Direct Debit Service Agreement

Peak Net Broadband Services — Version 1.1 — Effective 4 October 2026

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Approved by: Managing Director, Peak Net Pty Ltd

Issuer: Peak Net Pty Ltd — ABN 74 689 274 566 — Narangba QLD 4504 — peaknet.com.au

> If you've chosen **Direct Debit** as your payment method, this agreement applies to you. It sits alongside our Terms & Conditions and Privacy Policy.

1. Parties to this agreement

This Direct Debit Service Agreement (DDSA) is between:

- **You** — the account holder named at signup (the "Customer")
- **Peak Net Pty Ltd** — ABN 74 689 274 566 — Narangba QLD 4504 — 1300 606 766 — info@peaknet.com.au (the "Provider")
- **Stripe Payments Australia Pty Ltd** (User ID 381920) — acts as the Direct Debit User on behalf of Peaknet under our authority and the BECS framework

2. What you authorise us to do

By signing up with Direct Debit as your payment method, you authorise Peaknet (via Stripe) to:

- Debit the bank account whose details you provided at signup, for the agreed monthly fee and any other amounts owing under your service agreement
- Process the first debit on the day your service is activated (or the first business day after)
- Process subsequent debits on the same day each month (or the next business day if that day is a weekend or public holiday)
- Process additional debits for non-recurring charges (e.g. non-standard installation fees, late fees, equipment non-return fees) after giving you reasonable notice

> Direct debits will appear on your bank statement under the merchant name **PEAK NET PTY LTD** (or similar — the actual descriptor depends on your bank).

3. Amounts and timing

- **Plan fee:** the monthly amount listed in your service plan, charged **in advance** on your billing anniversary

- **Pro-rata:** your first month is pro-rated from the day your service is activated to the day before your next billing date
- **Late payment fee:** $5 may be added if a debit fails and remains unpaid more than 9 days after the original debit date
- **Plan changes:** if your plan changes mid-cycle (you upgrade, downgrade or move), we'll pro-rata the difference and apply it to your next bill
- **Notice of detrimental changes:** if we increase your monthly fee or reduce your inclusions, we'll give you at least 30 days' written notice before the change takes effect — you can cancel without penalty during that notice period

4. Your obligations

By signing up to direct debit, you confirm that:

- You are the account holder (or are authorised to operate the account)
- The bank account details you've given us are correct
- You'll have enough money in the account on each scheduled debit date
- You'll tell us as soon as possible if your bank details change, the account is closed, or there's any other reason a debit might fail
- If a debit fails (e.g. insufficient funds), you'll pay the amount owing as soon as practicable, plus any dishonour fees your bank charges you

5. How to change, pause, or cancel your direct debit

- **Update your bank details:** log in at members.peaknet.com.au, or email info@peaknet.com.au at least 2 business days before your next debit
- **Switch to credit card / Apple Pay / Google Pay:** change your payment method in your customer portal at any time
- **Pause:** if you need to temporarily pause direct debit due to financial difficulty, see our Financial Hardship Policy — we can usually pause, defer, or move you onto a payment plan
- **Cancel direct debit:** you can withdraw direct-debit authority at any time by emailing info@peaknet.com.au — but you'll still need to pay your bill by another method
- **Cancel your service:** you can cancel your Peaknet service entirely at any time (we're month-to-month). Last debit will be your pro-rated final-month fee

6. If you think a debit was wrong

If you believe Peaknet has incorrectly debited your account:

- **Contact us first** — phone 1300 606 766 or email info@peaknet.com.au. We aim to resolve all billing queries within 5 business days
- If you're not satisfied with our response, you can also raise the dispute directly with your bank — they have a "BECS dispute" process

- If it's still unresolved after 30 days, you can escalate to the **Telecommunications Industry Ombudsman** on 1800 062 058 or tio.com.au
- If we agree we debited you incorrectly, we'll refund the amount within 5 business days. If we don't agree, we'll explain why in writing

7. Privacy

Your bank account details are stored by Stripe (our PCI-DSS-compliant payment processor) — not on Peaknet servers. We see only a masked version of your account number. See our Privacy Policy for how we handle your personal and payment information, and Stripe's own privacy statement at stripe.com/au/privacy.

8. Contacting us about direct debit

Phone
1300 606 766

Support Mon–Fri 8am–6pm AEST

Email
info@peaknet.com.au

Complaints: complaints@peaknet.com.au

Post

Peak Net Pty Ltd
Narangba QLD 4504

Online
peaknet.com.au/enquiries

For direct-debit-specific issues (failed debits, updating details, requesting a refund), email info@peaknet.com.au and put **"Direct Debit"** in the subject line. We respond within 1 business day during business hours.