LEGAL POLICY

Billing and Payment Options

2.0

Information about billing cycles and payment methods.

DATE

13 August 2026

ABN

74 101 234 664

1. The three ways you pay

Every charge we make is paid in one of three ways. Your order tells you which applies to each service.

	HOW IT WORKS	IS IT CREDIT?
In advance	You pay before we supply. **This is the default** and applies unless your order says otherwise. Recurring charges are payable in advance for each period.	No
From a pre-paid balance for that service	For charges that depend on what you use — calls, messages, or data outside what your plan includes. Charges are drawn from a balance you hold for that service. See section 3.	No
In arrears	You use the service and pay afterwards. Only where we have given you a **usage credit limit** (section 4) or **approved credit terms** (section 5), or where a project quote you accepted provides for it.	**Yes**

We do not provide credit outside sections 4 and 5. If neither applies to you, nothing we supply is used or delivered before it has been paid for or drawn from a balance you hold with us.

2. Which agreement you are on

How your account works depends on which of our three contracting pathways applies. Where more than one could apply, **the most specific one governs**:

PATHWAY	WHO IT IS FOR	WHERE TO FIND IT
Corporate Master Services Agreement	Customers who sign a master agreement, usually with Service Schedules and Orders for each service	Provided to you
General Terms and Conditions (our standard form of agreement)	Customers on our standard terms who have not signed a master agreement	rwts.com.au/legal
Individual service terms	Customers purchasing a single service or product, on the terms applying to that service	With the relevant quote, order or service description

If anything on this page differs from your agreement, **your agreement prevails** — this page sets out the operational detail.

3. Pre-paid balances

Where a service has charges that depend on your usage, those charges are drawn from a balance you hold for that service.

- **A balance belongs to a service, not to your account.** If you have more than one service running on a balance, each has its own, and we do not move money between them unless you ask us to and we agree.
- **We tell you when a balance is running low** — when you have used **80%** of the amount you last topped up, and again when it is **exhausted**. These notifications are free.
- Usage information may be **up to 48 hours old**, and may not include international usage, usage while overseas, premium services or third-party charges.
- **If the balance runs out, that service stops** until you top it up. There is no debt and nothing to collect, so this is not credit management action. The notifications above are the warning. **Calls to 000, 112 and 106 always work.**
- **Automatic top-ups** are available on request, per service. Every automatic top-up must have a **monthly maximum** that you set, and we will not exceed it without asking you first. You can change or cancel one at any time, free of charge.
- If a service on a balance is cancelled, section 11 applies to whatever is left.

4. Usage credit limits

For a service billed on usage, we may give you a **usage credit limit** instead of asking you to hold a balance. That is an amount of usage you may incur in a month before you pay for it.

- **The default limit is $250 a month** unless your order says otherwise. We tell you what your limit is, and it also appears in the Critical Information Summary for the offer.
- **This is credit.** We are letting you use a service before you pay for it. Because it runs month to month we do not carry out a formal credit assessment, and we do not normally obtain a credit report — but our **Credit Reporting Policy** still applies to the information we hold. If we ever do need to obtain a credit report, we will tell you first.
- **We do not report a default on a usage credit limit** to a credit reporting body. Default reporting only ever happens on approved credit terms.
- We bill you **monthly in arrears** for the usage you incur.
- **We tell you when you reach 80% and 100% of the limit**, free of charge. If you reach the limit, **we bar further chargeable usage** on that service until you pay or we agree a higher limit. Emergency calls, incoming calls and anything included in your plan are unaffected.
- **You can change it.** Ask us at any time to set the limit lower, or to remove it and move the service back to a pre-paid balance. No charge.
- We may reduce or withdraw a usage credit limit on reasonable notice, and immediately if an undisputed amount is overdue. If we withdraw it, the service moves to a pre-paid balance and we tell you.

5. Credit terms

If you need to be billed in arrears more generally, you can **apply for credit terms** using our New Customer Application Form. Applying is free and you are under no obligation to apply.

The terms available are:

- **7 days** from the invoice date
- **14 days** from the invoice date
- **30 days** from the invoice date
- **30 days end of month** — payment due 30 days after the end of the month in which the invoice is dated
- **other terms**, where we agree them in writing

If we approve credit and no term is stated in the approval or your order, payment is due **within 14 days of the invoice date**.

