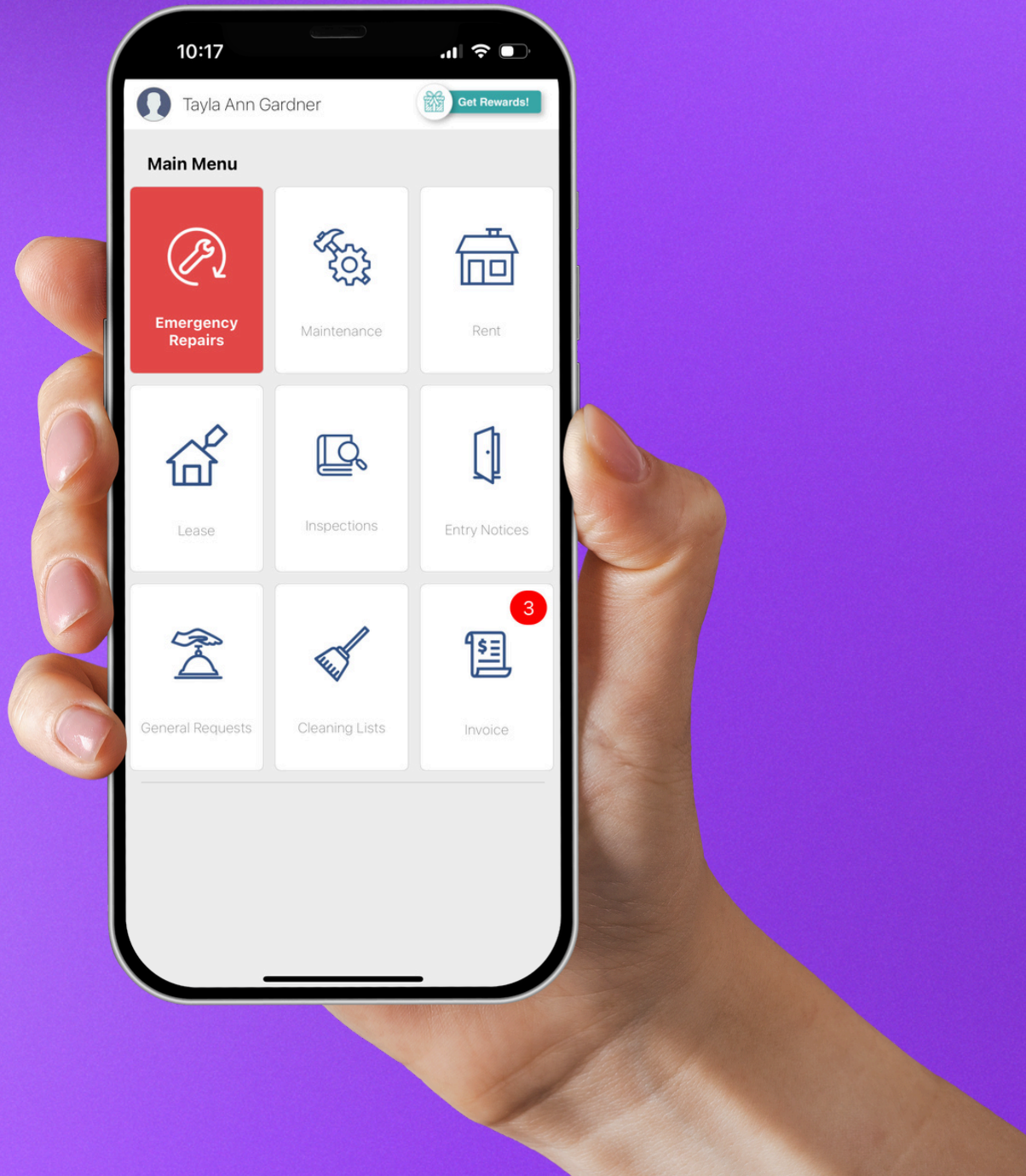




Tenant Handbook

Welcome to your New Home



Congratulations

Welcome to your New Home!



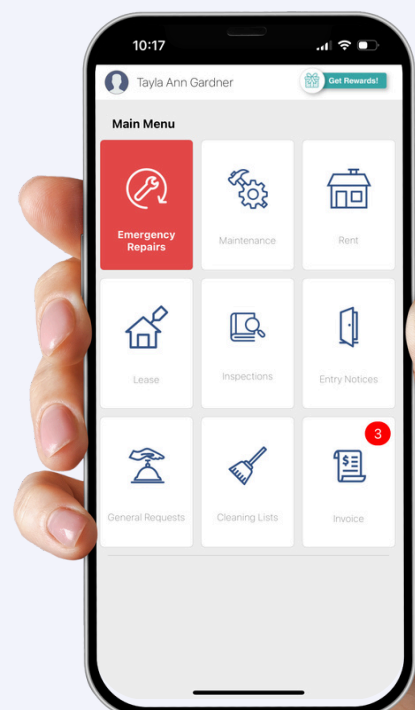
To help you manage your tenancy we have a dedicated tenancy app that you can use to report maintenance issues, check your lease, and access a range of other features all in one place, including:

- ✓ Complete your entry condition report
- ✓ Pay and manage your rent & invoices
- ✓ Report urgent and non urgent maintenance requests
- ✓ Track existing maintenance jobs
- ✓ View your lease agreement/s
- ✓ View your rental payment ledger
- ✓ View property inspection reports
- ✓ View entry notices
- ✓ Ask general questions, such as requesting more keys or ask to install a service like NBN

You will be emailed a link that will prompt you to read and complete your entry inspection report. Once completed, this is saved for you to peruse at any time on the tenant app.

If you haven't already, you'll need to download the app onto your mobile device. If you don't have access to a smart phone you can also head to the online portal at tenant.ourproperty.com.au

This book will show you how to download the app and use some of the awesome features available.

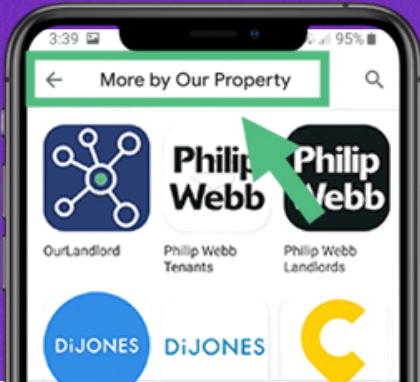
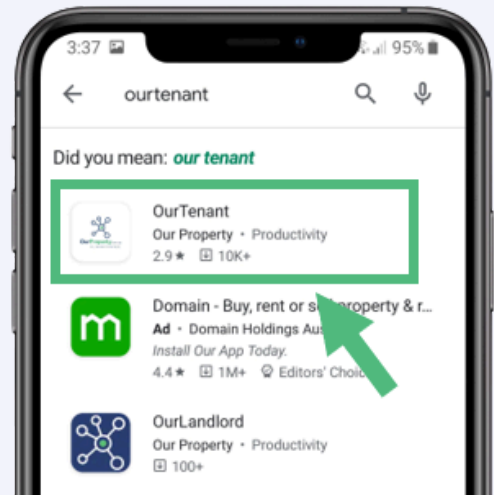


1. Download the App

You can download the OurTenant App from Google Play or the Apple Store.



