

## Multiflex Australia

# Best Practice Policy – Accepting Credit Card Payments

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Please note all these procedures are in place for the protection of you the customer, the integrity of your credit card and Multiflex Australia.

## Card Present Transactions

Multiflex Australia may require one or all the following to transact via credit card:

1. Payment to be made by inserting or tapping cards.
2. Confirmation of ID with Drivers License or other government issued photo ID.
3. All transactions will need an email address or mobile number so a digital receipt can be provided.

## Card Not Present Transactions

We welcome customers to pay for goods via credit card when not present on the following provisos:

1. Verification of identity – the name on the card must match the name of the purchaser.
2. Provision of a billing address / business address and delivery address.
3. Provision of a mobile number.
4. Please note that goods will not be dispatched to the purchaser until such time as the funds have cleared to the Multiflex Australia bank account (usually 24 hours).

Note this applies to all types of card not present transactions – via phone, email, e-commerce or other methods.

## International Transactions

Multiflex Australia does not accept credit card payment for transactions originating outside Australia. We welcome international transactions and accept payment via electronic funds transfer (EFT) to our nominated bank account.

## High-Volume Payments

Multiple Transactions

1. If multiple transactions are to be made, authorisation is required for each individual payment and clearance to the Multiflex Australia bank account.

## Recurring Payments

1. A written agreement will be required, authorising:
  - a) Transaction amounts
  - b) Frequency of charges
  - c) Duration of permission granted
  - d) Card holders signature

## Refunds for Card Transactions

Please note refunds will only ever be made to the original payment card. No other refund method is available for card transactions.

## Large Transactions

Multiflex Australia will only accept credit card transactions up to AUD\$5,000. Any transactions over this amount may be made via EFT or wait for each individual payment of AUD\$5,000 to clear to the Multiflex Australia bank account.

## Requests for EFT Payments

We are available at any time to provide you with details to make a payment to the Multiflex Australia bank account.

## Credit / Debit Card Surcharge

Please note that all transactions made via credit and debit card will be inclusive of fee of 2.2% of the order total, inclusive of GST. This fee as stipulated by the ACCC is an on-cost only fee - by law, an organisation may only charge what it costs them to process a transaction.

Transactions paid for via electronic funds transfers do not attract a fee.

## Shipping / Delivery of Goods

All requests for shipping of goods for all transactions will be completed with the Multiflex Australia provider of our choosing. This best practice to ensure you receive the goods ordered in a timely and secure manner. We use several suppliers including Australia Post, providing tracking and a proven record of delivery.

## Right of Refusal

Multiflex Australia reserves the right to refuse to accept payment by credit card of any individual. This refusal to accept payment by this means still leaves an individual the option to make payment via electronic funds transfer.