

# Online Payments

## Terms and Conditions



Online Payments is a web facility operated by the Central Coast Council (the Council) through its website for the public to pay their bills issued by Council.

These Terms and Conditions of Use constitute an agreement between you (the user) and Council, including the use of information, graphics, and materials provided by Council, and set out the basis of the user's legal relationship with the Council.

### General principles and responsibilities

A bill is a tax invoice issued by Council for services provided by the Council.

Online Payments can only be paid using a current and valid Credit Card.

Council allows for the following credit card types:

- Mastercard; and
- VisaCard (Visa).

Users accessing the Council's website and Online Payments facility acknowledge and accept responsibility for:

- all monetary amounts are in Australian currency (AUD);
- users must provide valid bill details supplied by Council;
- users must provide relevant current and valid credit card details;
- users accept that providing credit card details to Council is an authorisation to charge the user nominated bill amount to the user's nominated credit card account;
- users are responsible for the accuracy of entered information and that if incorrect information may result in non-processing and non-payment of bills and accept that penalties for late payment may be imposed by Council without recourse;
- users acknowledge and accept that Council applies a credit card merchant service fee of up to 1% on transactions of the nominated bill payment amount which will be charged to the user's credit card for a successful transaction;
- users accept that where a declined payment occurs any fees imposed by the user credit card provider are the sole responsibility of the user;
- users accept that the user's credit card provider may charge a transaction processing or usage fee for the payment of the user's bills;
- users acknowledge that declined payment transactions mean that a nominated bill payment will not have been paid;
- users accept that Council may charge a declined payment fee where payment is declined due to insufficient credit card funds or incorrect user-supplied information;
- users accept that Council has no authority and will not intervene or represent the user in discussions on a payment transaction whether the transaction was successful or declined for any reason;
- user is responsible for ensuring sufficient funds are available for a successful payment transaction;
- users acknowledge that payment transaction history is the property of the Council;
- users acknowledge and are responsible for validating payment transactions and where a user believes a payment transaction is incorrect or was not processed as entered or is unauthorised, must commence investigations by advising Council in writing in the first instance;
- users accept that where a dispute exists between the user and the user's credit card provider for resolution purposes or verification/balancing purposes that Council may provide relevant payment transaction information to the credit card provider or Council's banking institution, without user notification; and
- users accept that Council has sole discretion in determining if a transaction is valid or invalid without reservation and further accepts that Council is not responsible for its third-party credit card processors, its online payment system and interfaces with associated processors, and bank processing arrangements.



## **Fees**

Council charges a credit card merchant service fee of up to 1% of the user-nominated payment amount for using Council's Online Payments facility. A user of the nominated credit card may be charged a fee for using the credit card by the credit card issuer/financial institution.

Fees or charges applied by a credit card provider are the responsibility of the user or owner of the nominated credit card used to pay Online Payments. This includes fees or charges for successful and declined transactions.

## **Privacy**

Personal information collected through Online Payments includes your credit card details and account information. This information is required to process your bill payments and may be shared for these purposes between the Council, credit card providers, and financial institutions associated with online payment processing by the Council.

## **Acceptance and changes to these Terms of Use**

You acknowledge and accept that your use of Online Payments indicates your acceptance of these Terms of Use.

These Terms and Conditions of Use are the current Online Payments Terms and Conditions of Use and it replaces any other Terms and Conditions of Use for Online Payments published by Council to date. Council may at any time vary these Terms and Conditions of Use by publishing the updated Online Payments Terms and Conditions of Use on this website.

By accessing or using Online Payments, you accept that Online Payments has provided you with sufficient notice of the variation.