

4.2 Fees for payments made by credit/debit card are payable immediately the payment occurs; fees for payments made by BPAY or POSTbillpay in-person are payable on the first business day (and debited from your account on the second business day) of the month immediately following the month the payment occurs; Void Payment Fees and Statement Fees will be debited the next time a payment is processed on your behalf; Declined Transaction Fees will be debited from your account 14 days after the declined payment. We will send you notice of the declined payment prior to debiting your account.

4.3 If you do not pay us any amounts due by the relevant payment date or within the required payment period, we may recover the amount due by us via direct debit or charge against your nominated account without any further notice to you.

5. Changing or cancelling

5.1 You may terminate the Services any time by contacting us by phone or notifying us in writing. Any necessary paperwork to cancel the Service or change your payment details must be submitted before the change is to be made. Termination of the Services or the change in payment details will occur as soon as practicable after notification. You may also instruct your financial institution to cancel or suspend your DDR. Cancelling the Services is your responsibility even when you vacate your rental property or no longer need the Services. Failure to cancel the Services will result in ongoing fees.

5.2 We may terminate the Services including cancelling your card at any time with notice to you, if you provide us with incorrect details, dishonour any transactions, or for any other reason.

6. Disputes

6.1 To dispute any payment, contact us immediately. Alternatively, you may contact your financial institution directly.

7. Privacy

7.1 We use the information you provide for the purpose of providing you with the Services. In limited circumstances your information may be disclosed to your real estate agent or landlord, but only when necessary to administer your account.

7.2 We handle your personal information in accordance with our privacy policy. You can view that policy at www.corumrealestate.com.au or request a copy.

8. Variations

8.1 We may change these Conditions of Use, including fees, from time to time, by giving you at least 20 days prior written notice of the change(s). Any changes will also be published on our website.

8.2 If you disagree with any changes to these Conditions of Use, you may stop using the Services by notifying us in writing within the 20 day notice period. Using the Services after the 20 day notice period deems acceptance of the changes.

9. Contact us

Telephone: 1300 302 060
Facsimile: (02) 9211 0508
Address: RE Connect oneCard
C/- Corum Real Estate Services
PO Box K404, Sydney NSW 1240
Email: enquiries@reconnect.com.au
Website: www.reconnect.com.au
V 10.0



*save your time
for relaxation*



reconnect.com.au
1300 302 060

RE Connect oneCard number

PIN: Your default PIN is your year of birth. For your security, please change your PIN at your earliest convenience. Call **1300 302 060** or visit reconnect.com.au



RE Connect oneCard is proudly operated by Corum eCommerce Pty Ltd ABN 54 086 654 640 T/A Corum Real Estate Services

The *easy* way
to pay your rent.



Save your time for the good things in life!

With RE Connect oneCard you can conveniently and securely pay your rent anywhere, anytime, and any way you like.*

Register today and start paying your rent the easy way!
Call **1300 302 060** or visit **reconnect.com.au**

Multiple payment options*

- Pay from your bank account or credit card
- Pay by phone, internet, automatic direct debit, BPAY, or POSTbillpay in-person



Payment history

- Access and print your rent payment history online anytime

Safe and secure

- Use a secure and confidential payment system with your unique card number and PIN

Credit reference support

- Use your payment history as a credit reference when applying for a loan or credit card

Helpdesk

- Access a helpful Customer Care team who can answer all your questions

How to pay your rent



Internet

Visit **www.reconnect.com.au** and login to pay by credit/debit card or bank account



Phone

Call **1300 302 060** anytime to login and pay by bank account or credit/debit card



Auto direct debit

During the registration process, setup automatic payments from your bank account or credit/debit card



BPAY

Use the biller code and reference number on the back of your RE Connect oneCard to pay from your bank account by BPAY phone or internet banking



POSTbillpay

Use your RE Connect oneCard to pay at Australia Post outlets by EFTPOS, cash or cheque payable to RE Connect oneCard

To check your payment history or change your details, visit **reconnect.com.au** or call Customer Care on **1300 302 060**.

Tenant Registration Conditions of Use

These conditions outline our service commitment to you, your rights and responsibilities, and where you should go for assistance.

1. Before you sign

- 1.1 These Conditions of Use apply to all payment services including phone, Internet, automatic direct debit, BPAY, or POST BillPay in-person services ("Services") offered by Corum eCommerce Pty Ltd (ABN 54 086 654 640) trading as Corum Real Estate Services ("we", "us", "our").
- 1.2 These Conditions of Use constitute an agreement between you and us and are separate from any other agreement you may have, including any residential tenancy lease.
- 1.3 We provide the Services, including a payment card, as an optional payment service that is not intended to restrict you from using other methods to pay rent.
- 1.4 You authorise us to debit your nominated bank, building society, credit union account or credit/debit card account ("Account") in accordance with these Conditions of Use.