Simply search for OurTenant and click the OurTenant App.



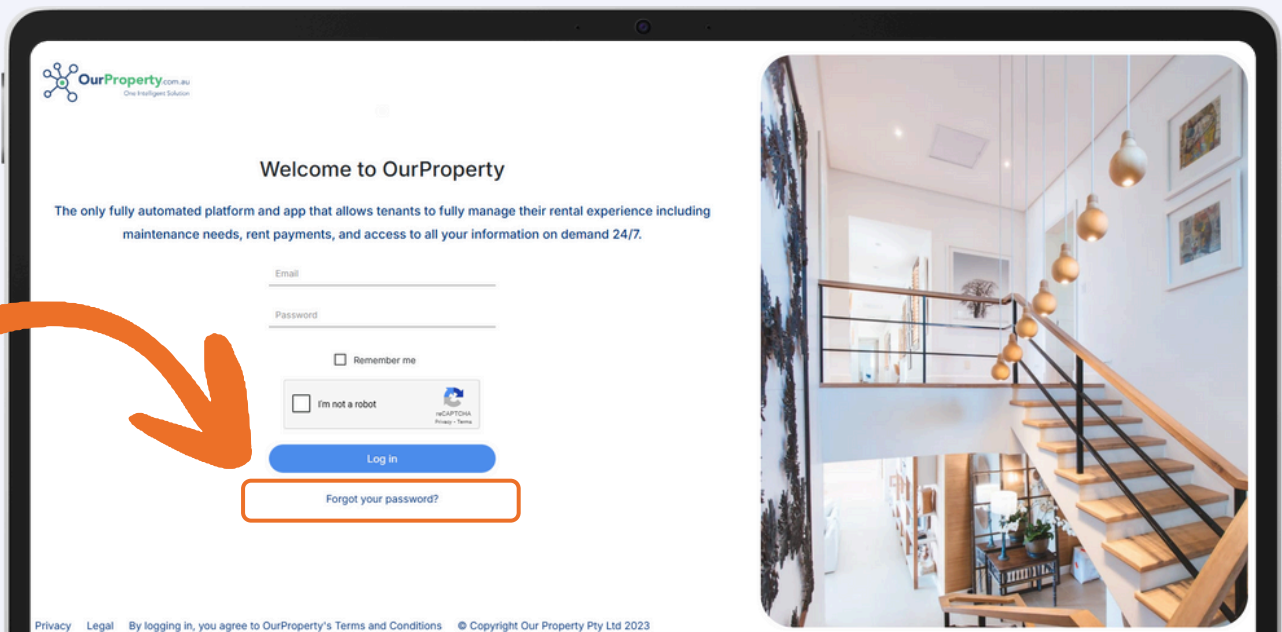
If your agency is using a branded app, try searching for the name of your agency followed by 'Tenant' or go to OurTenant and look for other apps by us.

2. Logging In

Once you've downloaded the app, or opened the online portal at tenant.ourproperty.com.au you'll need to log in using the login details emailed to you in your Welcome Email.

If you already have an account but can't remember your password, click the 'Forgot Your Password' link on the login page. This will send you an email where you can reset your password. Alternatively, contact support@ourproperty.com.au for help.

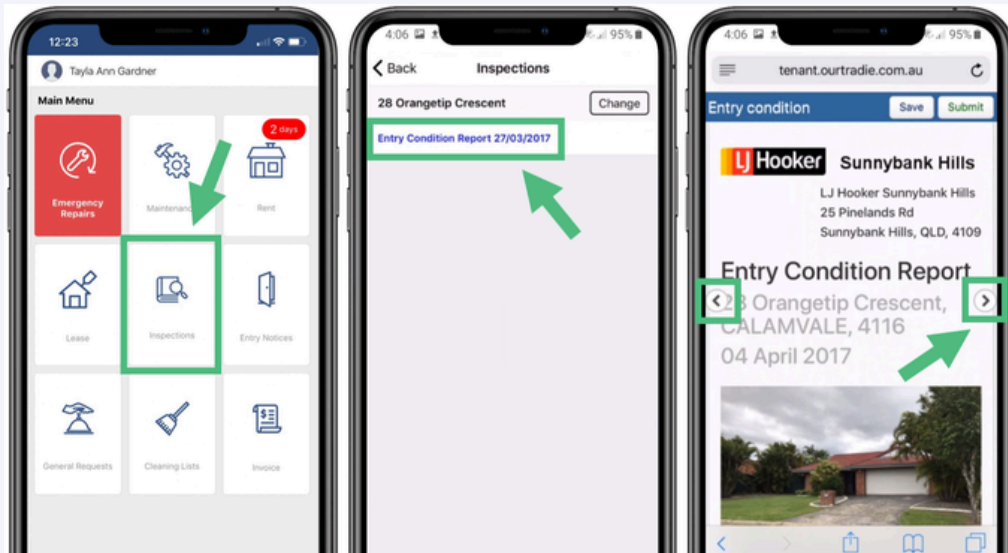
If you haven't received a Welcome Email with your Username and Password, click 'Forgot your password' and follow the prompts. Alternatively, contact your property manager so they can resend it.



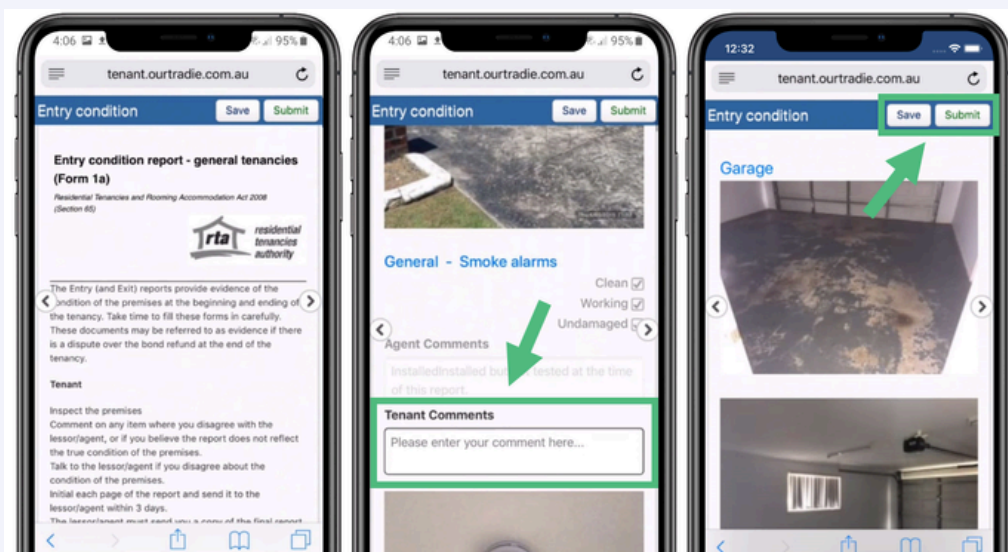
3. How to Complete and Return the ECR

Completing your Entry Condition Report (ECR) is the first thing you'll need to do in your new home. You will receive an ECR email from your property manager. Follow the links and instructions in this email. You can also use the following steps:

1. Log in and select 'Inspections' from the home screen.
2. Click on the 'Entry Condition Report' link. This will open the report in your browser.
3. Click the arrows to read through the report.