How we assess it. Our **Credit Reporting Policy** explains what information we collect, who we deal with and your rights. Where the applicant, a partner or a proposed guarantor is an individual, the assessment may involve obtaining a credit report. For a company we may obtain a report from a commercial credit bureau.

If the answer is no, we do not just decline. If our assessment shows you could not meet the commitment, or could only meet it with substantial hardship, we will tell you and offer a lower-cost option, a usage credit limit, or a pre-paid alternative instead.

Security and guarantees. We may ask for a security deposit or a guarantee as a condition of approving credit. Where your anticipated spend is more than **$10,000 a month**, we may require a guarantee from a director or another individual. **Nobody has to give one** — but if a guarantee is required and not provided, that may affect whether we can extend credit terms, and we may ask for services to be paid for in advance instead. A guarantor gets the nature and effect of the guarantee explained in writing beforehand and **at least 10 working days** to consider it, during which they may cancel it.

We never require a security deposit or a guarantee for a pre-paid service.

We may review, reduce or withdraw credit terms on reasonable notice, and immediately if an undisputed amount is overdue. If we withdraw credit, the service moves to a pre-paid balance or a usage credit limit, and we tell you which.

6. How to pay

There is always at least one way to pay that carries no charge from us — direct deposit. Where we do charge for a payment method, the charge will not exceed our reasonable cost of accepting payment that way, and we show you the amount before you complete the payment.

Direct deposit / electronic funds transfer

Our preferred method, and free. Pay to the account shown **on your invoice**, quoting the **invoice number** as the reference.

Always pay to the account details on the invoice itself. We may change our nominated account and will show the current details on each invoice. A payment to any other account does not discharge what you owe. If you are ever unsure whether payment details are genuine, call **1300 798 718** before paying — do not rely on details in an email alone.

Card

Pay by **Visa**, **Mastercard** or **American Express** at **rwts.com.au/payment**. Have your invoice number ready.

Surcharges. Until **30 September 2026** we pass on a card surcharge of **1.7% of the payment amount**. This is at or below our cost of acceptance, and it is shown to you before you complete the payment.

From 1 October 2026 we will not surcharge card payments on Visa, Mastercard or American Express, following the Reserve Bank of Australia's Review of Merchant Card Payment Costs and Surcharging and the card scheme rules taking effect that day.

Which date matters. Whether a surcharge applies depends on **the date you pay**, not the invoice date. A card payment made on or after 1 October 2026 is not surcharged, even if the invoice was issued earlier.

Direct debit

Available on request, in two forms:

- **Direct debit with Real World.** Tell us which invoices you want covered — you can scope it, for example to telecommunications invoices but not hardware or professional services. We send you a direct debit request and service agreement setting out how and when deductions are processed.
- **Direct debit through Marmalade**, our invoice payments provider (section 7). This covers **all** invoices we issue you.

Either way, deductions are taken on an agreed date at agreed intervals. If there are insufficient funds at the time of processing, fees may apply as set out in the direct debit service agreement.

To set up either, email **accounts@rwts.com.au**.

What we do not accept

Cheques and **BPAY**. We cannot accept international payments through our invoice payments provider — if you are paying from overseas, email **accounts@rwts.com.au** for alternative details.

7. Our invoice payments provider

We use **Marmalade Australia Pty Ltd** (ABN 56 637 723 196) to issue, process and reconcile payments on our invoices.

- The bank account on your invoice is an account **in Real World's name** that Marmalade operates for us. You are paying Real World, not a third party.

- Marmalade matches your payment to your invoice and may send you **statements and payment reminders on our behalf, under our branding**.
- Marmalade can also administer a **direct debit arrangement** covering all your invoices.
- **We may assign an individual invoice, or our right to payment of it, to Marmalade**, and an assignment may be reversed so the invoice comes back to us. **An assignment does not change what you owe, when it is due, or any of your rights** — including your rights in relation to the service, a disputed charge, payment assistance, or any set-off you had against us before you were told of the assignment.
- If you pay Real World directly on an assigned invoice, **your payment still counts**.

Marmalade may collect information about your business, including credit information, and may hold or access information outside Australia. Our **Privacy Policy** and **Credit Reporting Policy** explain how we handle your information and who we share it with.

