



Regular Payment Arrangements

Regular Payment Arrangements can be either a recurring payment or an instalment.

A Recurring Payment: is an agreement between you (the cardholder) and a merchant in which you authorise the merchant to bill your card account at regular intervals (e.g. monthly or quarterly) or at intervals as agreed by you.

The amount may differ or be the same for each transaction. eg. You may ask your local gymnasium to charge your monthly membership fee to your Australian Defence credit card each month.

An Instalment Payment: represents an agreement between (the cardholder) and a merchant in which you preauthorise the merchant to bill your card account with a fixed amount at pre-determined levels for a pre-determined time.

eg. You may have purchased a new television from a local appliance store and are being billed by the merchant for a fixed amount in multiple periods until a defined date.

If you would like to set up a Regular Payment Arrangement, please contact our friendly staff at your local ADCU branch or contact 1300 13 23 28.

For more information on Regular Payment Arrangements [click here](#)

What are my responsibilities with Regular Payment Arrangements?

Regular Payment Arrangements are an agreement between you (the cardholder) and the merchant. You should keep a record of all Regular Payment Arrangements you have established with merchants and store them in a safe place. A template for recording your Regular Payment Arrangements is available from the Australian Payments Clearing Association website. [Click here](#) and use the template provided to record all your regular payments.

You are responsible for notifying the merchant when your account details change, including a change in card number and/or change of card expiry date. Either contact your merchant by phone, mail or internet and follow their instructions; or [click here](#) to generate a Change in Account Details letter to your merchant. We recommend you keep a copy or a record of any Change in Account Details letter sent to your merchant and your earlier Regular Payment Arrangements. These correspondences will be required if your merchant does not comply with your request in a timely manner and you decide to dispute any incorrectly charged regular payments.