4. Scroll down on each page to view property manager comments and add your own.
5. At the end of the report you'll need to sign and submit the report by following the prompts and clicking the 'Submit' button in the top right-hand corner.
6. Otherwise, you can 'Save' your comments and come back later to finish it.



4. Rent and Invoice Payments

After signing your lease you will have received an email to pay your Bond and Deposit. The method you used to pay your deposit was automatically saved as your default rent and invoice payment method.

Don't worry, you can change this at any time in your tenant app or via the desktop portal. Your agency will specify which options are available and what banking fees (if any) are involved.

You have the flexibility to pay your rent and invoices using the same method or by two different methods. E.g. Pay your rent by Direct Debit and your invoices via Manual EFT.

Direct Debit



Allows you to set and forget your rent payments. Every time your rent is due, we will send you a notification the day before the money is direct 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 with cash or EFTPOS 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 the day before 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. Set up a recurring transaction from your bank account to the tenancy wallet to set and forget.

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.

5. Fees

The following transaction fees are payable for each payment:

Payment Type	Transaction Fees
Pay by Direct Debit OR Direct Debit Control	\$1.95
Pay by Direct Debit Control	\$2.50
Pay by Credit or Debit Card	1.95% + 30c transaction fee
Pay with cash at Australia Post office with a printed copy of the payment slip emailed to you	\$5.00
Static EFT	\$2.50
Manual EFT	Free (No Transaction Fee)

Insufficient Funds Fee

In the rare case there are not enough available funds in the account to make the payment, no attempt to debit your account will be made. Instead an \$15.00 fee will be incurred upon your next debit. This fee applies to Direct Debit, Direct Debit Control, Tenancy Wallet and Manual EFT Transactions.

Failed card payments will incur an additional 30c transaction fee upon the next payment.

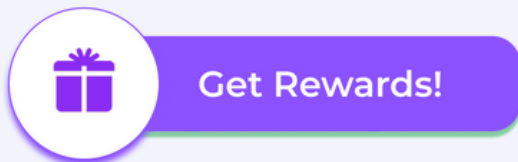
6. Rent & Invoice Payment Process

Paying with Direct Debit or Card

Each time your rent or an invoice is due, the OurTenant app will send you reminders a day in advance, either through email, SMS, or app notifications, advising of the upcoming debit.

We'll go ahead and debit your card or account the next day, unless you change the payment method to a different card or account. In this instance the debit will take place on the next day.

Once the payment has been made (it will still be pending) you'll receive another notification telling you we've debited your payment.

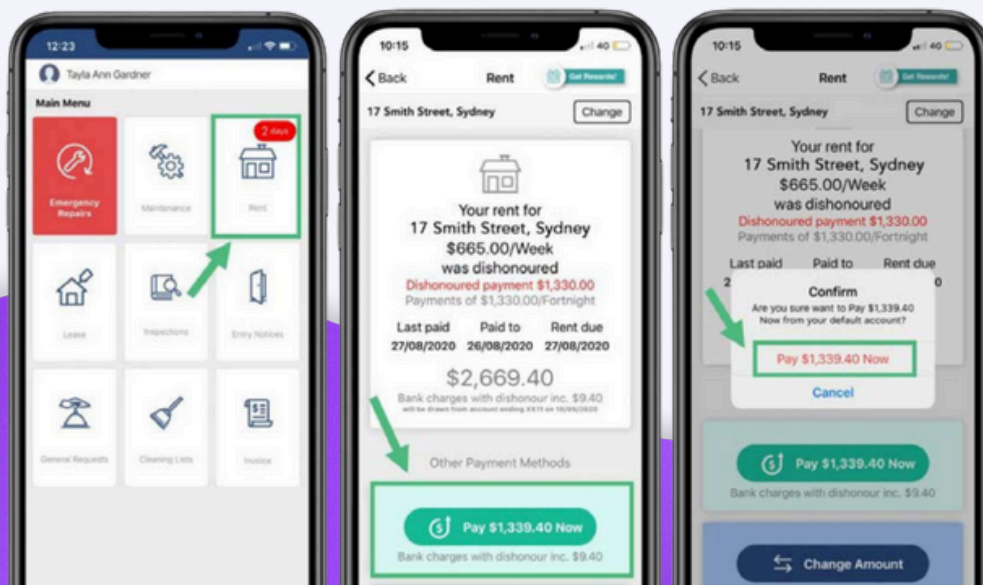


By using these payment methods: Direct Debit, Card Payment, or Static EFT, you qualify for the Tenant Rewards Program and unlock exclusive discounts and cashback offers.

7. If Your Rent Falls Behind

If you happen to miss a rental payment or your rent falls behind, you have the ability to rectify this within your OurTenant App. We'll also send you an email in the event you fall behind, to let you know and provide the option to make immediate payment.

1. Click the 'Rent' icon from your home screen.
2. When your rent is behind, the 'Pay Now' button will be visible for you to select.
3. Select this and confirm you want this to come from your default account.

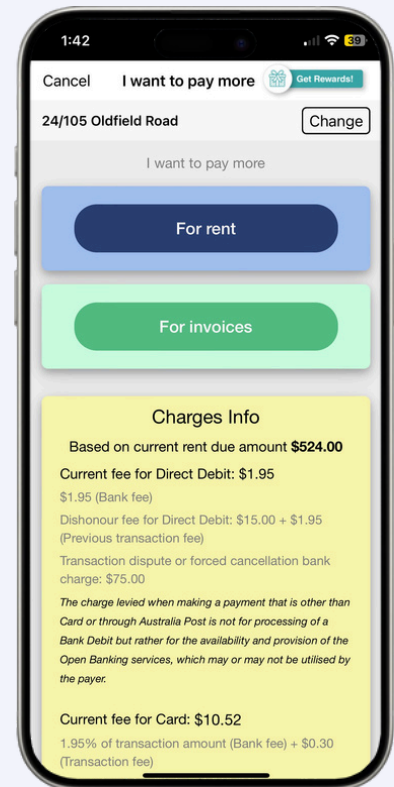


8. Paying Rent and Invoices in Advance

OurProperty offers advanced payment options for rent & invoices. These options become available when you have set up to pay via Direct Debit or Card.

