



MEDIA RELEASE

A Mouse Click Traps More Bills But Australians Are Hungry for Their Virtual Cheese

Sydney, March 26, 2008 - For many Australians visiting the library shelves for information or using a pay phone to stay connected is an awkward inconvenience easily overcome by adopting mainstream technologies, such as the Internet and mobile phones.

And with the pleasure of these conveniences comes the pain of more household bills.

"If you think you are now paying more bills than ever before, you are right," said Andrew Arnott, General Manager, BPAY.

"Australians are wedded to their technology, so it is not unusual for one household to have several mobile phones, an Internet connection and Pay TV," said Arnott. "Ironically, however, it is this very same technology that allows us to pay our bills much more quickly and easily than ever before – no writing cheques, looking for a mail box or standing in lines."

According to BPAY's Annual Usage & Attitudes Study¹, with the widespread penetration of computers, mobile phones and Pay TV, the average number of household bills has soared from 3.4 bills per month in 2002 to 8.2 bills per month in 2007.

The study also cites that eight in 10 Australian bill payers made a payment to an Internet provider in the past month. And more than seven in 10 paid a mobile phone bill in the past month.

The Internet has led to a change in how Australians prefer to pay their household bills. For example:

- Since 2003, there has been a 26 per cent decline in bill payments sent via mail
- There has also been an 18 per cent decline in in-person payments
- Telephone payments have decreased by 31 per cent in five years, while bill payments made via the Internet have increased by 44 per cent over this same period

"So with perhaps less time to spare, Australians are better managing their bill payment commitments via the Internet," said Arnott. "In fact, more than 70% of Australian bill payers have used BPAY in the past 12 months, which makes the service one of the most popular bill payment options in the country."

This familiarity is driving a steady growth in BPAY payments outside basic household utilities, such as tax obligations, insurance installments, superannuation contributions and schools fees.

The study also points to Australians as responsible bill payers with 79 per cent of those surveyed saying they pay their bills on or before the due date. A further 16 per cent of respondents regularly use BPAY's scheduling facility to ensure timely payments.

For the first time, the study also looked at bill payment habits of the youth sector. With the uptake of mobile phones and the Internet, this demographic is receiving bills at a considerably younger age. The respondents indicated that their family's behaviour or advice, and payment information on the bill were the two key influencers in deciding how to pay a bill.

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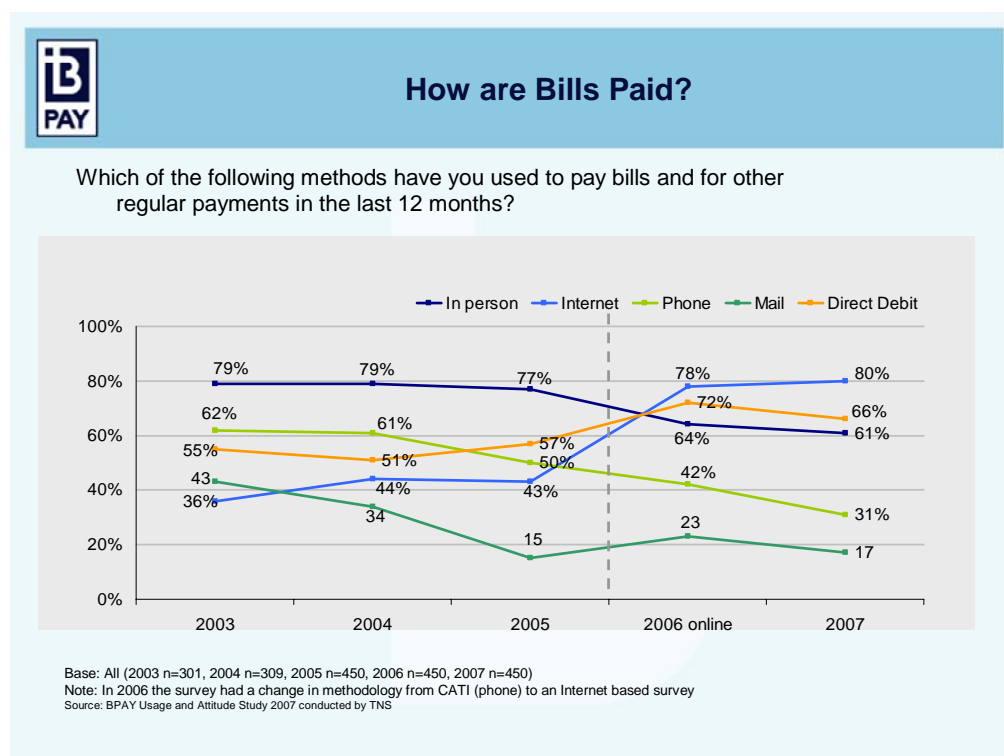
1 The BPAY Annual Usage & Attitudes Study is conducted by TNS

