

General

1. What is Rental Rewards?

Rental Rewards provides a service for Tenants to make rent payments to any Real Estate Agent in Australia. Payment options such as bank account, credit card or debit cards are available.

2. Will I have to cancel how I currently pay rent?

Yes. Once you submit a Registration Form, you need to make the necessary arrangements to terminate any other payment authorities you may have set up prior to registering with Rental Rewards.

3. Can I pay my rent to my Real Estate Agent by Rental Rewards?

Rental Rewards has unique facilities that allows tenants to pay rent to any Real Estate Agent in Australia using your Credit/Debit Card. We process your rent payments in the same way as other payment methods however with us you pay the easy & rewarding way.

4. Can I make payments with Rental Rewards from my cheque or savings account?

In addition to Credit/Debit Card payments, Bank account rent payments can also be made to Real Estate Agents all over Australia. All payment methods available will be displayed on your **online registration form** when you set up your rent payments.

5. What is the easiest way to pay rent?

'Set & Forget' is the easiest way to pay – you will never have to think about paying your rent again. Rental Rewards will automatically pay your rent with your nominated credit card when it is due.

6. Does Rental Rewards automatically deduct payments?

If you selected 'Set & Forget', Rental Rewards will automatically pay your rent when it's due. If you choose Rent Reminder & Payments, you must authorise every payment either via a reply SMS or email.

7. Can I split my rent payment with another tenant?

Yes. All tenants should complete separate registration forms and nominate the proportion of rent each tenant will be paying.

8. How long after my payment has been made will my Agent receive my rent?

Rental Rewards forwards payments to your nominated Real Estate Agent on the next business day. Payments by American Express can take up to 24 hours longer to reach your Real Estate Agent due to longer American Express settlement times. All payments made after 4.30pm AEST will be processed the following business day. Bank Account payment can also take up to 3 banking days due to the bank funds clearing process. To take account of bank processing times, some Tenants opt to set up their payments one or two day earlier than specified in their lease agreement. In most cases, this will not make any difference to you as the payment will usually appear on your same card statement.

9. How do I know if my rent has been paid?

With 'Set & Forget' payments, you can assume your rent has been paid unless you receive notification from Rental Rewards. For the Rent Reminder & Payment Service, when you authorise your payment with a reply SMS/email you will receive a payment confirmation message. You can also check all previous payments at any time by logging in with your member number and password.

10. Can I make payments immediately (e.g. bond and initial rent) to my Real Estate Agent?

You can make any initial or one-off payments such as these with your credit/ debit card direct to your Real Estate Agent. Then complete a tenant registration form to set up your subsequent ongoing rent payments.

11. Will I receive membership details when I register to Rental Rewards?

With Rental Rewards your membership number and details are sent to you via email. If you don't have an email address, a membership card and letter will be sent.

Benefits

12. What are the benefits to me of using Rental Rewards?

- Easy & Convenient Payment Options
- Pay By Bank Account, Credit Card or Debit Card
- Save Time & Hassle - Enjoy Peace Of Mind
- Receive FREE SMS/Email 'Rent Reminders'
- Earn Points & Extra Benefits - Pay By Credit Card

For more details about the many Rental Rewards benefits, [click here](#).

13. Will I earn bonus credit card reward points?

Yes, Rental Rewards offers bonus rewards points on selected credit card rewards program including Bank of Queensland Q Rewards, BankWest *extra*, Bendigo Rewards, Heritage Rewards and Suncorp Clear Options Rewards.

Fees and Charges

14. What fees are there?

A fee of \$1.50 per payment will be charges for all bank account payments. Other fees may apply including for account setup,

failed and operator assisted payments.

There are extra benefits when you pay by credit/debit card and the only charge is a card convenience fee of 1.76% (incl. GST) for Visa, MasterCard or American Express.

15. Are there fees when my payments fail?

There are no fees when any credit card payment fails. When you pay by Bank Account and your payment is rejected by your bank, we will advise you and a \$15 fee will apply.

16. Does it cost me to get a Rent Reminder?

No, we do not charge for SMS or Email Rent Reminders. Depending on your phone provider or call plan, you may incur a cost to reply.

