



### **Specific conditions relating to notices and disputes for direct debit**

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator may only send a direct debit if you have:

- asked the initiator to send it, and
- agreed the amount of the direct debit.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

### **Credit Card and Debit Card Terms and Conditions**

1. These Credit Card and Debit Card Terms and Conditions are to be read in conjunction with Nova Energy's General Terms and Conditions.
2. We reserve the right to make changes to these Terms (including adding or removing any terms) at any time. Where the changes are material, we will communicate this to you with as much advanced notice as possible.

#### **Card Payments**

3. You can only make credit or debit card ("Card") payments by using Visa, MasterCard or American Express credit and debit cards.
4. Card payment may not be available on all pricing plans. We will let you know if this affects you.
5. Card payments will incur a card processing fee which will be displayed, for reference, as a separate line item on your next invoice. The processing fee is set out in our schedule of fees on our website, and may change from time to time. If you do not wish to pay a fee, then do not use a credit or debit card to pay your invoices (instead consider using an alternative payment method such as direct debit).
6. Should your Card payment be dishonoured by your Card issuer, we may charge you a dishonour fee. This fee is also set out in our schedule of fees, available on our website.
7. If you are owed a refund for a payment made on your Card (for example if a Card payment was made in error), we will refund the Card that was used to make the payment. If we need to make a refund that is higher than a payment taken from your Card (e.g. if you have a credit balance after closing your account, or are owed a credit for other reasons), this will be refunded to your bank account.
8. We use secure payment gateways to validate all Card transactions.

#### **Card Payment Authorities**

9. You can register an authority with us ("Authority") to directly debit your Card for the full amount due on each of your bills. The instructions on how to do this are set out on our website.
10. By registering an Authority with us to charge your Card, you acknowledge you have understood these Terms and Conditions and agree to be bound by them.
11. We reserve the right to terminate any Authority and require you to pay your bill by an alternative method.
12. You may set up an Authority for a Card which is not in a Nova account holder's name, but the Card holder must sign the Authority.
13. We may ask your Card issuer to verify the signature provided on the Authority.
14. Payments will continue to be made in accordance with the Authority until you advise us otherwise. We will endeavour to cancel the Authority with immediate effect but there may be circumstances where we are unable to cancel the next payment scheduled.
15. We reserve the right to request a manual authorisation from your Card issuer at any time.
16. You are responsible for updating your Authority details with us when your Card expires.
17. You are responsible for updating your details when you change Card issuers or receive a replacement credit card with a new card number.