

### 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: _____	
Licence or Passport No for ID: _____			Name of Property Mgr: _____		
<input type="checkbox"/> Tick for RW Connect to contact you and arrange your Utility connections.				Move Date: _____	
<input type="checkbox"/> Tick for RW Insurance to contact you and arrange your contents insurance.					

### STEP 2 - PAYMENT SCHEDULE (Tick one box)

- ☐ **Tenant initiated payments:** Telephone / Internet **(Go to Step 3)**
- ☐ **Cash/EFTPOS:** Over-the-Counter at Australia Post **(Go to Step 4)**
- ☐ **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** be completed even when tenant initiated payments are selected under Payment Schedule.*
- ☐ Please debit my bank account, listed below:

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

### STEP 4 - REQUEST AND AUTHORITY TO DEBIT

I/We hereby request and authorise IP Payments Pty Ltd (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 this service agreement and the accompanying DDR.

"DDR" means Direct Debit Request.

"OTC" means over-the-counter (cash and eftpos debit card).

"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 DDR application for the Ray White Payment Gateway 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 Payment Gateway in order for us to provide this service to you.
- You are entering into this agreement under your own free will.

**Ray White Payment Gateway Services:** We make available to you rent payment facilities as agreed with your managing agent and identified in the Payment Schedule on the DDR.

### Processing Times

- Transactions initiated before 4.00pm AEST each business banking day are processed on that business banking day.
- Transactions initiated after 4.00pm on a business banking day are processed on the next business banking day.
- Transactions initiated on non-business banking days are processed on the next business banking day.

**Enquiries and Statements:** A Ray White Payment Gateway tenant website is provided at <https://payment.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 or Deferred Payments:** Once a bank account payment has been submitted it can be voided or stopped via the Ray White Payment Gateway tenant website or by contacting your managing agent before 2.45pm on the business banking day that the payment was initiated. Credit card and BPAY 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:** If provided with a password You must ensure that your 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 Payment Gateway 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 Ray White Payment Gateway website (<https://payment.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 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).

**Transaction Fees:** When You access the Ray White Payment Gateway services You agree to pay Us a non-refundable transaction fee. These fees are currently:

- Credit Card fee - 2.20% (GST inclusive) of the amount paid to Us by You; and
- Bank Account fee - \$1.65 (GST inclusive); and
- BPAY fee - \$2.00; and
- OTC fee - \$4.00

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.

**Drawing arrangements:** The drawings under this Direct Debit arrangement will occur as and when you initiate them via the telephone, Internet, BPAY, OTC or in accordance with the recurring schedule you or your managing agent configure via the Ray White Payment Gateway 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.

### Your rights

**Changes to the arrangement:** If you want to make changes to the drawing arrangements you should log on to the tenant website <https://payment.raywhite.com> 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.

Changes to the rent amount within a recurring schedule configured by your agent can be amended by your agent in accordance with the terms of your lease agreement without the need to complete a new DDR form.

**Cancelling or stopping the agreement:** If you want to cancel or stop this agreement you should log onto the tenant website and make the relevant changes or complete a Cancellation form available from your agent. Such changes will have effect as stated above. This Agreement may also be terminated by Us if Our agreement with your managing agent is terminated.

**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 and Privacy:** All personal customer information that has been collected from or about You ('User Information') and is held by us will be kept confidential except that we may provide that User Information to:

- Your managing agent, or any other member of the Ray White Group who may use that information for the purposes of administering the Ray White Payment Gateway, managing your rental agreement and providing you with information about Ray White Group goods or services; and
- 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. Details of our privacy policies can be found at [www.ippayments.com.au](http://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 [propertymanagement@raywhite.com](mailto:propertymanagement@raywhite.com) or by telephoning 1300 725 729. 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);
- That on the drawing date there is sufficient cleared funds in the nominated account;
- 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.

**Liability:** You will not be liable for losses resulting from unauthorised transactions. You will be liable for all losses resulting from transactions that You, or another person with Your knowledge, authorise. You will also be responsible for losses that result from You accessing these Ray White Payment Gateway services over the Internet using a computer that You know contains software that has the ability to reveal to a third party, or to otherwise compromise, access codes and/ or customer information including, but not limited to, account information.

**Governing Law:** These terms and conditions will be governed by and construed according to the law of Victoria, Australia, effective in all other States.