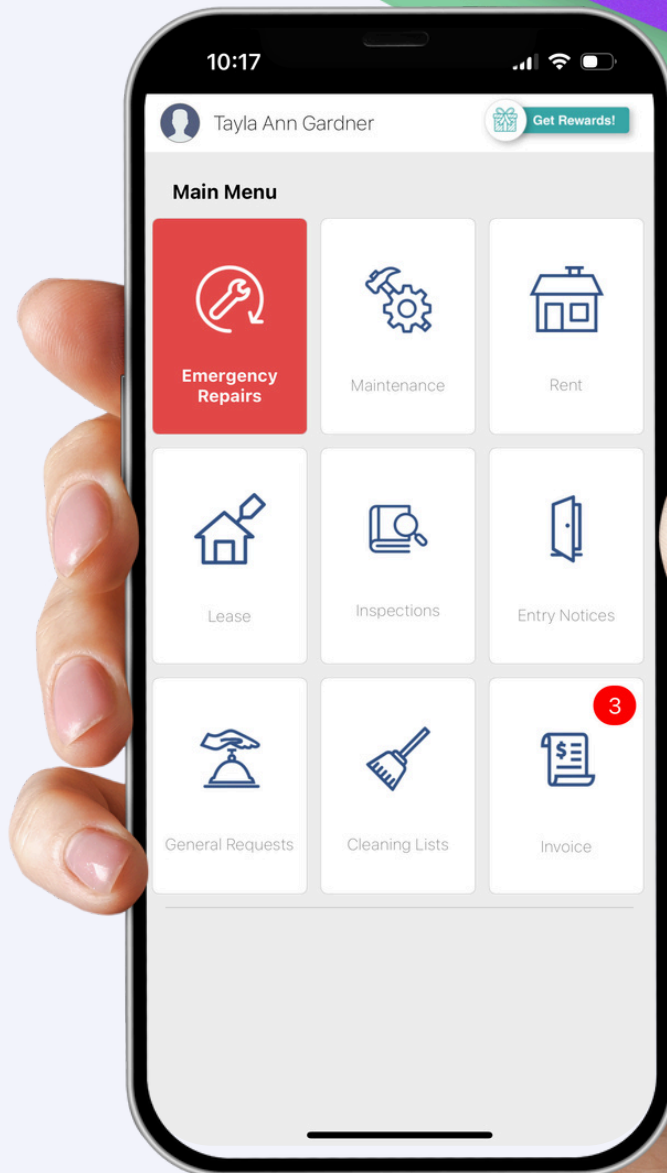




OurProperty Payments Tenant Handbook



Welcome to OurProperty Payments!

The OurProperty payment platform allows you to set up your rent payments at the start of your tenancy and have the ability to change payment methods at any time you choose. By setting up a direct debit or card payment you'll never have to worry about missing a payment again. OurTenant, available via your browser or our mobile app, also allows you to monitor your home, conduct maintenance requests, renew leases and set up your rent and invoices payments.

Benefits

Paying rent through the OurProperty Payment Platform means you'll never have to worry about missed payments or falling into arrears.

With a simple one-time setup, your rent can be paid automatically on the due date through a variety of flexible payment options, including Direct Debit, debit or credit card, Australia Post, Centrepay, Manual EFT, Static EFT, or Direct Debit Control. As long as the funds are available, we'll take care of the rest.

By choosing Direct Debit, Card Payment, or Static EFT, you'll also unlock access to our exclusive OurProperty Rewards Program, helping you save hundreds each month on groceries, fuel, travel, and everyday essentials.

Plus, OurTenant allows you to securely view your payment history, set up recurring or future-dated payments, and manage it all straight from your phone.

Setting Up

Setting up your new payment method is easy. Your property manager will send you an email with links to set up your preferred payment method.

There are 6 easy payment options:

Direct Debit



Allows you to set and forget your rent payments. Every time your rent is due, we will send you a notification one hour before the money is directly debited. This will allow you to check that the funds are in your account, or allow you to pay using your card (debit or credit) instead.

Card



Your credit or debit card details are retained within the secure PCI compliant payment gateway for future use. Every time your rent is due, you will receive an online reminder to ensure funds are available. If you sign up to the direct debit option you'll also have the option to pay on the spot with your card (instead of the DD) when we send you a notification that your payment is about to be debited, all done within seconds - hassle free!

Australia Post



Alternatively, you can pay your rent in-person in cash at any Australia Post office. You'll be sent a barcode via email and through the app. All you need to do is show this barcode at the counter and pay the amount owing.

Direct Debit Control



Authorise each Direct Debit payment for rent and invoice transactions before the funds are charged to your bank account. You will receive an authorisation message on the day that the rent payment is due and the payment will not be processed until authorised. This allows for complete control over Direct Debits from a bank account.

Tenancy Wallet



The Tenancy Wallet option will create a bank account for you that funds can be deposited into for the payment of your rent and invoices. Your rent and invoices will be automatically debited from your tenancy wallet on the due date.

