

IKEA PayTo Service Agreement

Effective Date: 25 June 2026 (v1.0)

Terms & Conditions

These terms and conditions (**Terms**) govern the PayTo Service Agreement with IKEA Pty Limited (**IKEA, we or us**) and the bank account holder to you (**Customer, you and your**) when which authorises us to arrange a payment from your bank account (**Payment Agreement**).

Definitions

account means the account held at *your financial institution* from which *we* are authorised to arrange for payments to be made on your behalf.

account number means the BSB and account number for the *account*.

authorisation means your authorisation of the *payment arrangement* or amendment of the *payment arrangement* with your financial institution.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Mandate Management Service means the secure database managed by NPP Australia Limited on behalf of *our financial institution* and if it supports PayTo services, *your financial institution*.

NPP Addressing Service means the database of account proxy identifiers maintained by NPP Australia Limited.

PayID® means the identifier which *you* have registered in the NPP Addressing Service and which *you* provide to *us* as the identifier for *your account*.

Our financial institution means the institution which processes *payments* under the *payment agreement* for *us*.

Payment agreement means the payment agreement between *you* and *us* which authorises *us* to arrange for *payments* to be made from *your account*.

Payment day means the day that payment by *you* to *us* is due.

Payment means a particular transaction where a payment is made from the account.

Payment agreement creation request means your request to *us* to create the *payment agreement* on your behalf.

Payment terms mean the value, cap and/or frequency of *payments* that you authorise *us* to arrange to be made under the *payment agreement*.

Service Agreement means *the terms of this document*.

Your financial institution means the financial institution at which the *account* is held.

- 1. Establishing a Payment Agreement:** By requesting IKEA to establish a payment agreement, you have consented to us using, disclosing and recording your details, including the account or PayID® details you have provided to us, and the details of the Payment Agreement in the Mandate Management Service operated by NPP Australia Limited as a payment agreement creation request. If your financial institution supports PayTo, your financial institution will retrieve the payment agreement creation request and deliver it to you, for you to view and to authorise at your discretion. Your authorisation of the payment agreement creation request is required to be given to your financial institution in order for the payment agreement to be established. If your account is a joint account, your financial institution may need all joint account holders to authorise the payment agreement.
- 2. Availability of PayTo as a payment method:** Not all financial institutions offer PayTo services. If your financial institution does not offer PayTo services, you will need to select an alternative payment option. You should check:

 - a) with your financial institution whether PayTo is available from your account;
 - b) that your account details are in the correct format or the PayID® which you have provided to us are correct; and with your financial institution if you have any queries about PayTo.
- 3. Viewing the Payment Agreement:** Your financial institution will provide you with a facility to view the payment agreements you have authorised. The method by which your financial institution communicates and delivers the payment agreement creation request to you is up to your financial institution.
- 4. Payments under the Payment Agreement:** As soon as a payment agreement is established, we will arrange for payment to be made from your account. Your order will not be processed until payment is processed and confirmed. We will only arrange for a single payment to be made from your account in accordance with the payment agreement. Payments are single and one-time. You can cancel the Payment Agreement when you have received the authorisation request in your financial institutions environment.
- 5. Your obligations:** It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a payment to be made in accordance with the payment agreement. If there are insufficient clear funds in your account to meet a payment:

 - a) your payment will be unsuccessful, and your order will not proceed;
 - b) you may be charged a fee and/or interest by your financial institution;
 - c) you must arrange for the payment to be made by another method.
- 6. Disputes:** If you believe that there has been an error relating to payments from your account, you may notify us directly so that we can resolve your claim quickly. As an alternative to contacting us in the first instance, you may contact your financial institution. Your financial institution will be able to review the payment agreement in

the Mandate Management Service and the payment/s you believe have been made in error, and if appropriate recover the payment/s (plus interest and charges) from us.

- 7. Returns:** Our normal IKEA return policy applies, please refer to www.IKEA.com.au/returns for further information. As a consumer you have certain rights and remedies at law, including pursuant to the Consumer Guarantees Act 1993 and Fair Trading Act 1986 (**Consumer Law**) that cannot be excluded or restricted. Nothing in these Terms restricts or modifies your rights pursuant to Consumer Law.
- 8. Privacy:** We will need to collect personal information from you in order to process the Payment Agreement. By agreeing to these Terms, you agree to IKEA will storing, processing and using your personal data in accordance with the [IKEA Privacy Policy](#). You have the right to access and correct your personal information in accordance with the Privacy Act 1988, to make such a request, please contact the IKEA Australia Privacy Officer at data.privacy.au@ingka.ikea.com and refer to our Privacy Policy for further details.
- 9. Governing law and disputes:** These Terms are governed by the law of New South Wales, Australia. IKEA encourages complaints and any disputes to be addressed through the IKEA Customer Support Centre. In the case of any dispute that cannot be resolved by the IKEA Customer Support Centre, each party submits to the non-exclusive jurisdiction of the courts of New South Wales.
- 10. Changes to these Terms:** From time to time, IKEA may need to make changes to these Terms, for example to reflect operational changes or for compliance with laws. IKEA will post updates to these terms on its [website](#). IKEA may also withdraw from providing PayTo at any time. Any use of PayTo after the modified Terms have taken effect shall be deemed to be your acceptance of the modified Terms.
- 11. Contacting us:** In case you have feedback, comments or questions regarding the PayTo Service Agreement with IKEA, please contact IKEA Customer Support Centre [online](#) or by phone on +61 2 9010 0264.