Change of Details

17. What happens if I change properties and/or Real Estate Agents?

With Rental Rewards, you can pay rent to any Real Estate Agent in Australia. Simply login to www.rentalrewards.com.au and update your details. If you have a problem updating these details, feel free to **contact us**.

18. What do I do if I want to change my payment method?

Simply login to www.rentalrewards.com.au and update your details. If you have a problem updating these details, feel free to **contact us**.

19. What happens if the rent amount is increased?

Simply login to www.rentalrewards.com.au and update your details. If you have a problem updating these details, feel free to **contact us**.

Cancellations, Late and Rejected Payments

20. What do I do if I want to stop paying my rent with Rental Rewards?

Call 1300 733 966.

21. What do I do if I decide to pay my rent late or not pay it at all?

Contact your Agent. Rental Rewards will not notify your Agent on your behalf.

22. What happens if a payment through Rental Rewards is rejected?

If a payment is rejected for any reason, you will receive a message advising you to contact Rental Rewards to organise your payment. Before you do, check with your payment provider to ensure that everything is in order.

23. Will I incur a charge if a payment made through Rental Rewards is rejected?

If you pay rent with your credit/debit card, you will not incur a charge for rejected payments. If you pay rent via a bank account, you will incur a charge of \$15 when a rejected payment occurs.

24. What happens if I have multiple bank account rejections?

If you have 2 bank account rejections in a row, your Rental Rewards account may be suspended and you should contact us ASAP.

25. What happens if my credit card has expired?

Simply login to www.rentalrewards.com.au or call 1300 733 966 and update your details.

26. What happens if I lose my credit card or I get a new one, resulting in a new card number?

Simply login to www.rentalrewards.com.au or call 1300 733 966 and update your details.

27. What do I do if I lose my Rental Rewards membership card or if it is stolen or lost?

No problem...and no cost. Just call 1300 733 966 and we'll send you another one.

28. What happens if I vacate the property at such a time that only a portion of the total amount of rent due is payable?

You can amend any payments set up with Rental Rewards and arrange for the balance to be paid by calling Rental Rewards on 1300 733 966.

Rental Rewards

Tenant Terms & Conditions



Rental Rewards provides a service for *Tenants* to make payments to *Real Estate Agents*. These terms and conditions form part of a *Tenant Registration Form* executed by the *Tenant* wishing to pay rent to the *Tenant's Real Estate Agent* through the service provided by *Rental Rewards* ACN 056 881 942. By completing and executing the TRF, the *Tenant* agrees to be bound by the terms and conditions set out below (the "Terms").

1. Definitions (as used in this agreement)

account means the credit, debit or bank account nominated or used by the *Tenant* for payment of rent. *Real Estate Agent* or *Agent* means the Agent, or a landlord for whom the Agent acts, to whom rent is payable or due.

rent in relation to a *tenant*, means the rent described in that *tenant's Tenants registration form*, being the rent payable or due by that *tenant*. For the purpose of this agreement, it also includes any other payments made to by *tenants* and/or processed by the *tenant's Real Estate Agent*.

Rental Rewards Program or *PropertyPay Program* or *us* means the program developed by Pinpoint Pty Ltd (ABN 49 002 693 656) for the processing of payments.

tenant means a person who has an agreement relating to the payment of rent to an *Agent*, or a landlord for whom the *Agent* acts. For the purposes of this agreement, it also includes any person who registers to pay rent via the *Rental Rewards* program.

Tenants Registration Form or (*TRF*) means an agreement between a *tenant* and *us* whereby the *tenant* agrees to participate in the *Rental Rewards Program*.

2. Contract

2.1

These Terms apply to any *Tenant* from the date upon which *Rental Rewards* accepts a *Tenant's TRF*.

2.2

These Terms do not operate to vary or affect in any way the meaning, operation and effect of any other contract to which the *Tenant* is a party including, without limitation, the lease to which rent payments are applied and any agreement regulating the use by the *Tenant* of the credit, charge or bank account identified in the *TRF* or used to pay rent (the "Account"). These Terms do not oblige the *Tenant* to use the Account to pay rent or any other amount.

3. Your Account

3.1

The *Tenant* is responsible for ensuring that the entity issuing the *account* will make payments authorised by the *Tenant* in the TRF. The *Tenant* is responsible for ensuring that they have authority to nominate the account used to process payments.

