP date:
 Name on card: CVC:

Signature

Signed by the account holder
Signature
Name:
Date