



STEP 1 – TENANT CONTACT DETAILS

Title: _____	First Name: _____	Last Name: _____
Tenant No. _____	PMS PropertyID: _____	
System allocated: _____	Office use only: _____	
Addr. Line One: _____		
Addr. Line Two: _____		
Suburb: _____	State: _____	Postcode: _____
Home Phone: _____	Business Phone: _____	
Fax: _____	Mobile Phone: _____	
Email Address: _____	Date of Birth: _____	
Name of Property Manager: _____		

STEP 2 – PAYMENT SCHEDULE (Tick one box)

- Tenant initiated payments:** Telephone / Internet / Recurring Schedule **(Go to Step 3)**
- BPay:** Via your Financial Institution, enter the Biller Code and Reference number **(Go to Step 4)**
- Recurring Schedule (automatic direct debit) Configured by Managing Agent**

Rent Amount: _____ Frequency: _____ Commencement Date: _____
(Monthly, 4 Weekly, Fortnightly or Weekly)

Please note, the applicable payment fee will be added to the Rent Amount shown above at the time of payment. **(Go to Step 3)**

STEP 3 – *TENANT ACCOUNT DETAILS (Funds debited from this account for rent payments)

- Please debit my credit card, listed below: ** Please note this section **must** also be completed when tenant initiated payments are selected under Payment Schedule.*
- Please debit my bank account, listed below:

Credit Card Details	
Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	
Name on Card: _____	
Credit Card No: _____	Expiry Date: _____
OR	
Account Details	
Account Name: _____	
Financial Institution: _____	Suburb _____
BSB (6 Digits): _____	Account Number (Max 9 digits): _____

STEP 4 – REQUEST AND AUTHORITY TO DEBIT

I/We hereby agree to the Terms & Conditions and request and authorise IP Payments (Debit User No. 306033 & 252550) to debit my/our nominated bank account or credit card identified above through the Bulk Electronic Clearing System or credit card network for any amount that IP Payments may debit or charge in accordance with the Terms and Conditions set out below. *(Where account has two signatures, both must sign below.)*

Name: _____ Date: _____ Name: _____ Date: _____

Signature 1:  _____ Signature 2: _____

TERMS AND CONDITIONS**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 IP Payments iPayRent service:

- 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.
- You acknowledge that your managing agent must be a member of iPayRent in order for us to provide this service to you.
- You are entering into this agreement under your own free will.

IP Payments iPayRent Service

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 4.00pm AEST each business banking day are processed on that business banking day.
- Transactions initiated after 4.00pm AEST 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

An iPayRent tenant website is provided at www.ipayrent.com.au 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 or Deferred Payments

Once a bank account payment has been submitted it can be voided or stopped via the iPayRent tenant website or by contacting your managing agent before 2.45pm on the business banking day that the payment was initiated. Credit card payments can not be voided or stopped.

Dishonoured Payments

We will not charge any fees if your payment is dishonoured for any reason. You may need to initiate a catch up payment once you have rectified the reason for the dishonoured payment.

Password Security

You must ensure that your iPayRent 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 iPayRent tenant website
- we are promptly notified of the suspected breach

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 iPayRent website (www.ipayrent.com.au).

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 Request form signed by you.

Bank account direct debits are processed under Direct Debit User Id 306033 or 252550 and credit card direct debits are processed via a Merchant Facility. The Direct Debit User Id's and credit card merchant facility is operated 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, Internet, BPay or in accordance with the recurring schedule you or your managing agent configure via the iPayRent website.

Adjustments - IP Payments 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.

Your rights**Changes to the arrangement**

If you want to make changes to the drawing arrangements you should log on to the iPayRent website and make the relevant changes or complete a new DDR form available from your agent. Changes made via the website are live and will take effect immediately. Changes requested via a new DDR form will not take effect until the form has been completed, signed and returned to your agent for processing.

Cancelling or stopping the agreement

If you want to cancel or stop the agreement you should log onto the iPayRent website and make the relevant changes or complete a Cancellation form available from your agent. Changes made via the website are live and will take effect immediately. Changes requested via a Cancellation form will not take effect until the form has been completed, signed and returned to your agent for processing.

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 and telephone number.

Confidentiality & Privacy

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 or where you specify otherwise. Full details of our privacy policy can be found at www.ippayments.com.au.

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 ipayrent@ippayments.com.au or by telephoning 1300 724 786.

If you do not receive a satisfactory response from us within 14 days, 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

When You use the iPayRent service You agree to pay Us a non-refundable transaction fee. These fees are currently:

- credit card fee: 1.32% (GST inclusive) of the amount paid to Us by You;
- BPay fee - \$2.00 (GST inclusive); and
- Bank Account fee - \$0.55 (GST inclusive).

We may change the amount of these fees from time to time. You will be notified of the amount of the fee applicable to any transaction before you agree to confirm Your payment. The transaction fee is a fee for service and should not be considered part of rent.