



BGL Corporate Solutions Pty Ltd

Global Payment Terms and Conditions

1. Introduction

These Payment Terms and Conditions (“Terms”) apply to all payments made to **BGL Corporate Solutions Pty Ltd** (“BGL”, “we”, “us”, “our”) by our clients (“you”, “your”) for any products, subscriptions, or services provided by BGL.

By making a payment, you confirm that you have read, understood, and agree to these Terms.

2. Payment Processing

BGL uses **Stripe** as our secure third-party payment processor. By making a payment, you acknowledge and agree that:

- Your payment information will be processed by **Stripe** in accordance with [Stripe's Privacy Policy](#).
 - BGL stores your bank details securely, but does not collect or store your full credit card details.
 - Stripe supports multiple currencies, and conversion fees (if applicable) are managed by your card provider or financial institution.
 - Any applicable processing fees, transaction fees, or surcharges (including card or platform fees) are passed on to you, the client, and will be displayed at the time of payment or included in your invoice total.
 - You are responsible for any additional charges imposed by your financial institution, card provider, or payment processor.
-



3. Payment Types

BGL accepts two types of payments:

- **Recurring payments** – for ongoing software licences, subscriptions, or service plans.
- **One-off payments** – for single purchases, non-recurring services or credit top-ups.

Your payment type and frequency will be specified in your invoice, subscription, or automated payment agreement.

4. Recurring Payments

If you agree to a recurring payment arrangement:

- You authorise BGL to automatically charge your nominated payment method at the agreed frequency (e.g. monthly, quarterly, annually).
 - Recurring charges will continue until cancelled or until your agreement with BGL ends.
 - You may cancel a recurring payment by providing at least 14 business days' written notice or via MyBGL before your next scheduled payment date.
 - Any outstanding balances at the time of cancellation will remain payable.
 - If your payment method changes, you must update your details promptly to avoid interruption of service.
-

5. One-Off Payments

For one-off payments, the amount is due immediately upon issue of an invoice or at checkout. Access to services or licences may be withheld until full payment is received. One-off payments are non-recurring unless expressly agreed on.



6. Currencies and Conversion

BGL charges clients in local or agreed currencies depending on your country of billing:

- **AUD** - Australia
- **GBP** - United Kingdom
- **NZD** - New Zealand
- **HKD** - Hong Kong
- **SGD** - Singapore
- **USD** - United States Dollar

If your payment method operates in another currency, Stripe or your financial institution may apply a currency conversion rate and fee. These are outside BGL's control.

7. Failed or Declined Payments

If a payment fails or is declined:

- If a payment fails due to insufficient funds or any other reason, we will notify you of the failed attempt, and we may retry to take payment. If further attempts are unsuccessful, we will notify you again and ask that you update your payment method as soon as possible.
 - BGL reserves the right to suspend or terminate access to services if payment is not received.
 - You are responsible for any bank or card issuer fees related to declined or failed transactions.
-

8. Refunds and Credits

Refunds are handled in accordance with **applicable consumer protection laws** in your jurisdiction.

- Refund requests must be made in writing to **accounts@bgllcorp.com.au**.
- Approved refunds will be processed back to the original payment method used.



- Subscription or service fees already paid are generally **non-refundable**, except as required by law or where an error was caused by BGL.
 - Currency conversion differences on refunds may occur due to exchange rate fluctuations and are outside BGL's control.
-

9. Disputed Transactions

If you believe a charge has been made in error:

- Contact **BGL Accounts** immediately at accounts@bglcorp.com.au before raising a dispute with your bank or Stripe.
- You agree not to initiate a chargeback or dispute without first attempting to resolve the matter directly with BGL.

We will investigate and respond within a reasonable timeframe.

11. Changes to Terms

BGL may update these Terms periodically. Revised Terms will take effect immediately upon publication on our website or notification to you.

12. BGL Contact Details

BGL Corporate Solutions Pty Ltd
15-17 Shierlaw Avenue (PO Box 83)
Canterbury, Victoria, 3126
Australia

Telephone: +61 (0)3 9530 6077 / 1300 654 401

Email: info@bglcorp.com.au

Last Updated: 28 October 2025