Graphs:

- 1. How Bills Are Paid
- 2. BPAY Awareness
- 3. BPAY Benefits

Media Contact:

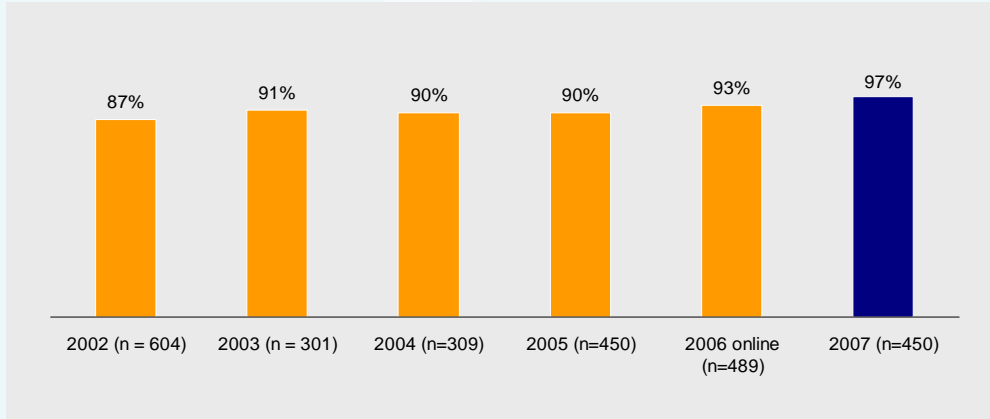
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Total Awareness of BPAY (Spontaneous and Prompted)

Which of the following methods are you aware of that you can use to pay bills?

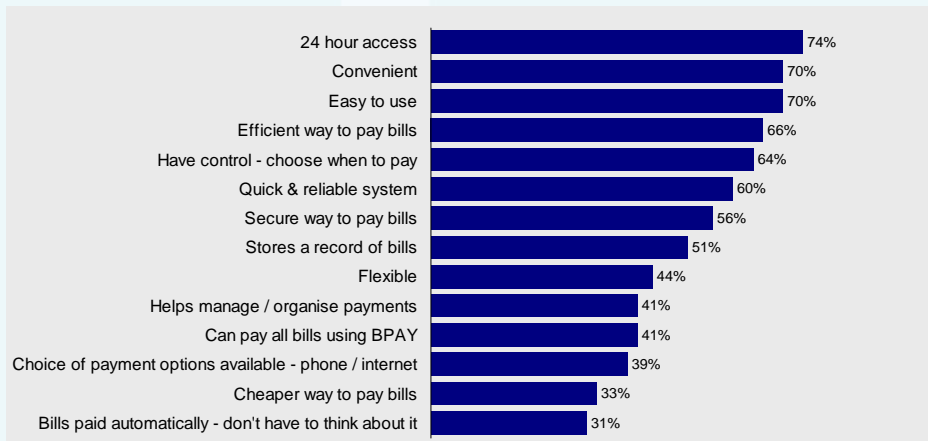


Source: BPAY Usage and Attitude Study 2007 conducted by TNS



Benefits of BPAY

Which of the following benefits do you associate with using BPAY to pay bills?



Base: All n = 450
Source: BPAY Usage and Attitude Study 2007 conducted by TNS