Manual EFT

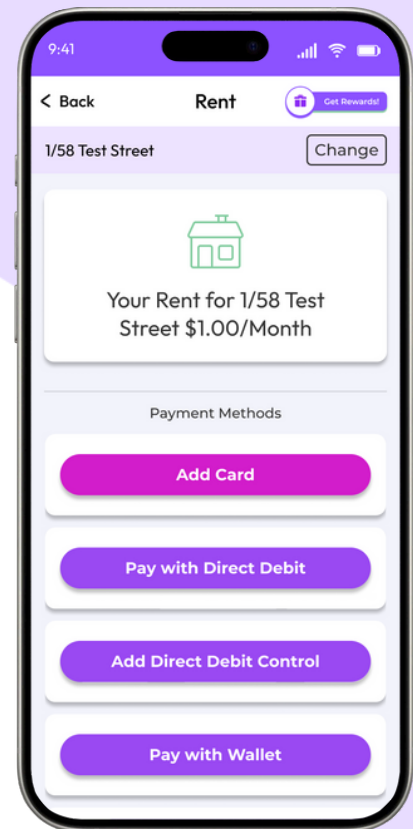


Transfer to a unique EFT account each payment period. The Manual EFT account number will change each payment period (weekly, fortnightly, monthly). We'll send you an email with the new account number each time the account number changes.

Please note: You can only pay via a single payment method per household. If there are multiple rent payers per household, you will need to nominate just one account or card and ensure that funds are available on the due date.

What Happens Next?

Once you've selected your payment option, OurProperty will take care of the rest. We'll send you a confirmation email to let you know that the setup is successful, and your new payment method will be activated for your next rental payment.



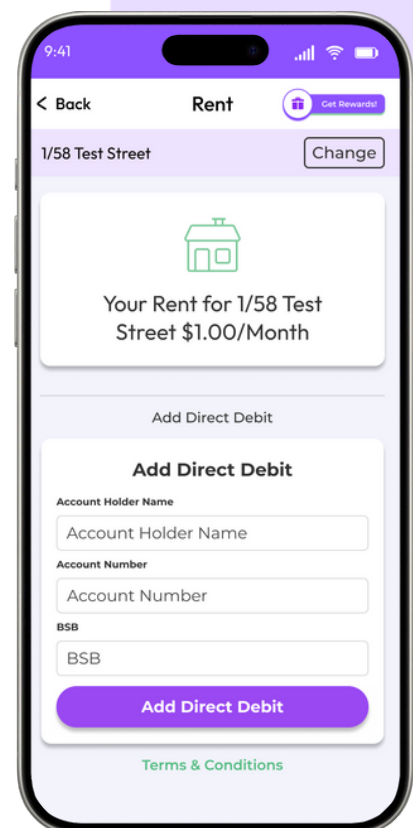
Making Your First Payment

To start with, you'll receive an email notification 1 day before a payment is due. If you've chosen Direct Debit, no action is required on your part.

Note: You'll also be given the option to enter your card details to make an instant payment.

Each time you enter a new card number, the PCI compliant payment gateway will securely remember and store your details for next time.

If you choose to pay your rent in cash or EFTPOS at an Australia Post office, your payment barcode will be available in the OurTenant app for you to show and have scanned at the counter. The barcode will also be emailed to you, so you can either display it on your phone or print it out to bring with you.



Fees

The following transaction fees are payable for each payment:

Payment Type	Transaction Fees
Pay by Direct Debit OR Direct Debit Control	Refer to your App/Portal or Agency for the disclosed fee
Pay by Credit or Debit Card	Refer to your App/Portal or Agency for the disclosed fee
Pay with cash at Australia Post office with a printed copy of the payment slip emailed to you	Refer to your App/Portal or Agency for the disclosed fee
Tenancy Wallet	Refer to your App/Portal or Agency for the disclosed fee

Note: If there are not enough funds in your account when a withdrawal is attempted, this will be classified as a dishonoured payment. In this case, partial payment will not be withdrawn, but a dishonour fee will be charged to that bank account. Your bank is responsible for setting and charging these dishonour fees.

FAQs

What is OurProperty Payments?

OurProperty Payments is a secure, convenient and flexible service accessible through your app or online portal where your rent payments are made and managed with ease.

What are the Benefits?

- OurProperty makes sure your payments never go missing or are allocated to another tenant
- Access to the OurTenant app, an online portal, where you can update your details,
- View and print off your rent payment history, and so much more
- Stress free and convenient
- Multiple Payment Options – automatic direct debit (bank account or credit card)
- Instant card payments, or cash at Australia Post
- Save money and access discounts as part of the OurProperty Rewards program
- Access anywhere and anytime all from your smart phone

What happens if there's not enough money in my account?

If there is not enough money in your account BEFORE a payment is made, you can make an on-the-spot payment with your credit card.

If there is not enough money in your account AFTER a direct debit has been attempted, you will be sent a 'payment failed' notification.

- **Credit Card:** The system will attempt the payment each day until it goes through. A small \$0.30 transaction fee applies to each attempt
- **Direct Debit:** If the payment fails, it will be skipped. You will need to contact your property manager or take action to make the payment before the next due date
- **EFT:** The system will automatically pull the payment as soon as there are enough funds in your account
- **ADP, PayOn, Centrepay:** You will need to manually resolve the missed payment

Are there any fees for using OurProperty Payments?

Yes, there are. Depending on what payment method you choose will depend whether there is a transaction fee added to your payments. Of course, these fees are small and we have worked extra hard to push them down as low as possible. Plus, you save money by using the OurProperty Rewards program - so it cancels itself out.

Ready to get started?

If you have any questions during this process, please contact the Support team on:

The OurProperty Chat bubble
support@ourproperty.com.au
1300 687 872