MACQUARIE

We’re making changes to the DEFT Payer Product Disclosure Statement.

These changes are effective from **27 August 2026** and the updated terms and conditions will be available on our website from this date.

We’ve summarised the changes below that may be most relevant to you.

Updates to DEFT Payer Product Disclosure Statement (PDS)

1. **Cessation of card payments:** Card payments (including credit and debit cards) will no longer be available as a payment method through deft.com.au, effective 1 October 2026. This change applies to both one-off payments and recurring direct debit arrangements set up with a card.
2. **Clarification on payment limits:** We have added a note to clarify that while we make reasonable efforts to enforce the stated payment limits, a transaction may be processed that exceeds these limits in exceptional circumstances.

We’re also making some other minor changes to the PDS to keep it clear and up-to-date.
We’ve added guidance below on how you can pay your DEFT bills following the cessation of card payments.

DEFT payment options

PayID®

PayID is a fast and easy way to pay your bills. Make instant^, fee-free payments via mobile or internet banking using <deftreferencenumber>@deft.com.au. Read our simple instructions on using PayID for DEFT payments.

BPAY®

Pay by mobile or internet banking using the DEFT Biller Code advised by your biller.
Use your DEFT reference number as the Customer Reference Number.

deft.com.au

Pay by bank account with your DEFT profile. Make one-off, future-dated or recurring payments.
Or set up a direct debit arrangement for your biller to debit payments when due*.

Australia Post

Pay in-store at Australia Post via eftpos or cheque. You’ll need a barcode generated by your biller.
This can usually be found on your invoice or levy notice for strata lot owners.

It’s important to know that billers may not offer all payment options.
Please check your DEFT invoice, levy notice, or ask your biller to know which options are available to you.

^PayID payments made on a non-business day will not be settled until the next business day. Some banks may apply a hold or delay on payments to complete fraud security checks.
*Only for billers who offer ‘Biller Initiated Direct Debit’ (BIDD)

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