

## FAQs FOR CUSTOMERS WHO WISH TO SIGN UP FOR A RECURRING PAYMENT ARRANGEMENT ON THE SP APP WHICH IS AVAILABLE WEF 1<sup>ST</sup> OCT 2020

### CESSATION OF DBS / POSB RECURRING PAYMENT ARRANGEMENT

#### 1. Why has SP ceased my existing Recurring Payment arrangement which I set up with DBS using my DBS / POSB credit card?

We are streamlining the set-up for our Recurring Payment options so that all Recurring Payment credit card arrangements will be registered on our SP Utilities app. By enabling customers to set up their Recurring Payment arrangements on the App, we intend to give customers more control and flexibility in managing their Recurring Payment arrangements with SP.

#### 2. Why is it not possible for SP to maintain my existing Recurring Payment arrangement with DBS until Jan 2021 and make the switch a seamless process?

Your existing arrangement will be maintained until 31 Dec 2020. If your bill is due on or after 1 Jan 2021, you will have to pay by alternate means until you are able to set up a Recurring Payment arrangement on the App with your DBS card with effect from 1st Jan 2021. We have tried to make the transition period as short as possible and have provided various other payment options for you.

#### 3. What other payment options do I have now that my Recurring Payment arrangement has been cancelled?

We have several other payment options as listed below:

- One-time payment on the SP Utilities App with any Visa, MasterCard® or American Express® card of your choice;
- Recurring Payment on the SP Utilities App (DBS/POSB credit cards will be available from 1 Jan 2021);
- GIRO – please find enclosed a GIRO form for your use;
- Internet Banking at your bank's website;
- SingPost Self-Service Automated Machines (SAM), AXS stations or DBS/POSB/OCBC ATMs;
- Post Offices and 7-Eleven stores.

#### 4. Besides the App, are there any other channels for me to set up a Recurring Payment arrangement with my credit card?

No. All Recurring Payment credit card arrangements must be set up on the App. By enabling customers to set up their Recurring Payment arrangement on the App, we intend to give customers more control and flexibility in managing their Recurring Payment arrangements with SP.

#### 5. Currently I am not required to sign up for an online account with SP to set up a Recurring Payment arrangement with my credit card. How can I set up a Recurring Payment arrangement without an online SP account?

We are sorry that this is not possible. All users must register for an account on the App before they can set up a Recurring Payment arrangement on the App. The account on the App replaces the form which users would have been required to fill up previously when setting up a Recurring Payment arrangement.

## 6. Can I use my DBS / POSB credit card to set up a new Recurring Payment arrangement?

Yes, you can use your DBS / POSB card to set up a Recurring Payment arrangement on the App from 1 Jan 2021.

## 7. Can I pay with other credit cards? Can you tell me which ones are accepted? Are there any benefits?

Yes. Other cards are also accepted on the App. As the benefits are governed by the terms & conditions which you have with your bank, please refer to your bank for more information.

## 8. What benefits can I enjoy if I set up a new Recurring Payment arrangement on the SP App for my SP utilities bills?

You will have more control and flexibility in managing your Recurring Payment arrangements with SP. You can set up a Recurring Payment arrangement at any time and terminate it any time without the hassle of calling us or your bank. We provide a single point for you to set up a Recurring Payment arrangement with any Master, Visa or Amex card of your choice.

You may also enjoy special rebates or promotions from your bank when you set up a Recurring Payment arrangement on the SP App.

Setting up a Recurring Payment arrangement will save you the hassle of remembering to make payment every month. You will receive immediate notification on the SP App each time your payment is successfully charged to your card. You will also receive notification on the SP App for any unsuccessful charging.

## 9. If I use my POSB Everyday credit card to make an ad-hoc payment on the SP App or set up a Recurring Payment arrangement, will I enjoy rebates from DBS?

The rebates are governed by the terms & conditions which you have with DBS. DBS has confirmed that their current terms and conditions enable you to continue enjoying the rebates for Recurring Payment arrangements. However, as DBS' terms and conditions are subject to change, you may wish to check with DBS for the latest information.

## **WHAT IS RECURRING PAYMENT?**

### 10. What is a Recurring Payment arrangement?

This is a new payment method introduced to bring you greater convenience by allowing seamless utilities bill payment every month without the hassle of having to remember to make payment. Once your utilities bill is ready, the SP Utilities App automatically charges the amount to your saved debit/credit card seven (7) days before the payment due date.

### 11. Who can use the Recurring Payment function?

All users registered on the App will be able to set up and use the Recurring Payment function for their utilities bills on the App.

### 12. Which cards are accepted under this arrangement?

Currently, all major debit and credit cards issued by UOB (American Express®, MasterCard and Visa) are accepted for payment.

Visa, Master & AMEX cards issued by other banks will be accepted wef 1 Jan 2021.

### 13. How does Recurring Payment work?

If you are on a Recurring Payment arrangement, the App will deduct the amount from your saved debit/credit card seven (7) days before the payment due date. You will receive an email confirmation once payment has been successfully processed.

### 14. Why does the deduction happen seven (7) days before the payment due date?

This mechanism ensures that you will not miss your payment due date in the event that your Recurring Payment arrangement was unsuccessful. It gives you time to use alternative payment methods to pay your bill before the due date to avoid any late charges.

### 15. Can I make partial payment under this arrangement?

No, you must make full payment of your utilities bill for all Recurring Payment arrangements.

### 16. Is there a limit to the amount I can pay under this arrangement?

There is no limit to the amount. However, the payment will be subject to your card limit.

