

Late Payment and Declined Fees FAQ

SpinTel may charge a late payment fee or dishonour/decline fee as agreed and outlined in our [terms and conditions](#).

How much is the dishonour/decline fee and when is it charged?

A dishonour/decline fee of \$15 is incurred when the payment has been declined by your bank on the due date when SpinTel charges the nominated payment on the account. To avoid this fee, you may [pay the bill](#) prior the due date, [update mode of payment](#) when necessary or request for a [payment extension](#).

How much is the late payment fee and when is it charged?

Late payment fee of \$15 is charged after two attempts of failed payment or previous bill/account balance was not paid in full. To avoid this fee, you may request for a [payment extension](#), [update mode of payment](#) when necessary or [pay the bill](#) in advance.

Note: If the payment failed on the extension date requested, a late payment fee will be charged.

Will I get charged both late payment fee and decline fee?

Yes, if the bill was not paid on the second attempt for direct debit payment. If the bill was paid on the 1st time it was declined, you will only be charged the decline/dishonour fee.

What if I've made an arrangement with you? Will I still incur decline/dishonour or a late payment fee?

If you've made a payment arrangement before the due date on your bill, and you paid as promised, no late fee should be charged. However, if you haven't kept the arrangement, or you organise it after the bill's due date, a late payment fee might be charged.

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