8. Invoices and statements

- **Where a service is paid in advance or runs on a pre-paid balance**, we are not required to send a bill. We give you a statement, or make one available in the customer portal, showing your charges, payments, balance and usage for each period — and we tell you before each recurring charge is taken.
- **Where a charge is billed in arrears**, we send you a bill showing the charges, the billing period, the due date, any third-party charges, anything that went beyond a spend limit or included allowance, at least one way to pay that carries no charge from us, and a contact point for billing enquiries.
- **Delivery.** Invoices and statements go by email to the accounts contact you nominate. Tell us at **accounts@rwts.com.au** if that changes.
- **Cycle.** Recurring charges are billed in advance for each period. Usage on a credit limit is billed monthly in arrears. Project work, hardware and time-and-materials work are billed as your quote or order provides.
- **We will not charge you for something more than 160 days** after the charge was incurred.
- **Copies and history.** Ask at **accounts@rwts.com.au** for a copy invoice or an account statement, at no charge.
- **Purchase orders.** If you need a PO number on invoices, tell us at application and give us a standing PO where you have one.
- **Spend management.** See our **Spend Management Tools** page. **No spend limit, bar or restriction ever applies to calls to 000, 112 or 106.**

9. If you think a charge is wrong

Tell us — call **1300 798 718**, email **accounts@rwts.com.au**, or raise it in the customer portal.

- **You must pay the part you do not dispute** by the due date. **You may withhold the part you genuinely dispute** until it is resolved.

- **We will not take credit management action on a disputed amount** while we, the Telecommunications Industry Ombudsman or another recognised third party are investigating it.
- We aim to give you a proposed resolution **within 10 business days**. For a billing error we will resolve it by the end of the following billing period or within 30 calendar days, whichever comes first. If we cannot meet a timeframe, we will tell you why, when we will resolve it, and how to take it to the Ombudsman.
- If the disputed amount turns out to be payable, you have **10 business days** to pay it and we will not charge a late fee or interest on it for the period of the dispute. If it is not payable, we credit or refund it.
- **Please raise a dispute within 12 months** of the charge appearing. Under our General Terms and Conditions that is a request, not a condition — if you raise it later we will still consider it. Under a Corporate Master Services Agreement a 12-month limit applies as a term of that agreement.

10. If an amount falls overdue

An amount can only fall overdue where you are billed in arrears, or in a few specific situations your agreement sets out — an authorised overrun, equipment not returned when a service ends, fraudulent traffic you are responsible for, or a reversed or dishonoured payment.

If an undisputed amount is overdue:

- **Interest depends on your agreement.** Under our **General Terms and Conditions we do not charge interest** on overdue amounts. Under a **Corporate Master Services Agreement**, interest may apply at the rate set out in that agreement.
- We may charge a **late payment fee**, which does not exceed our reasonable cost of following up the amount. We tell you the amount, or how it is calculated, before we charge it.
- We may recover the **reasonable costs we actually incur** in recovering the amount.
- We may **suspend or cancel** a service, following the notice process in your agreement.

We will not charge a late fee or take credit management action while the amount is disputed, while you are discussing or have applied for payment assistance, while a payment arrangement is in place, where the amount went unpaid because of our error, or while a complaint about the same matter is being handled.

If you are having trouble paying, tell us early. Our **Payment Assistance Policy** sets out the help available and how to apply. Applying is free, and we would much rather work something out with you.

11. Refunds and unused balances

- If a service ends for any reason, we **refund the unused part of anything you have pre-paid** for it, pro-rata, within **10 business days**. We may deduct an amount you owe us that is due, payable and not disputed — but not where the service ended because of our breach, because you cancelled after a change that disadvantaged you, because you exercised a right under the Australian Consumer Law, or because you cancelled during a cooling-off period.

- **We do not forfeit a credit or balance because you have not used it.** If you hold a balance and have no active service, we will contact you at least twice to tell you it is there and how to get it back.
- Where you are entitled to a refund, **we pay it to you**. We will not give you a credit note instead unless you ask us to.

12. Contact

accounts@rwts.com.au · **1300 798 718** · Real World Technology Solutions, PO Box 1385, Macquarie Centre PO, North Ryde NSW 2113

Related documents

Credit Reporting Policy · **Payment Assistance Policy** · **Spend Management Tools** · **Privacy Policy** · **Corporate Master Services Agreement** · **General Terms and Conditions** — all at rwts.com.au/legal