### 17. How long will it take for the billing organisation to receive the bill payment?

Once your payment has been successfully processed, it will be reflected on the App. You will also receive an email confirmation of the payment.

## **SETTING UP**

### 18. How do I activate a Recurring Payment arrangement on the App?

If you have an existing debit/credit card saved with us, you will be prompted to enable a Recurring Payment arrangement after you have made a utilities bill payment. Otherwise, you can also activate the Recurring Payment arrangement via **My Profile > Payment Methods > Add Credit/Debit Card**.

### 19. How do I know if my Recurring Payment set up is successful?

You will receive an email confirmation at your registered email address. In the App under **My Profile > Payment Methods**, you will also be able to see a "Recurring" label against your debit/credit card details.

### 20. How many cards can I use to set up a Recurring Payment arrangement for my account?

For each utilities account, you will only be able to set up a Recurring Payment arrangement using one (1) debit/credit card. An account cannot have more than one Recurring Payment arrangement using multiple debit/credit cards.

### 21. I have more than one utilities account. Can I use the same debit/credit card to set up Recurring Payment arrangements for different accounts?

Yes, you can set up the Recurring Payment arrangement using the same debit/credit card for multiple utilities accounts.

## 22. Can I set a future date or scheduled instruction for my recurring bill payment?

Currently, we do not have this function.

## 23. When will deduction take place after I have set up a Recurring Payment arrangement?

Deduction will take place seven (7) days before the payment due date of your latest bill. If you have set up a Recurring Payment arrangement less than seven (7) days before the payment due date of your latest bill, please pay using other payment methods.

## 24. I am currently on a GIRO or DBS/POSB recurring arrangement. What happens when I subscribe to the Recurring Payment arrangement on the App?

Since the App will deduct the amount seven (7) days before the payment due date, it will take precedence over your GIRO or DBS/POSB recurring arrangement. If the deduction on the App is unsuccessful, your GIRO or DBS/POSB recurring arrangement will deduct the amount on the payment due date.

## 25. Am I able to set up a Recurring Payment on other channels for my utilities bill?

Currently, the Recurring Payment arrangement is only available on the App.

## 26. Is the Recurring Payment function only for SP utilities bills? Can I pay other utilities bills that are currently payable via the App?

Currently, the Recurring Payment function on the App is only available for SP utilities bills.

## CHECKING PAYMENT TRANSACTIONS

### 27. How can I monitor my payment history and status?

You can check all past transactions and monitor the status of newly made payments via the **'Pay'** tab in the app. You should also receive an email confirmation each time a payment is made.

## UNSUCCESSFUL PAYMENTS

### 28. What happens if my payment is unsuccessful?

In the event that your payment is unsuccessful (e.g. your debit/credit card has expired, or has insufficient credit balance/limit), you will receive an email notification to inform you of the unsuccessful transaction.

You will then need to make payment using alternative methods before the payment due date as your Recurring Payment arrangement would have lapsed and would no longer be in place for your future bills. If you would like to reactivate your Recurring Payment arrangement, you can set it up again via **My Profile > Payment Methods > Add Card**.

### 29. Why has my payment failed?

This may be due to a number of reasons. Kindly contact your issuing bank for clarification and assistance.

## DEACTIVATING RECURRING PAYMENTS / CHANGING PAYMENT METHODS

### **30. Can I deactivate the Recurring Payment arrangement at any point in time?**

Yes, you can deactivate your Recurring Payment arrangement at any time by visiting **My Profile > Payment Methods > Select Card**. However, kindly ensure you pay your bill on time using alternative payment methods since you are no longer on a Recurring Payment arrangement.

### **31. If I disable my Recurring Payment arrangement, does it take effect immediately?**

Yes, if you disable your Recurring Payment arrangement, it will take immediate effect. However, there will be no refund made if your Recurring Payment arrangement is disabled after payment has been successfully deducted.

### **32. What should I do if I dispute the charges in my bill?**

You should disable your Recurring Payment arrangement so that the bill will not be debited from your debit/credit card.

### **33. I have lost my debit/credit card that I used to set up my Recurring Payment arrangement on the App. What should I do?**

Please contact your issuing bank for assistance to cancel the card, and re-enter another valid debit/credit card for your Recurring Payment arrangement via **My Profile > Payment Methods > Add Card**.

### **34. I've recently been issued a new debit/credit card number as a replacement card from the one I saved in the app for Recurring Payments. What should I do?**

You may change your debit/credit card saved with us and input the new debit/credit card details by going through the same Recurring Payment set-up via **My Profile > Payment Methods > Add Card**.

### **35. What if I want to use other payment methods after I have set up the Recurring Payment arrangement on the App?**

If you are on a Recurring Payment arrangement but would like to sign up for GIRO instead, please cancel your Recurring Payment arrangement on the App. You can go to **My Profile > Payment Methods > Select Card**.

### **36. Can I make an ad-hoc payment on the App if I am on the Recurring Payment arrangement?**

If you would like to make payment via another card that is not set up for Recurring Payment, you may cancel your Recurring Payment arrangement, before making your one-time payment.

## OTHERS

### **37. I have set up a Recurring Payment arrangement for my account but my family member has paid the bill for me. Will the bill still be charged to my debit/credit card?**

The amount paid by your family member will be nett off from your outstanding bill and any remaining outstanding amount will be debited from your debit/credit card.

**38. Can I use UNi\$ to pay for my utilities bill if I am on Recurring Payment?**

No, you cannot use UNi\$ to pay for your utilities bill once you are on the Recurring Payment arrangement.

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