

FREQUENTLY ASKED QUESTIONS

Accounts Department

When do the Monthly management fees start and finish?

We will charge your MMF on the 5th of each month, \$40 per account. If you onboard in the middle of the month your first MMF will begin the following month. Once your accounts have been settled or put into a Long-Term Settlement your MMF's will reduce to \$20 per account until your final invoice has been settled.

How can I check the balance owing to Debt Angel Solutions?

You can contact our accounts department via email at accounts@debtangelsolutions.com and they will send you an updated balance and/or statement of account.

Am I able to pay manually without using Ezidebit?

Yes, we allow clients to process their payment directly if they are able to assure payment will be received on time. However, if two consecutive payments are missed, we will request to reinstate your payment plan via Ezidebit.

Can I move my payment arrangement to a different date?

Yes, we can reschedule your payment, however we request you give us a minimum of 48 hours wherever possible to ensure your payment is not already in process with the direct debit company. This will also ensure you do not receive any dishonour fees.

Can I cancel my payment for this week and add it to the end of my payment plan?

Yes, we can cancel a payment maximum of 5 times during the duration of your time with Debt Angel

Solutions, as long as you have been making prompt payments along the way. If required, we are willing to further help you by adding the missed payment to the end of your payment plan with no penalty.

Can I change my account details for my Ezidebit account?

Yes, please send new bank details to our accounts team – accounts@debtangelsolutions.com and we will update your Ezidebit account.

Can we put our payment on hold for a certain period of time?

We understand life changes and we pride ourselves on being able to accommodate our clients and their needs. We look at each request separately and consider your payment history and any extenuating circumstances leading to the request. With our client liaison angel, you will be supported throughout the process to achieve your goals.



Can I request dishonour fees or failed payment fees to be waived?

Yes, you can request to have your dishonour fee waived if you have a valid reason. We can then make the request to Ezidebit on your behalf.

Are there charges involved using Ezidebit?

Yes, Ezidebit charges processing fees.

- First-time payments - a \$5.50 fee.
- Set up fee along with a \$1.73 processing fee.
- Plus \$0.28 SMS fee for each scheduled payment.

Can I request a refund for my payment?

From time to time, if required we can consider a refund of your payment if deducted incorrectly or something unexpected comes up and you NEED the money, however it is important to note that any bank fees incurred in the process will be applied to your account and deducted.

Can you provide a statement of what we've already paid?

Yes, we can send you an activity statement detailing your payments, simply email accounts@debtangelsolutions.com at anytime and request it – or ask your any of the team and they will arrange it to be sent to your email address.



If I am unclear what the invoice is for who do I contact?

If you are unsure, please contact – accounts@debtangelsolutions.com and we can explain your invoice, the type of negotiation it relates to and discuss payment terms and options if necessary.

If I want to know how much I owe to my creditors can you give me that information?

Please refer all enquiries regarding your creditor accounts and balances or interest charges to clients@debtangelsolutions.com they can then source the information you are requiring and come back to you in a timely fashion.

Does my settlement fee include GST?

Your settlement fee is calculated and charged based on the % applied. GST is then calculated and applied to the settlement fee.

How long do I have until payment is due after I've received an invoice from Debt Angel Solutions?

Our accounting software generates invoices with a default payment term of 7 days from the date of the invoice. However, if you are currently enrolled in a payment plan with us or unable to make the full payment, we are more than willing to provide you with an affordable payment plan to help you clear the balance owed to Debt Angel Solutions within a reasonable timeframe. It's important to understand that this arrangement will be regularly reviewed and subject to adjustments as needed.