

Payment Gateway Service Request Form (direct debit only)

STEP 1 – TENANT CONTACT DETAILS (Please print clearly)

Tenant 1: Title: Mr/Mrs/Ms _____ First Name _____ Last Name _____

Tenant 2: Title: Mr/Mrs/Ms _____ First Name _____ Last Name _____

Home Phone: _ (_____) _____ Work Phone: _ (_____) _____ Mobile Phone: _____

Email: (Please print clearly) _____ Date of birth: _____

Residential: Commercial: Business Name: _____ ABN: _____

Address: _____

Suburb _____ State _____ Postcode _____

Licence or Passport No for ID: _____

Tick for Ray White Concierge to contact you to arrange your insurance, utility connections and disconnections

(Proceed to STEP 2)

Office Use Only:

Tenant No: _____

Real Estate: Ray White Brighton

PMS Property ID: _____

Property Manager: _____

STEP 2 – PAYMENT SCHEDULE (Please print clearly)

Recurring schedule (Automatic payment) configured by your Managing Agent *(complete the details below and Proceed to STEP 3)

Rent amount \$ _____ Frequency (Weekly / Fortnightly / Monthly) _____ Commencement Date _____

Important Information:

*All payments processed via Payment Gateway will take up to four business days for your agent to receive these funds, please factor this while initiating your payments.
*There are Fees for using the Payment Gateway Service which is explained in the Fee schedule section of the Terms and Conditions attached.

STEP 3 – NOMINATING CREDIT CARD OR BANK ACCOUNT FOR YOUR PAYMENTS (Please print clearly)

Please debit my Credit Card nominated below: (Your Credit Card must be viewed by your managing agent to validate —this is part of our fraud prevention policy)

Card Type: Visa MasterCard

Name on Card: _____

Credit Card No: _____ Expiry Date: _____

OR

Please debit my Bank Account nominated below: (Please provide a copy of your bank statement to validate —this is part of our fraud prevention policy)

Account Name: _____ Financial Institution: _____

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

Important information

*If you provide Visa Debit or MasterCard Debit card details, the banks will process this as a Credit Card payment and the credit card surcharge will apply. (Proceed to STEP 4)

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/process 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. I understand that a non-refundable 2.2% credit card convenience fee per transaction applies for all credit card transactions and a non-refundable amount of \$1.65 service fee per transaction applies for all bank account transactions. (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.

"PGSR" means Payment Gateway Service Request.

"OTC" means over-the-counter at Australia Post (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 Payment Gateway service request.

"Service Fee" - The Fee to use the Service provided by IPP for an online portal where tenants can gain access to their registered details, view and print off their full

Payment History, Cancel Payments, forward date Payments and submit one-off

Payments to pay rent, or water charges due to your managing agent

Contractual relationships

By signing the application for the IP Payments Payment Gateway 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 Payment Gateway in order for us to provide this service to you.

You are entering into this agreement under your own free will.

IP Payments' Payment Gateway 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

A Payment Gateway tenant website is provided at <https://payment.raywhite.com> for review of all of your rent payments and recurring schedule. Where enquires 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 Payment Gateway tenant website or by contacting your managing agent before 2.45pm AEST 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 Payment Gateway 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 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 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.

Payment Gateway service request (PGSR) and funds disbursement

Where you have selected Recurring Schedule or Tenant Initiated Payments as your payment method, you accept payments will be debited from your bank account or credit card account.

Bank account payments are processed under IP Payments User Id 306033 or 252550 and credit card payments are processed via a Merchant Facility. The IP Payments 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 Payment Gateway Service Request arrangement will occur as and when you initiate them via the telephone, Internet, BPAY, OTC at Australia Post in accordance with the recurring schedule you or your managing agent configure via the Payment Gateway 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 PGSR 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 Payment Gateway website and make the relevant changes or complete a new PGSR form available from your agent. Changes made via the website are live and will take effect immediately. Changes requested via a new PGSR 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 PGSR form.

Cancelling or stopping the agreement

If you want to cancel or stop the agreement you should log onto the Payment Gateway 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 and 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 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 these payments (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 Payment Gateway service You agree to pay Us a non-refundable Service fee / Convenience fee every time you make a payment. These fees are:

- Credit Card – 2.2% Surcharge (GST inclusive) of the amount paid to Us by You;
- OTC at Australia Post - \$4.00 Convenience Fee (i.e. Service Fee \$1.65 + Australia Post Convenience fee \$2.35; GST inclusive)
- BPAY per payment - \$3.00 (i.e. Service Fee \$1.65 + Convenience Fee \$1.35; GST inclusive);
- Bank Account Payments **do not incur** any transaction fees; you'll only pay a Service fee of \$1.65 every time you use the Service to make a payment (GST inclusive).

Note – If you provide Visa Debit or MasterCard Debit card details, the banks will process this as a Credit Card payment, incurring a 2.2% Credit Card surcharge (GST inclusive).