The options available to you for rent are:

1. Pay a lump sum amount which will be receipted towards your rent and move your paid to date forward accordingly. E.g. Rent is \$500p/week, paying \$5000 will move your paid to date 10 weeks into the future.



The options available to you for invoices are:

- 1.** Pay a lump sum which is held as an invoice balance with future invoice payments being reduced from the balance amount when due. This is a one time payment only.
- 2.** Put a little aside - pay an extra amount on top of your regular rent payment and this will accumulate an invoice balance. Future invoice payments will be reduced from the balance amount when due. This is a recurring payment option collected on top of your rent amount.
- 3.** Hold a buffer - pay a set amount to be held as a buffer invoice balance. When the balance is reduced to pay towards an invoice, the buffer amount is automatically topped up to the set amount. This option incurs an immediate payment to create the buffer and additional payments when a top up is required.

To learn more about how to set up a pay in advance option refer to the articles in the OurProperty Knowledgebase. Access 'Help' from your tenant App / Portal and select knowledgebase.

9. Tenant Rewards program

Be rewarded for paying your rent through the Tenant App, either with **Direct Debit, Card Payment, or Static EFT**, and gain access to our exclusive rewards program.

Here are just a few savings you can access!

- ✓ Discounted movie tickets up to 40% off
- ✓ Save on travel flights
- ✓ Up to 50% off accommodation
- ✓ Save at the fuel pump
- ✓ eCard savings at major grocery & retail stores



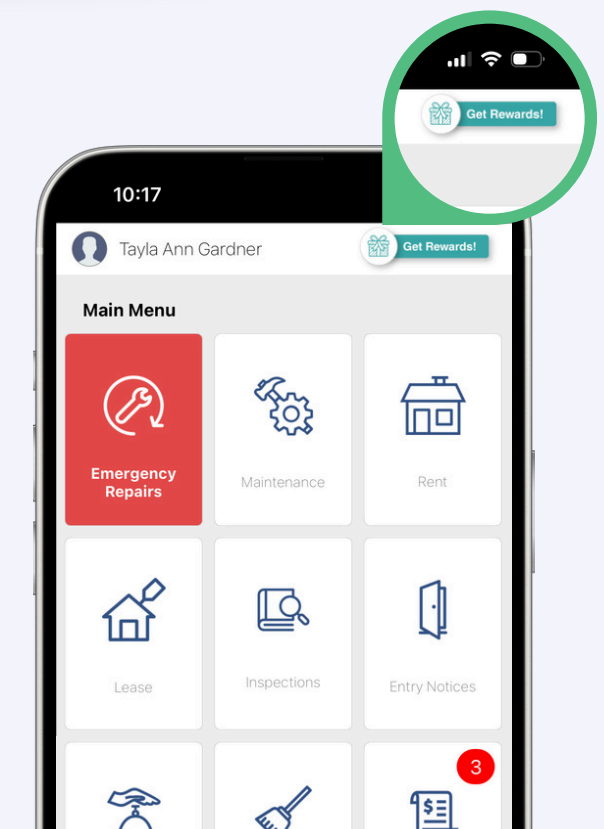
There are thousands of benefits available from leading businesses in Australia and New Zealand, including Woolworths, Coles, JB Hi-Fi, Priceline, David Jones, BIG W, Dan Murphy's BWS, Caltex and more.

Enjoy discounts for movie tickets, theme park tickets, experiences, dining, accommodation pricing and so much more.

How to access your rewards

When you make your first payment through the Tenant App with an eligible payment method, this will activate your rewards account. Within **2 weeks** of your first payment you will be sent an email with your login details and link to the exclusive rewards page.

If you don't receive this email after 2 weeks, contact your property manager.

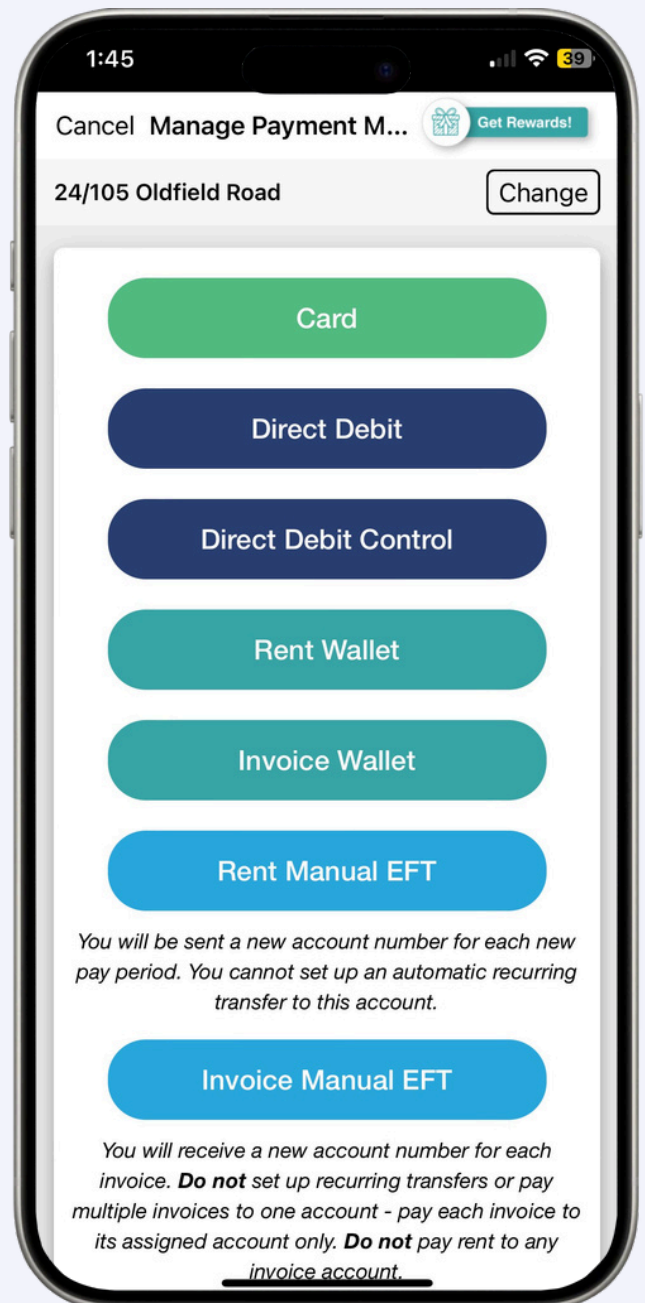


10. How to change your rent payment method

You can change your payment method in the OurTenant app or portal.

1. Simply click the **'Rent'** icon from your home screen.
2. Scroll down to see your rent information and select Manage Payment Method.
3. Choose from either **'Card'**, **'Direct Debit'**, **'Direct Debit Control'**, **'Rent Wallet'**, **'Rent Manual EFT'** or **'Aus. Post'** and input the new details.
4. Ensure you have selected **'Set as Default'** for the new payment method. This will be your main payment option for all future payments.