3.2

Rental Rewards is not responsible or liable in any way for any failure by any entity issuing the *Account* to remit payments. The *Tenant* acknowledges that the entity issuing the *Account* may not permit the use of the *account* to pay rent. *Rental Rewards* reserves the right to hold the *Tenant* liable for any expenses or losses incurred in the event of misuse or unauthorised use of the account by the *Tenant* and the *Tenant* must refund any such amounts to *Rental Rewards*.

4. Payment Procedures

4.1

The *Tenant* will be deemed to have authorised the *Account* to be debited or charged with the rent and the Convenience Fee described in the TRF when: *Rental Rewards* receives a "YES" response from the *Tenant's* nominated SMS number or email address to a rental reminder initiated by *Rental Rewards*; the date for payment of rent passes if the *Tenant* has nominated 'Set & Forget' automatic payments as its payment method in the TRF; the *Tenant* initiates payment at an electronic or online payment terminal operated by the Agent; the *Tenant* requests *Rental Rewards* to initiate a payment; and/or the *Tenant* initiates payment via the *Rental Rewards* website or a telephone payment system operated by *Rental Rewards*.

4.2

Rental Rewards will not be liable for any fraudulent use of the *Account* or any of the payment methods described in paragraph 4.1. The *Tenant* must notify *Rental Rewards* immediately if the *Account* is lost or stolen by calling 1300 733 966 or such other number as *Rental Rewards* designates [by notice to the *Tenant*/by posting it on the *Rental Rewards* website]. A notice given by the *Tenant* under this paragraph will be deemed to be a Change Notice cancelling all Authorisations to make payments using the *Account* five days after *Rental Rewards* receives the notice.

4.3

Regardless of when *Rental Rewards* processes a payment in accordance with these Terms, the payment will not be regarded as completed unless and until the entity issuing the *Account* authorises and settles the payment according to the settlement arrangements relating to the payment. *Rental Rewards* will not be obliged to process a payment authorised under paragraph 4.1 after 5.00 pm for credit card or 4:30pm for bank account or on a day trading banks are not open for business until the next day upon which trading banks are open for business.

4.4

The *Tenant* releases and indemnifies *Rental Rewards* from and against any action claim, loss, proceeding, cost, liability or expense (a "Claim") suffered or incurred by the *Tenant* in relation to, in connection with or as a direct or indirect result of any failure by the *Tenant* to pay rent unless that failure occurs due to a breach by *Rental Rewards* of these Terms.

4.5

As a separate, primary and severable liability, you indemnify and must keep *Rental Rewards* indemnified from and against any Claim suffered or incurred by *Rental Rewards* in relation to, in connection with or as a direct or indirect result of any payment or purported payment of rent pursuant to your TRF, or in relation to the property the subject of the TRF, subsequently being rejected, invalidated or disputed. It is not necessary for *Rental Rewards* to seek recovery or enforce any right against any other person or incur expense, loss, or damage or make payment before enforcing a right of indemnity conferred by these terms and conditions.

4.6

The *Tenant* will pay to *Rental Rewards* the Convenience Fee identified in the *TRF*. Any Authorisation under paragraph 4.1 will be deemed to include an Authorisation for *Rental Rewards* to debit or charge the *Account* with this convenience fee at the same time as a payment is made under clause

4.7

In the event of a bank *account* payment that the *Tenant* initiated subsequently being rejected by the *Tenant's* bank or another party, the *Tenant* will pay to *Rental Rewards* a fee (a "Failed Payment Fee") of \$15 (including GST). This Failed Payment Fee will be automatically deducted from the *Tenant's* nominated *account* four days after *Rental Rewards* receives notification of the rejected payment. Should the Failed Payment Fee also become rejected, *Rental Rewards* reserves the right to cancel all payment arrangements immediately. The Failed Payment Fee does not apply to rejected credit card payments.

4.8

Upon the *Tenant* requesting *Rental Rewards* by means of a *TRF* other than the *TRF* available online to commence payment arrangements using the *Tenant's* nominated bank account, *Rental Rewards* may, in order to confirm the legitimacy of the bank *account* details provided and to cover set-up costs, process a payment (a "Bank Account Set Up" payment) of \$1.50 (including GST) to be deducted from the *Tenant's* nominated bank account. The Bank Account Set Up Fee does not apply to Tenants paying by credit card.

