

TENANT CONTACT DETAILS

Tenant Contact Details

Title: _____ First Name: _____ Last Name: _____

Tenant #: _____

System allocated: _____ PMS Property ID: _____

Addr. Line One: _____

Addr. Line Two: _____

Suburb: _____ State: _____ Postcode: _____

Home Phone: _____ Business Phone: _____

Fax: _____ Mobile Phone: _____

Email Address: _____ Date of Birth: _____

TENANT ACCOUNT DETAILS (Funds debited from this account for rent payments)

- Please debit my credit card, listed below:
- Please debit my bank account, listed below:

Credit Card Details

Card Type: Visa Mastercard Bankcard

Name on Card: _____

Credit Card No: _____ Expiry Date: _____

OR

Account Details

Account Name: _____ Financial Institution: _____

Suburb: _____ State: _____

BSB (6 Digits): _____ Account Number (Max 9 digits): _____

PAYMENT SCHEDULE (Tick one or both boxes)

- Tenant initiated payments:** (Telephone / Internet / Recurring Schedule)

AND / OR

- Recurring Schedule Configured by Managing Agent**

Rent Amount: _____ Frequency: _____ Commencement Date: _____
(Monthly, Fortnightly or Weekly)

Please note, the applicable payment fee will be added to the Rent Amount shown above at the time of payment.

REQUEST AND AUTHORITY TO DEBIT

I hereby request and authorise the Debit User No. 252550 to debit my nominated account identified above through the Bulk Electronic Clearing System for any amount that IP Payments Pty Limited may debit or charge in accordance with the Terms and Conditions set out below.

Name: _____ Date: _____

Signature:  _____

TERMS AND CONDITIONS (v1.1)

Definitions

"Agreement" means these terms and conditions.

"DDR" means Direct Debit Request.

"Person" includes a company or corporation.

"We", "Us", "Our", "Service Provider", means IP Payments Pty Ltd
ABN 86 095 635 680

"You", "Your" means the customer who signed the direct debit request

Contractual Relationships

By signing the application for the Ray White Rent Pay services:

- You agree to accept the terms and conditions associated with the provision of the services below.
- You acknowledge this service is provided by IP Payments Pty Ltd as an optional payment method that is not intended to restrict you from other rent payment methods and does not involve any provision of credit by Us or your managing agent.
- You acknowledge that your managing agent must be a member of Ray White Rent Pay in order for us to provide this service to you.
- You are entering into this agreement under your own free will.

Ray White Rent Pay Services

We make available to you rent payment facilities as agreed with your managing agent and identified in the Payment Schedule above.

Processing Times

- Transactions initiated before 3.00pm each business banking day are processed on that business banking day.
- Transactions initiated after 3.00pm on a business banking day are processed on the next business banking day.
- Transactions initiated on non-business banking days (weekends, public holidays, and bank holidays) are processed on the next business banking day.

Enquiries and Statements

A Ray White Rent Pay tenant website is provided at <https://rentpay.raywhite.com> for review of all of your rent payments and recurring schedule. Where enquiries are not resolved online you should contact your managing agent.

Void/Stop Payments

Once a payment has been submitted it can be voided or stopped via the Ray White Rent Pay tenant website or by contacting your managing agent before 2.45pm on the business banking day that the payment was initiated.

Password Security

You must ensure that your Ray White Rent Pay password is kept secure and not disclosed to anyone. If you suspect that the security of your password has been breached you must ensure that:

- Your password is changed on the Ray White Rent Pay tenant website.
- we are promptly notified of the suspected breach.

IP Payments Pty Ltd is in no way liable to compensate or indemnify you for any loss you suffer due to any payment processed with the Ray White Rent Pay facility whether the payment was authorised or not.

Variations and Amendment of Terms and Conditions

We may vary any of these conditions and any operating reference or user guide, including fees and charges with 14 days notice on the Ray White Rent Pay website (<https://rentpay.raywhite.com>).

You shall be deemed to have accepted any variation or amendment notified to you on the website unless you provide us with written notice within 14 days from the publication of the website notice of amendment or variation that you refuse to accept the variation or amendment.

If you refuse to accept the variation or amendment, the agreement will be deemed terminated.

Direct Debit Request (DDR) and Funds Disbursement

Rent payments are debited from your bank account or credit card account via a Direct Debit Authorisation form signed by you.

The bank account direct debits are processed under a Direct Debit User Number 252550. The Direct Debit User Number 252550 is owned by IP Payments Pty Ltd (ABN: 86 095 635 680). Credit card direct debits are processed via a Merchant Facility own by IP Payments Pty Ltd (ABN: 86 095 635 680).

Drawing arrangements

The drawings under this Direct Debit arrangement will occur as and when you initiate them via the telephone or Internet or in accordance with the recurring schedule you or your managing agent configure via the Ray White Rent Pay website.

Adjustments – IP Payments Pty Ltd may from time to time also debit or credit to you any adjustments in respect of transactions due to errors, omissions, payments initiated without a valid tenant DDR or payments that are later dishonoured.

If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.

Your rights

Changes to the arrangement

If you want to make changes to the drawing or cancel these arrangements you should log on to the Ray White Rent Pay tenant website or contact your managing agent.

Enquiries

Direct all enquiries to your managing agent, rather than to your financial institution, and these should be made at least 3 working days prior to the next scheduled drawing date. All communication addressed to your managing agent should include your:

- Name
- Tenant Number
- Email Address
- Contact telephone number.

All personal customer information held by us will be kept confidential except that information provided to your managing agent or our financial institution to initiate the drawing to your nominated account or where the provision of that information is necessary to resolve any issues that may arise from the operation of the service.

Disputes

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with your managing agent. If the issue is not resolved to your satisfaction please contact our customer service team by email at propertymanagement@raywhite.com or by telephoning 1300 725 729.

If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:

- Within 5 business days (for claims lodged within 12 months of the disputed drawing);
- or within 30 business days (for claims lodged more than 12 months after the disputed drawing).

You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

It is your responsibility to ensure that:

- Your nominated bank or credit card account can accept direct debits (your financial institution can confirm this); and
- That on the drawing date there is sufficient cleared funds in the nominated account; and
- That you advise us if the nominated account is transferred or closed; and
- That you advise us of your new expiry date (in the case of a credit card).

If your drawing is dishonoured by your financial institution you may be charged a fee and/or interest by your financial institution.

Fee Schedule

If you pay by your Bank Account a transaction fee of \$1.50 (excluding GST) per rent payment is charged to you at the same time your rent payment is processed.

If you pay by Credit Card a surcharge of 2% (excluding GST) per rent payment is charged to you at the same time your rent payment is processed.

The transaction fee is a fee for service and should not be considered part of rent.