If you have already set up a previous payment via a bank account or debit/credit card you cannot change your selection to **'pay via Australia Post'** as this will affect your rewards program. Please contact your property manager to discuss this option.



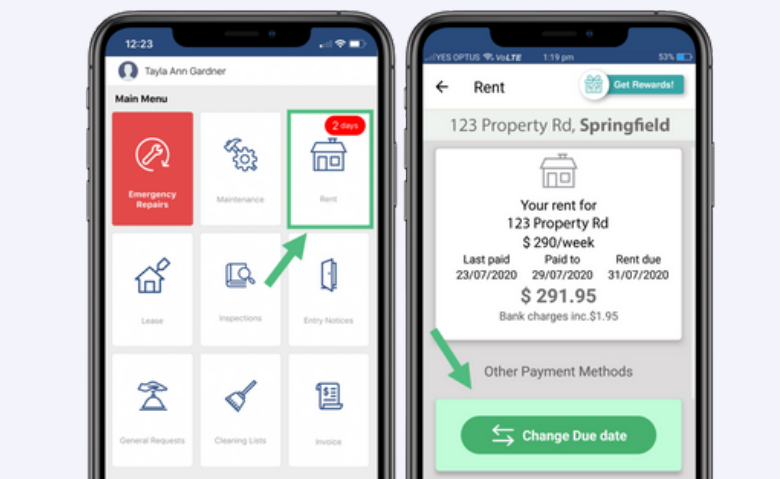
11. How to change your rent payment day

Your Payment Day is the day of the week your rent will either come out of your account, be debited from your card, or be due at the Post Office.

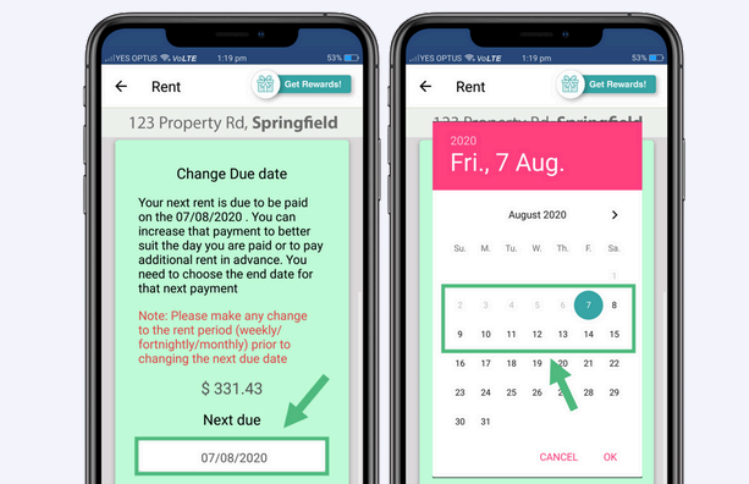
You can change this day to a day in the future, but it must be between your last payment day and your next scheduled payment day. So if you are currently on weekly rent payments, you can only choose a payment day sometime between the current date and your next due date a week after. To choose a day further than this, you will first need to change your Rent Frequency (e.g. change your rent period from weekly to fortnightly or monthly).

To change your payment day:

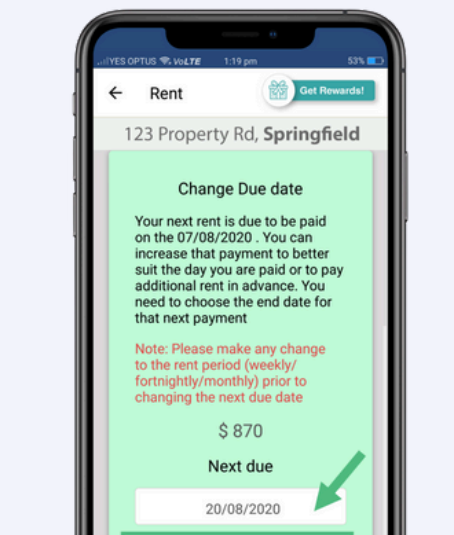
1. Click the **'Rent'** icon on your home screen.
2. Click the **'Change Due Date'** button under your rent details.



3. Click the **date section** and **select a new date** from the calendar.
4. Click the new date and click **'OK'**.



5. Once the new date is selected the tenant app/ portal will advise you of the new amount due for the next selected due date.
6. Click the **'Change Due Date'** button to save and update the new date.



NOTE: Changing your payment day (or due date) may effect the amount of rent charged for your next payment. This feature is only available if your agency has elected to enable it. Contact your property manager to confirm if it applies to you.

12. How to change your rent frequency

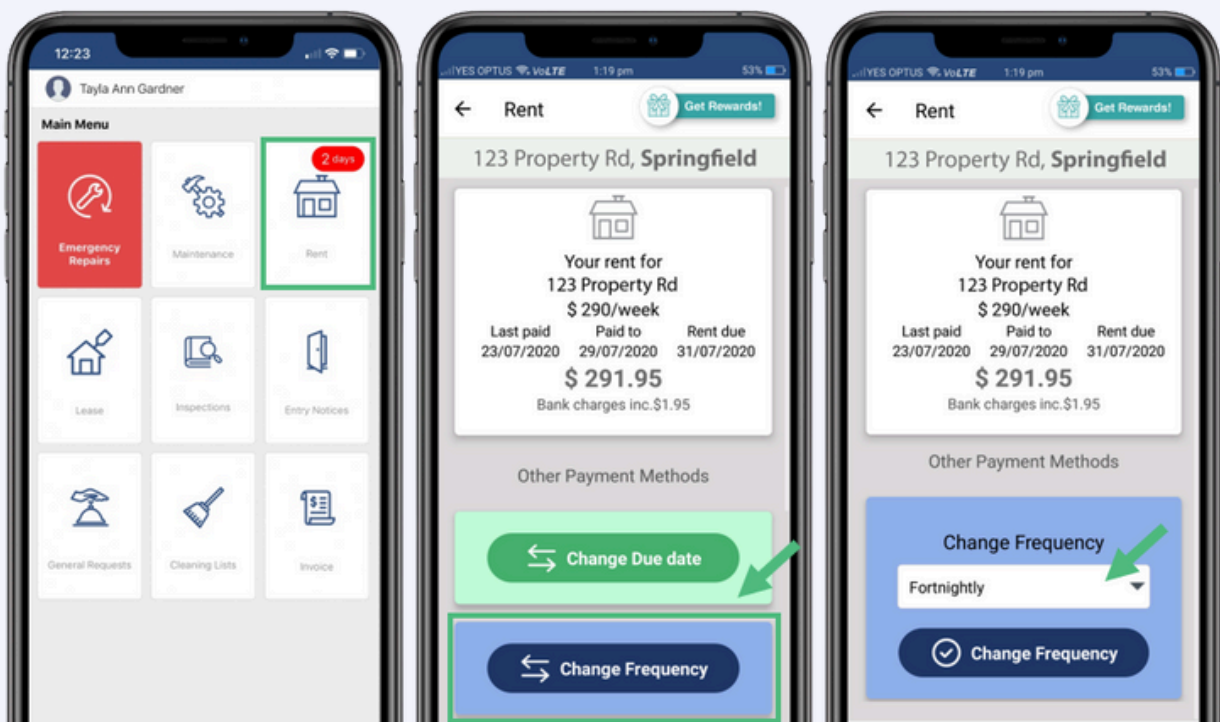
Your rent frequency will initially defer to what's stated in your lease agreement (this will either be weekly, fortnightly, monthly).

