

Tenant Registration

For assistance call Raine & Horne PayCard on 1300 300 020. Return your form to your real estate agent.

1 AGENT TO COMPLETE

Card number
9 0 3 6 0 0 3 7

Business name (office)

Client number

Tenant reference (optional) Online registration Manual registration

2 TENANT DETAILS (CARDHOLDER)

Title Surname

Given names

Date of birth (for security reasons) / /

Property address

Suburb State Postcode

Property telephone number

Mobile number

Email

I hereby register with Corum eCommerce Pty Ltd (Corum) to obtain the Corum Payment Services.

Tenant (cardholder) signature X Date / /

3 BUSINESS ACCOUNT

If nominating a BUSINESS ACCOUNT complete this section. If nominating a personal account go straight to section 4.

Business name

ABN

Name of **authorised signatory** (please print)

4 ACCOUNT DETAILS - MUST complete 1 option only

A: Bank, building society, credit union a/c

Account holder name (please print) eg John Smith

BSB number Account number

Financial institution

B: Credit card a/c

MasterCard Visa Expiry date

Card number

Cardholder name (as shown on card)

5 PAYMENT SCHEDULE (1 OPTION ONLY - A OR B)

A: by making a payment myself as needed

B: scheduled automatic direct debit

Monthly Fortnightly Weekly 4 weekly

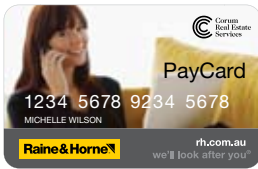
Payment amount \$

Commencement date / /

ALLOW 5 business days before date above.

I hereby register with Corum eCommerce Pty Ltd (ABN 54 086 654 640) to obtain the Corum Payment Services. I authorise you to debit and/or credit the accounts nominated here in accordance with this Tenant Registration Form, including attached Conditions of Use ("TRF"). By signing this TRF or registering through the online registration process and by my continued use of the Services, I confirm that all information I have provided in relation to the Services (including the information contained in this TRF) is true and correct, and that I have read, understood and agree to be bound by the terms of this TRF, together with any additional terms, conditions, notices and disclaimers included on the Corum website. If I object to this TRF or any provision of it (including any subsequent modifications), I agree my only remedy is to discontinue my use of the Services and terminate this TRF.

Bank / credit card authorised signatory X Date / /



Tenant Registration Conditions of Use

These Conditions of Use, as amended from time to time and notified to you, apply to all pay-by-phone, Internet, automatic direct debit, BPAY, or Australia 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").

Contractual relationships

1 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.

Your account

- 2 You authorise us to debit your nominated bank, building society or credit union account or credit/debit card account ("Account") in accordance with these Conditions of Use.
- 3 It is your responsibility to ensure that your financial institution allows payments to be processed from your Account via Direct Debit Request ("DDR"). You may incur fees as a result of nominating an Account that does not permit DDRs.
- 4 All rent payments we process on your behalf are processed through our holding account and deposited into your real estate agent's trust account.

Payments

- 5 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.
- 6 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. It is your responsibility to ensure you have sufficient clear funds in your Account. You acknowledge and agree that no interest will be paid or payable to you in relation to any moneys held by us in the course of processing the payment.

Fees

- 7 You agree to pay us the following non-refundable, non-rebateable fees and charges quoted excluding GST:
 - a For payments where the default payment method is by bank, building society or credit union account, a monthly fee of \$2.91, payable quarterly (ie \$8.73) in advance. The following charges per payment will also apply:
 - 1 If the payment is by credit card, a Convenience Fee of 1.2% of the payment value;
 - 2 If the payment is by BPAY, a Convenience Fee of 68 cents.
 - 3 If the payment is by Australia Post billpay, a Convenience Fee of \$1.72.
 - b For payments where the default payment method is by way of a credit card, a per payment fee of 1.2% of the payment value.
- 8 We will also charge you the following fees quoted including GST. These fees will be debited the next time a payment is processed on your behalf:
 - a An Access Fee of \$2.75 payable whenever we are requested to access and change account details.
 - b A Void Payment Fee of \$5.50 payable whenever we are requested to void or reverse a payment.
 - c A Statement Fee of \$3.30 payable whenever we are requested to produce a statement manually.
 - d Other Fees as are generally charged by us from time to time, such as (for example) an Administration Fee of \$2.75 for the administration of your account.
- 9 For bank, building society or credit union account payments, we will charge you a Declined Transaction Fee of \$22.00 for payments that cannot be processed for any reason (such as insufficient funds) other than incorrect account details.
- 10 Fees are to be paid by you as follows:
 - a Monthly fees payable under clause 7(a) are due quarterly in advance, the first payment being due on the day your Rent card becomes operational.
 - b Fees payable under clause 7(a)(2)-(3) are due monthly in arrears..
 - c Fees payable under clause 7(a)(1) and 8(b) and fees payable under clause 8 or clause 9 are due immediately upon the relevant event occurring or process failure, as the case may be.
- 11 We may also charge you merchant fees and adjustments for:
 - a any "invalid" transactions (as defined in clause 14) or transactions declined by a your financial institution for any reason
 - b any over credits we have made in respect of transactions due to errors or omissions; and
 - c any 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.
- 12 Any amounts due or owing by you to us may be recovered by us by way of a direct debit or charge against the applicable account nominated by you for that purpose without any notice to or demand against you.
- 13 It is your responsibility to 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.

