BEATING THE ODDS
Member Support - Bill Pay

Bill Pay

Terms of Service

Effective date: 13 August 2026 *Version: 1.0*

Bill Pay provides direct payment of an outstanding or overdue bill that a member is unable to pay themselves. These Terms of Service explain how Bill Pay ("the Service") works, who it is for, and what is expected of members who apply for and receive support. Please read this document carefully before applying. By submitting an application, you agree to be bound by these Terms.

1. Overview

Bill Pay is a Beating the Odds ("BTO", "we", "us", "our") service that pays a member's outstanding or overdue bill directly, for small bills only. Support provided under this Service is capped and is not repayable.

2. Purpose & How It Supports Our Mission

A single unexpected cost can push a person backwards and make getting back in control incredibly hard. Left unpaid, a bill can eat into savings a member is putting toward a home deposit, and can damage a credit score that they will need to rely on later. Bill Pay exists to stop one bill from undoing that progress.

3. Who This Service Is For

Bill Pay is for members facing an overdue bill they cannot afford to pay.

4. Eligibility Criteria

To be considered for Bill Pay, an applicant must:

- Be a current member of the BTO Club.
- Have a bill that is under $2,000.
- Have a bill that is overdue and immediately payable.

Support is provided at Beating the Odds' discretion and is subject to available funding at the time of review.

5. How It Works — Step by Step

1. The member applies and states the bill and amount owing.
2. BTO carries out a simple, supportive assessment of need.
3. Applications are reviewed, and successful applications are approved for support.
4. Funds are provided, often paid directly to the supplier or biller.
5. If the member requires an agreed repayment term for any component of the support, support is offered if difficulties arise.

6. How It Operates

Bill Pay is funded from a dedicated pool made up of grants, donations, and membership contributions. BTO reviews the bill provided by the member and, where approved, pays it directly. Beating the Odds will not pay any bill, or combination of bills, above $2,000 per application.

7. What's Included

- The member's eligible bill is paid by Beating the Odds.
- The member's savings are left untouched.
- The member's credit score is protected from the impact of the overdue bill.

8. Outcomes & Benefits

- A safe alternative to drawing down savings or entering financial hardship arrangements.
- Essential needs are met without the member falling into spiralling debt.
- Progress toward the member's housing goals is preserved.

9. What We Ask of Members

Members are asked to stay on top of new bills going forward, to help prevent falling back into the same position Bill Pay was designed to resolve.

10. Cost & Fees

There is no interest and no fees charged to the member for Bill Pay. Support provided under this Service is not repayable, provided the application was accurate and not fraudulent, false, or misleading (see Section 13).

11. Conditions of Support

The following conditions apply to every member who receives support under Bill Pay:

- Members must be a current BTO member at the time of application and at the time support is provided.
- The bill must be under $2,000. Beating the Odds will not pay any bill, or combination of bills, above this amount.
- The bill must be overdue and immediately payable at the time of application.
- Support is provided once per member per bill, and is subject to available Bill Pay funding.
- Support provided is not repayable, provided the application was not fabricated, false, fraudulent, or misleading.
- Beating the Odds will pay the biller or supplier directly rather than provide funds to the member.

12. Requirements for Applicants

Members applying for Bill Pay must provide the following supporting evidence:

- A copy of the bill, showing the amount owing and the due date.
- Evidence that the bill is overdue and immediately payable.
- Any additional evidence reasonably requested by Beating the Odds to assess need, such as evidence of income or current financial hardship.

13. Fraud, Misrepresentation & Non-Compliance

If an applicant or member is found to have acted fraudulently, provided false or misleading information, or withheld information material to their application, Beating the Odds may:

- Cancel the individual's BTO membership immediately; and
- Bar the individual from holding BTO membership again for a period of three (3) years from the date of cancellation.

Where a member has breached these Terms of Service, Beating the Odds reserves the right to take legal action to recover any funds provided under Bill Pay, and to recover any amount paid on the member's behalf to a biller or supplier.

14. Our Rights

Beating the Odds reserves the right to decline any application, including an application that has already been approved, at any time it is determined the applicant or member does not meet these Terms of Service.

Successful applicants also consent to appearing in BTO social and promotional content where appropriate, with their permission sought and given before any content is posted or otherwise used.

15. Not Financial Advice

Beating the Odds is not a financial institution and does not provide financial advice. Nothing in these Terms, or in any communication relating to Bill Pay, should be relied upon as financial, legal, or taxation advice. Members experiencing ongoing financial difficulty are encouraged to seek independent financial counselling or professional advice.

16. Contact

Questions about Bill Pay, applications, or these Terms of Service can be directed to:

members@beatingtheodds.com.au

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