After you've made your first rent or invoice payment with the system, you can change the frequency of your rent from a shorter period to a longer period.

Note: you **can't** change the frequency from a longer period to a shorter period. You will need to contact your property manager for this request.

To change your frequency:

1. Click the '**Rent**' icon on the home screen.
2. Click the '**Change Frequency**' button under your rent details.
3. Select your preferred frequency from the dropdown menu.
4. Click the '**Change Frequency**' button to confirm.

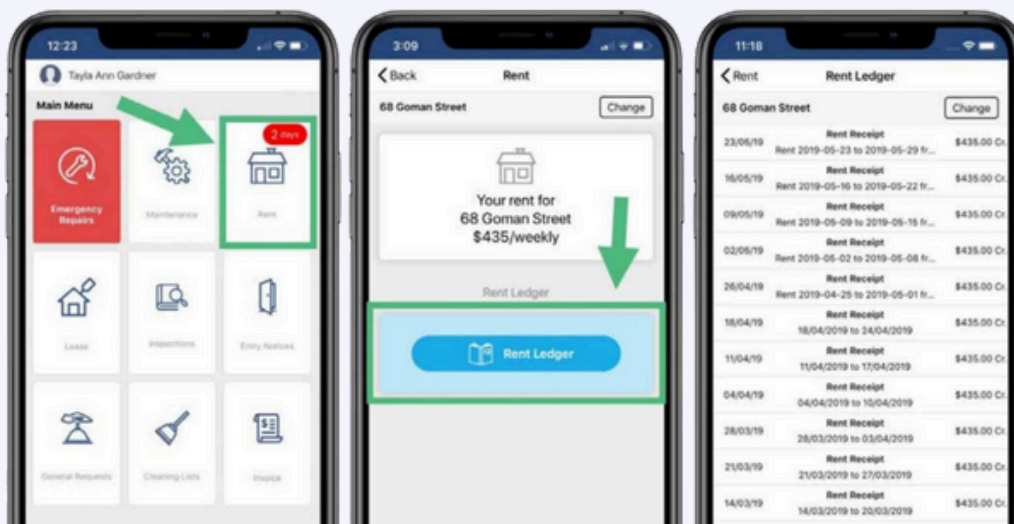


Please note: This feature is only available if your agency has elected to enable it. Contact your property manager to confirm if it applies to you.

13. How to view your ledger

You can view your ledger and payment transactions in the 'Rent' section of your app.

1. Click the '**Rent**' icon on your home screen.
2. Click the '**Rent Ledger**' button below your rent details.
3. This will show a list of all your recent payments.

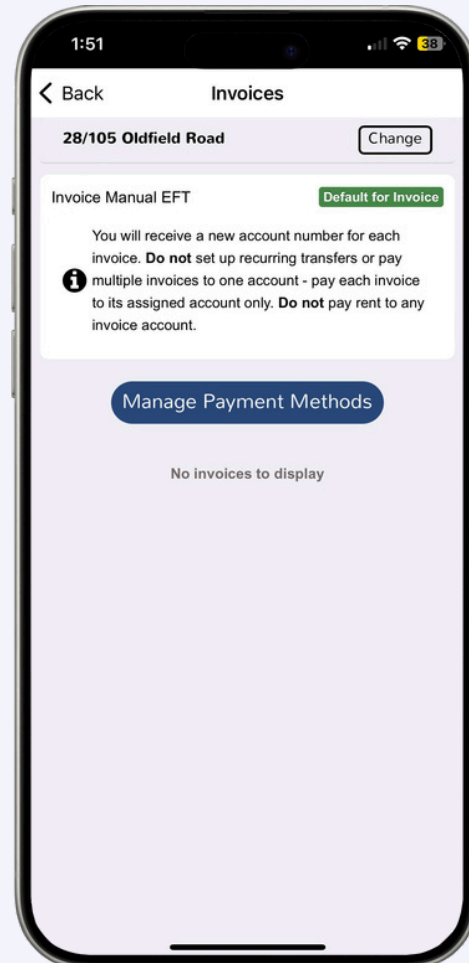


14. How to change your invoice payment method

You can change your invoice payment method in the OurTenant app or portal.

1. Simply click the '**Invoices**' icon from your home screen.
2. Click on the Manage Payment Methods button.
3. Choose from either '**Card**', '**Direct Debit**', '**Direct Debit Control**', '**Invoice Wallet**', '**Invoice Manual EFT**', or '**Aus. Post**' and input the new details.
4. Ensure you have selected '**Set as Default**' for the new payment method.

This will be your main payment option for all future payments.