Invalid transactions

- 14 A transaction is invalid if:
 - a the transaction it records is illegal;
 - b in the case of a transaction using a credit card:

- 1 the credit card that was used is not valid at the time of the transaction however the transaction occurs, or in the case of a transaction under a standing order special facility, the card is not valid at the time of payment;
- 2 the credit cardholder authorisation is obtained by fraud or deception, unauthorised or otherwise invalid;
- 3 the particulars on the transaction receipt are not identical with the particulars on the credit cardholder's copy; or
- 4 the credit card relating to the transaction is not current at the time of the transaction;
- c the relevant institution or credit card provider from which the relevant funds originated or were otherwise provided: (1) disclaims or refuses to accept or process the transaction for any reason; (2) disputes the transaction; (3) claims the transaction is invalid for any reason; or (4) claims any form of set-off or counterclaim;
- d the transaction represents the payment of monies that have been paid in respect of the same underlying obligation by any other means, including the payment in cash, whether before or after the transaction occurs.
- e you do not observe any provision of these Conditions of Use in relation to the transaction or you dispute the transaction;
- f the transaction is incurred through misleading, fraudulent or dishonest means, whether or not such means were known by you at the relevant time;
- g a payment we receive in relation to the transaction is wholly or partly avoided, or a claim is made to avoid it and that claim is upheld, conceded or compromised under any applicable law (including, but not limited to, any law relating to bankruptcy or liquidation); or
- h it is otherwise treated as an invalid transaction under these Conditions of Use.
- 15 A phone, Internet or direct debit transaction is also invalid if the transaction is not authorised by the credit cardholder, or in the case of a standing order, the authority has expired or was cancelled prior to the transaction. You acknowledge that authorisations obtained provide no guarantee that the person providing the credit card details is the credit cardholder.
- 16 We may refuse to accept or process any transaction which we believe is or may be invalid.
- 17 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, neglect, omission or default; (c) any dispute between you and a third party; or (d) any invalid transaction.

Stopping or changing your payment

- 18 Any necessary paperwork to cancel the Service or change your payment details must be submitted 5 business days before the change is to be activated. You may also instruct your financial institution to cancel or suspend your DDR. Canceling 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.

Payment dispute resolution

- 19 To dispute any payment, contact us immediately. Disputes will be managed by us in accordance with our dispute resolution procedures (as varied from time to time). Alternatively, you may contact your financial institution directly.

Privacy

- 20 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.
- 21 We handle your personal information in accordance with our privacy policy (as varied from time to time). You can view that policy at www.corumrealestate.com.au or request a copy.

Lost or stolen card and PIN protection

- 22 If your Rent card is lost or stolen, you must contact us immediately. In the event you are issued with a replacement Rent card or card number these Conditions of Use, as amended from time to time, continue to apply.
- 23 You must keep your PIN private and confidential.
- 24 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 Rent 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.

Variations

- 25 We may amend these conditions, including fees, from time to time without prior notice to you.
- 26 We will notify you of any amendments by publishing the latest conditions on the website. Unless otherwise specified, any notice under this section is effective on the day after it is posted.
- 27 If you do not accept the amended conditions (including fees), you must contact us immediately before you use the Services again. By using the Services after notification of any amendment, you accept that amendment.

Acknowledgments

- 28 You acknowledge: (a) you have read and understand these conditions; (b) you understand the fees that apply to using the Services; (c) you have not been required to enter into this contract by any landlord, real estate agent or any other person; and (d) you authorise us to make all debits disclosed in Clauses 7, 8, 9, 11 and 17 from your Account.

Contact us

- 29 Telephone: 1300 300 020
- 30 Facsimile: (02) 9211 0508
- 31 Address: Raine & Horne PayCard
C/- Corum Real Estate Services
PO Box K404, Sydney NSW 1240
- 32 Email: enquiries@paycard.net.au
- 33 Website: paycard.rh.com.au