



THE INTERNET SIMPLIFIES BILL PAYING FOR STUDENTS

Not surprisingly, the start of the university year is a time when challenges and change are the norm. And while coping with a daunting study load is overwhelming and working long hours creates a time crunch, taking care of your personal bills shouldn't add to the stress.

Whether living at home or on one's own, being a student usually means paying for a few personal bills – sometimes for the first time. For this, the Internet becomes even more indispensable.

The fastest way to stay on top of bills is as easy as going online. An Internet payment service like BPAY can facilitate bill paying within a familiar and secure environment.

And in terms of bill sums, listed below are the average monthly amounts of some of Australia's most popular payments, according to BPAY's top 100 billers:

Mobile phone:	\$91.40
Landline phone:	\$126
Energy (gas & electric):	\$63
Water:	\$53

"When it comes to bill paying, students today have an advantage over past generations," says BPAY General Manager Andrew Arnott. "They have grown up with computers and use them as a 24-hour resource for information and entertainment."

Now in its 10th year with more than 14,000 billers, 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 institution's Internet or phone banking system.

Consumers can choose from which of their accounts (cheque, savings or debit, and for some bills credit card) to make the payment, either immediately or scheduled for a later date.

"Since paying bills is a boring must-do task, why do things the hard way," asks Arnott. "Paying bills via the Internet is fast, simple and secure – no standing in queues, writing checks or buying stamps."

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 CASE STUDY

Name: Liz Hayward

Occupation: Full time student

For full time, Sydney-based student Liz Hayward, moving out of home meant that she was in control of her schedule, but also responsible for all her personal finance commitments, including paying bills.

Like almost everyone of her generation, Hayward could not imagine life before computers, so using BPAY via the Internet to remain on top of her personal bills was a natural extension of her lifestyle.

“Even though I would not call myself very high-tech, I use the Internet for almost everything – from staying in touch with friends to helping with my university studies,” says Liz Hayward.

Although she only has a few bills a month, such as her home phone and mobile phone, Hayward says that the convenience of BPAY means she always pays them on time.

“BPAY is easy to access and quick to use, and I use it whenever my bills come in.”

With the convenience of accessing BPAY any time of the day or night and the ability to pay her bills in minutes, Hayward can remain in control of her personal bills.

“I know I will continue to use BPAY in the future, and think that it will become even more useful when I have more bills to keep track of,” says Hayward.

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