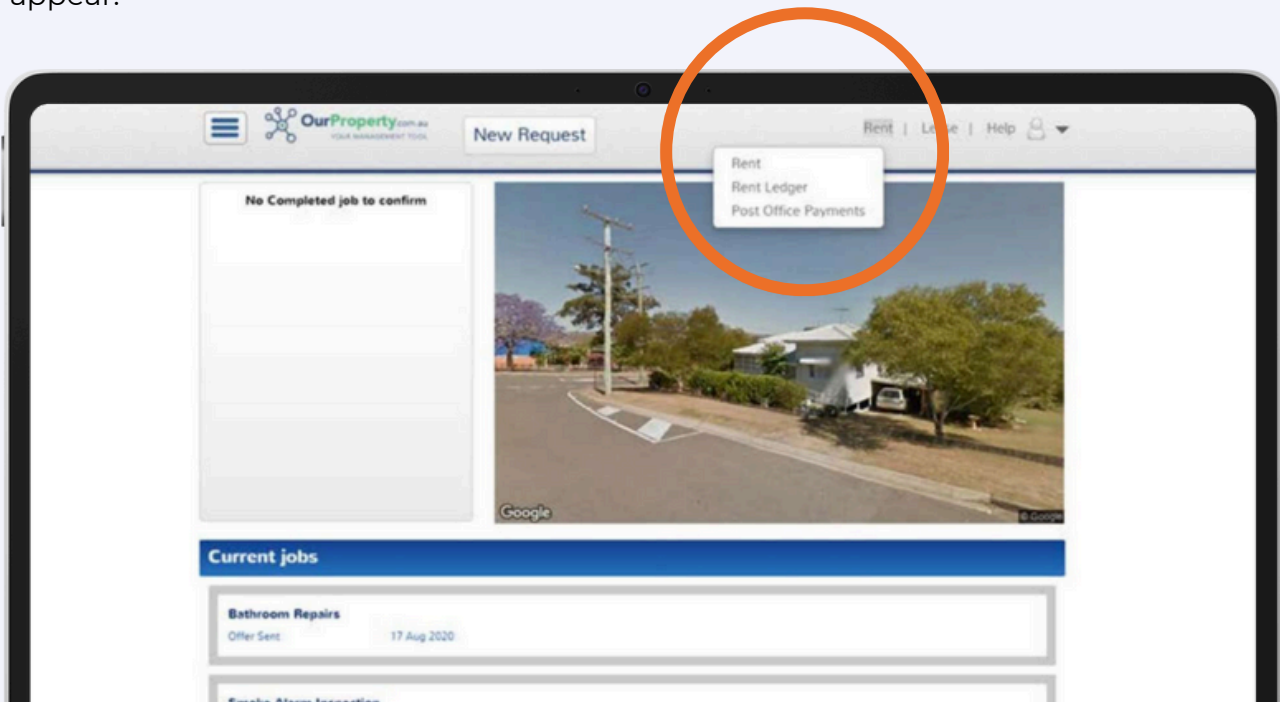


15. Using the Online Portal

You can also pay your rent and invoices in the OurTenant portal on your laptop or computer.

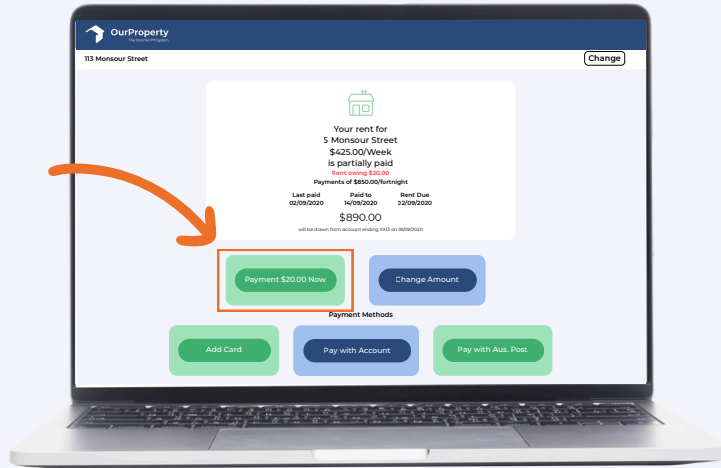
Simply go to **tenant.our.property** and login with your usual details. Your home screen will display any current maintenance requests and updates on your home.

To access your rent information click the **Rent** button at the top of the screen. A dropdown list will appear.



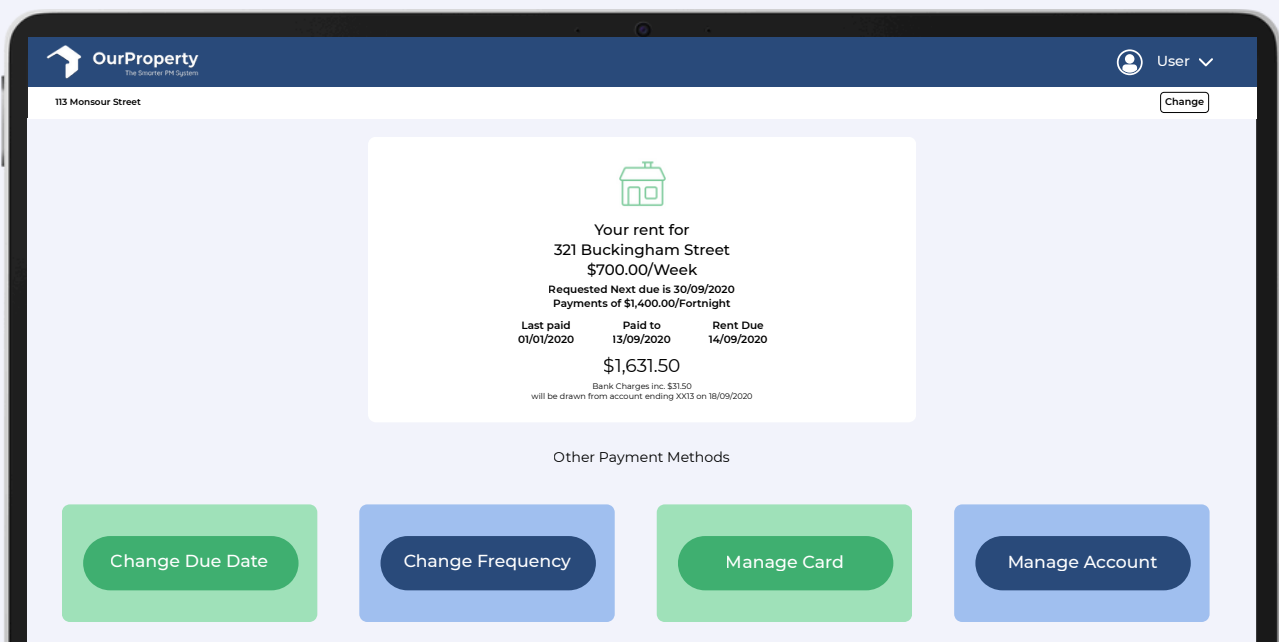
16. Paying Your Rent in the Portal

The Rent screen will give you an overview of your rent information. Here you can pay your rent, pay any arrears, change your payment method, or change your rent frequency. Your options will change depending if you have any outstanding arrears or not.



If you're in arrears you'll see a **'Pay Now'** button. Click the button and it will allow you to enter the amount you want to pay, and choose your method of payment.

Other buttons include:



Change Due Date

Allows you to set a day of the week your rent is due (e.g. Tuesdays or Fridays), or date of the month.

Change Frequency

Allows you to increase or decrease your current rent frequency (e.g. from weekly to fortnightly or monthly). Agency limitations apply.

Manage Card

For adding a new card.