2. Payment processing

- 2.1 All rent payments are processed through our holding account and deposited into your real estate agent's trust account.
- 2.2 Payments submitted to us for processing:
 - (a) Before 3.00pm EST/EDT on a business-banking day will be sent to your financial institution for processing at 3.00pm EST/EDT the same day.
 - (b) After 3.00pm EST/EDT on a business-banking day or on a non-business banking day will be sent to your financial institution for processing at 3.00pm EST/EDT the next business-banking day.
- 2.3 Funds can take up to 3 business-banking days to clear from your Account from the time the payment request is received by your financial institution. You acknowledge that no interest will be payable to you in relation to any monies held by us in the course of processing the payment.
- 2.4 We may refuse to accept or process any transaction which we reasonably believe is or may be invalid or fraudulent. You can view a full description of invalid transactions in the Conditions of Use on our website.

3. Your responsibilities

- 3.1 It is your responsibility to:
 - (a) Ensure that information you provide is correct and current.
 - (b) Ensure that your financial institution allows payments to be processed from your Account via Direct Debit Request ("DDR").
 - (c) Ensure you have sufficient available funds in your Account.
 - (d) Keep your PIN private and confidential. We are in no way liable to indemnify or compensate you for any loss or damage you may incur for any payment processed with your card or card number where the current account details, PIN or password are provided, as we will assume that the access is by, or authorised by, you.
 - (e) Contact us immediately if your card is lost or stolen. If you are issued with a replacement card or card number these Conditions of Use continue to apply.
 - (f) Make any unprocessed rental payment to your real estate agent. We are not liable for any loss or damage you suffer because of any breach of your lease or otherwise.

- 3.2 You will indemnify us on demand against all losses, expenses, and damages we suffer or may likely to suffer as a result of or arising (whether directly or indirectly) out of:
 - (a) your failure to observe any of your obligations or duties under these Conditions of Use.
 - (b) a credit card issuer or other institution imposing fees, fines, penalties on us as a direct or indirect result of your act, error, neglect, omission or default.
 - (c) any dispute between you and a third party.
 - (d) any invalid transaction, otherwise than as a direct or indirect result of our act, error, neglect, omission or default.
- 3.3 Nothing in these Conditions of Use:
 - (a) excludes, restricts or modifies or purports to have the effect of excluding, restricting or modifying any condition that is implied by the Fair Trading Act (Vic) or the Trade Practices Act (Cmlth) or our liability under any such condition, including our obligation to provide our services with due care and skill.
 - (b) gives rise to any liability on your part or qualify our liability in circumstances where we are in breach of these Conditions of Use, including any conditions implied by Fair Trading Act (Vic) or the Trade Practices Act (Cmlth) or our obligation to provide our services with due care and skill.

4. Fees

- 4.1 You will pay the following fees and charges quoted including GST.
 - (a) Default Bank Account Registration: For payments where your registered default payment is by bank, building society or credit union account, a fixed monthly fee of \$3.20 ("Monthly Fee"), payable quarterly (ie \$9.60) in advance. The first quarterly fee will be debited from your account the day after your card is activated. The following additional charges will apply per payment:
 - If the payment is by credit/debit card, a Convenience Fee of 1.32% of the payment value;
 - If the payment is by BPAY (bank account only), a Convenience Fee of \$0.75;
 - If the payment is by POSTbillpay in-person (EFTPOS, cash or cheque only), a Convenience Fee of \$1.90.
 - (b) Default Credit/Debit Card Registration: For payments where your registered default payment is by credit/debit card, a fee of 1.32% of the payment amount per payment. The following additional charges will apply per payment:
 - If the payment is by BPAY (bank account only), a Convenience Fee of \$1.65;
 - If the payment is by POSTbillpay in-person (EFTPOS, cash or cheque only), a Convenience Fee of \$2.75.
 - (c) Void Payment Fee of \$5.50 if you request us to void or reverse a payment.
 - (d) Statement Fee of \$3.30 if you request us to produce a statement manually.
 - (e) Declined Transaction Fee of \$22.00 for Default Bank Account Registrations that cannot be processed due to insufficient funds.
 - (f) Cancellation Fee of \$5.50 if we terminate the Services according to clause 5.2.
 - (g) Fees, fines or penalties we are required to pay to MasterCard, Visa or any other financial institution pursuant to the relevant credit card scheme or payment rules as a direct or indirect result of your act, error, omission, neglect or default, including your failure to observe your obligations under these Conditions of Use.

* Participating offices, not all payment types available with all payment methods, conditions apply.