



**WITH SPEED, PERFORMANCE AND SAFETY, CONSUMERS SIMPLIFY THE
PAYMENT OF HUNDREDS OF AUTOMOTIVE PRODUCTS AND SERVICES**

**The Most Comprehensive Electronic Payment Service
Extends Beyond Basic Utilities with 14,000 Billers**

With the ease of the Internet and phone banking, and the security of a financial institution's banking environment, car owners are simplifying the payment of automotive expenses by using BPAY®.

According to BPAY General Manager Andrew Arnott, regular Internet banking users - more than five million Australians - are demanding a choice when it comes to bill paying, and companies are now responding.

Comprehensive or third party insurance, motor vehicle registrations, car lease payments and automotive memberships were among the more than 171 million BPAY payments worth over \$10 billion made last year - more payments than any other bill payment service.

"Even some parking infringements can now be paid via BPAY," said Arnott.

"People use BPAY because it is the hassle-free, time-saving option to pay bills any time of the day or night, on any day of the year, from anywhere in the world, through the security of their financial institutions' Internet or phone banking system," said Arnott.

For added convenience, consumers can choose from which of their accounts to make the payment (cheque, savings or for some bills by credit card) that can be done immediately or scheduled for a later date.

Amongst BPAY's top 100 billers are these car-related providers:

- AAMI
- AMP/GIO Insurance
- GE Automotive Financial Services
- Insurance Australia Limited
- NRMA
- Royal Automotive Club of Victoria (RACV)
- Royal Automotive Club of Queensland (RACQ)
- Victoria Roads Registration

To find out if a specific company offers the convenience of BPAY, consumers can visit www.bpay.com.au and check the biller database. Alternatively, they can check the paper copy of their bill or invoice, which will display the BPAY logo and biller code.

BPAY FAST FACTS

- BPAY was set up in 1997 to provide consumers with a convenient and secure way to pay their bills and to create a more efficient collection service for billers and financial institutions.

- BPAY continues to grow in popularity with more than 171 million payments worth over \$10 billion processed last year - more payments than any other bill payment service.
- More than 14,000 biller codes covering companies, utilities and government departments now accept payment via BPAY, including Australia's top billers.
- Everyday around Australia, 650,000 BPAY payments are made, with 75 per cent of these paid over the Internet.
- 100 per cent of Australian financial institutions that offer phone and Internet banking offer BPAY – which means more than 163 Australian financial institutions, ranging from banks to credit unions, covering about 90 per cent of the consumer banking market, belong to the scheme.
- Via the new BPAY View service over 350,000 Australians are now receiving their bills online through their internet banking site.

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BPAY Pty Ltd is a wholly owned subsidiary of Cardlink Services Limited (CSL) which is owned by the four major banks, St George and BankWest. The Directors of BPAY Pty Ltd are appointed by these banks to supervise BPAY affairs. BPAY Pty Limited has no direct relationship with billers or end consumers.

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