4.9

Upon *Rental Rewards* ceasing payment arrangements under clause 5, *Rental Rewards* may at its discretion apply a "Cancellation Fee" of \$10 (including GST), in order to cover costs associated with ceasing *Tenant* payment arrangements.

4.10

The *Tenant* acknowledges that any payments made under this agreement that subsequently fail or are otherwise recalled by the entity issuing the account will not be forwarded or will be recalled from the *Tenant's Agent* and the *Tenant* will be obliged to remake any payment due under the terms of the *Tenant's* agreement with the *Agent*.

4.11

Rental Rewards will issue a tax invoice complying with GST legislation if requested to do so by the *Tenant*

5. Cancellation or Stopping Payments

5.1

The *Tenant* is responsible for advising *Rental Rewards* if *rent* ceases to be payable and/or the *Tenant* wishes to withdraw any Authorisation given (or deemed to be given) according to paragraph 5.3 (an "Authorisation").

5.2

The *Tenant* acknowledges that any payments received by *Rental Rewards* (other than the Convenience Fee and other fees charged directly by *Rental Rewards*) are remitted by *Rental Rewards* to the Agent and, accordingly, any payments that exceed the *rent* actually payable by the *Tenant* must be recovered by the *Tenant* from the Agent. The *Tenant* releases and indemnifies *Rental Rewards* from and against any dispute or claim arising from any Authorised payment of *rent* that is not actually due and/or payable. The Convenience Fee and other fees charged directly by *Rental Rewards* are not refundable under any circumstances.

5.3

The Authorisations will be deemed to continue unless and until the *Tenant* notifies *Rental Rewards* in writing that they are withdrawn (a "Cancellation Notice"). A Cancellation Notice will not be effective until five days has elapsed from the date *Rental Rewards* receives it. A *Tenant* must execute a new *TRF* if the *Tenant* wishes to renew the Authorisations.

5.4

Rental Rewards will, from time to time, publish or make available online a form (a "Change Notice") that Tenants can complete to vary any of the information or Authorisations provided by them in a *TRF* (the "Tenants Information"). A *Tenant* must complete a Change Notice whenever the *Tenant* wishes to change the Tenants Information. The information contained in a Change Notice will be deemed to have replaced the information in a *TRF* (as previously amended) five days after *Rental Rewards* receives a Change Notice.

5.5

Rental Rewards can terminate the payment arrangements contained in these Terms at any time by giving notice to the *Tenant*.

6. Privacy

6.1

Rental Rewards will collect, use and store any of your personal information in accordance with *Rental Rewards'* privacy policy (as varied from time to time). Full particulars of this policy are provided with these Terms and can be inspected on the *Rental Rewards* website www.rentalrewards.com.au. Without limiting the operation of the *Rental Rewards* privacy policy, the *Tenant* expressly authorises *Rental Rewards* to disclose any of the *Tenant's* personal information to the Agent and any other person nominated by the Agent. *Rental Rewards* will use the information specified on the *TRF* for the purpose of identifying the *Tenant*.

7. Variations and Amendments

7.1

Rental Rewards may vary, delete or add (a "Change") to these Terms (including the Convenience Fee and other fees) at any time. Any Change will be effective from the date *Rental Rewards* posts the Change on the *Rental Rewards* website. *Rental Rewards* may not notify the *Tenant* of any Change. If the *Tenant* wishes to vary any Tenants' Information (including any Authorisations), the *Tenant* must execute and deliver a Change Notice in accordance with paragraph 5.4.

8. Miscellaneous

8.1

The *Tenant* acknowledges that *Rental Rewards* has not made any warranty in relation to the benefits, if any, that may accrue to the *Tenant* from paying *rent* by using the *Account*. The *Tenant* acknowledges that the existence or extent of benefits from using the *Account* may depend on the terms and conditions upon which the *Account* is issued to the *Tenant*.

8.2

Any notice required to be given by *Rental Rewards* or the *Tenant* can be given by the sender posting the relevant information to the SMS, email or postal address specified by the recipient on the *TRF* (as amended by any Change Notice). A notice given by *Rental Rewards* under this paragraph will be effective on the day after it is posted.