



BPAY

Paying your bill is
as easy as can B



bpay.com.au

Save time paying your bills with BPAY

BPAY® is a simple way to pay your bills. You can access BPAY through your Internet and phone banking service and make payments to more than 15,000 Billers Australia-wide.

A huge number of businesses, operating across many different industries and sectors, now offer BPAY as a payment option. Many people are already using BPAY to pay their phone, water and energy bills, but did you know that you might also be able to pay your children's school fees or your veterinary bill using BPAY or even top up your superannuation fund?

The easy and safe way to pay

If you haven't already used BPAY, it's quick and easy to learn. Simply access your financial institution's Internet or phone banking service and you can pay virtually all your bills in one go.

BPAY payments are processed within the security of your financial institution's phone and Internet banking system. The only party who is authorised to have access to personal financial information is your financial institution. Many Australians have already embraced BPAY, with 70% of bill payers using BPAY in 2007.

*Source TNS, BPAY Usage and Awareness study 2007

To pay with BPAY follow these simple steps

- 1 Register for Internet or phone banking with your financial institution, if you haven't already done so.
- 2 Look for the distinctive BPAY logo on your bills.

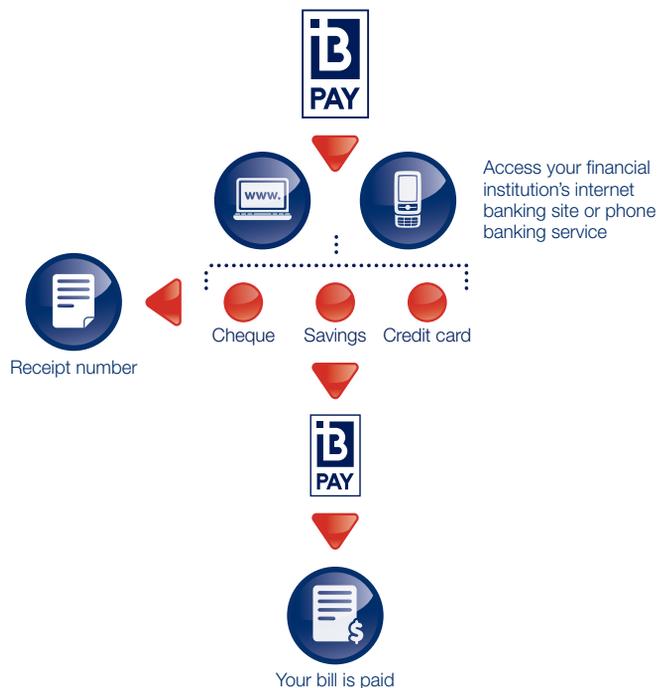


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Sample only

- 3 Log on to your Internet banking site or call your phone banking service.
- 4 Select the BPAY or bill payment option and follow the simple instructions to pay your bill.
- 5 Record your receipt number so that you have a record of your transaction if you need to trace your payment.
- 6 Follow the simple instructions to start the bill payment process again (if you wish to pay more than one bill in one sitting).

It's easy paying bills with BPAY



Make payments at any time, from a range of accounts

Using BPAY, you can pay bills when it suits you – seven days a week, day or night. BPAY lets you make payments from a cheque, savings, debit or transaction account. Some Billers also allow you to make payments through BPAY using a credit card account. Most Internet banking services also allow you to schedule payments for a later date through BPAY.

Remember, with BPAY, you can pay multiple bills in one sitting. This could dramatically reduce the time you need to pay your bills.

Start paying your bills with BPAY today. It's as easy as can B.

To find out more about how easy it is to pay your bills with BPAY, go to the Frequently Asked Question section of our web site www.bpay.com.au or contact your financial institution for more details.



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