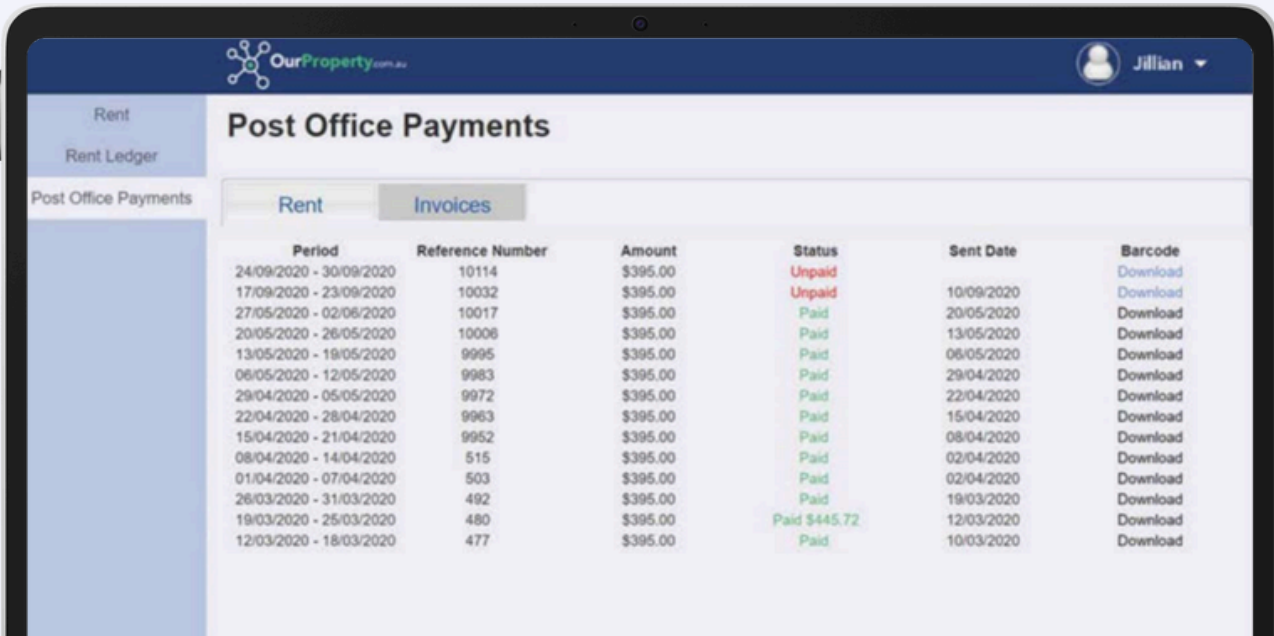
Manage Account

For adding new direct debit accounts.

17. Post Office Barcodes in the Portal

You can access and download your post office barcodes in the Tenant Portal.

1. To locate your barcode log into the OurTenant portal and click the 'Rent' link at the top of the page, and then 'Post Office Payments'
2. This will take you to a list of post office payments. Any payments that you haven't made will have a blue Download link next to them.
3. Click the link and this will automatically download the barcode.

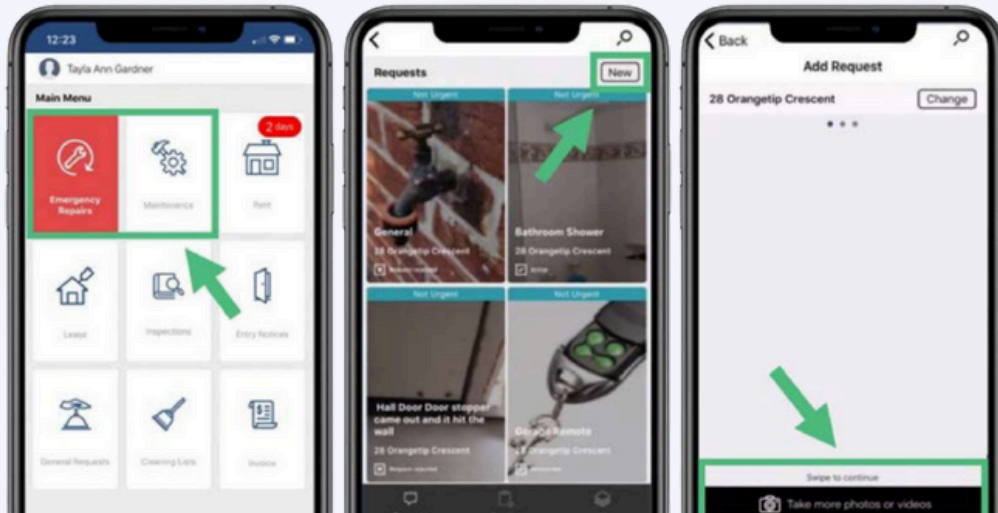


Period	Reference Number	Amount	Status	Sent Date	Barcode
24/09/2020 - 30/09/2020	10114	\$395.00	Unpaid		Download
17/09/2020 - 23/09/2020	10032	\$395.00	Unpaid	10/09/2020	Download
27/05/2020 - 02/06/2020	10017	\$395.00	Paid	20/05/2020	Download
20/05/2020 - 26/05/2020	10008	\$395.00	Paid	13/05/2020	Download
13/05/2020 - 19/05/2020	9995	\$395.00	Paid	06/05/2020	Download
06/05/2020 - 12/05/2020	9983	\$395.00	Paid	29/04/2020	Download
29/04/2020 - 05/05/2020	9972	\$395.00	Paid	22/04/2020	Download
22/04/2020 - 28/04/2020	9963	\$395.00	Paid	15/04/2020	Download
15/04/2020 - 21/04/2020	9952	\$395.00	Paid	08/04/2020	Download
08/04/2020 - 14/04/2020	515	\$395.00	Paid	02/04/2020	Download
01/04/2020 - 07/04/2020	503	\$395.00	Paid	02/04/2020	Download
26/03/2020 - 31/03/2020	492	\$395.00	Paid	19/03/2020	Download
19/03/2020 - 25/03/2020	480	\$395.00	Paid \$445.72	12/03/2020	Download
12/03/2020 - 18/03/2020	477	\$395.00	Paid	10/03/2020	Download

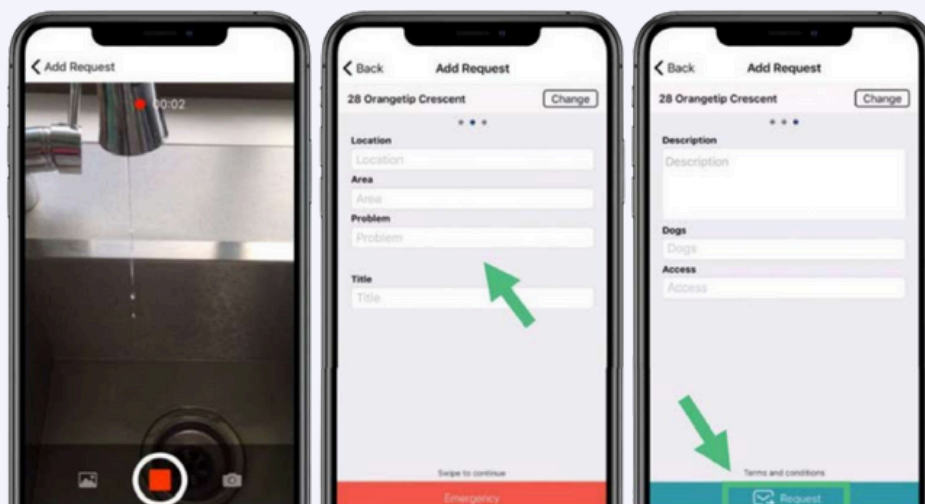
18. How to Report Maintenance

You can submit your maintenance requests online through the app, along with photos, video and detailed descriptions.

1. Click **'Emergency Repairs'** or **'Maintenance'** from the home screen.
2. To start a new maintenance request click the **'New'** button in the top bar.
3. The **'Swipe to Start'** screen or **'Camera'** screen will automatically open.

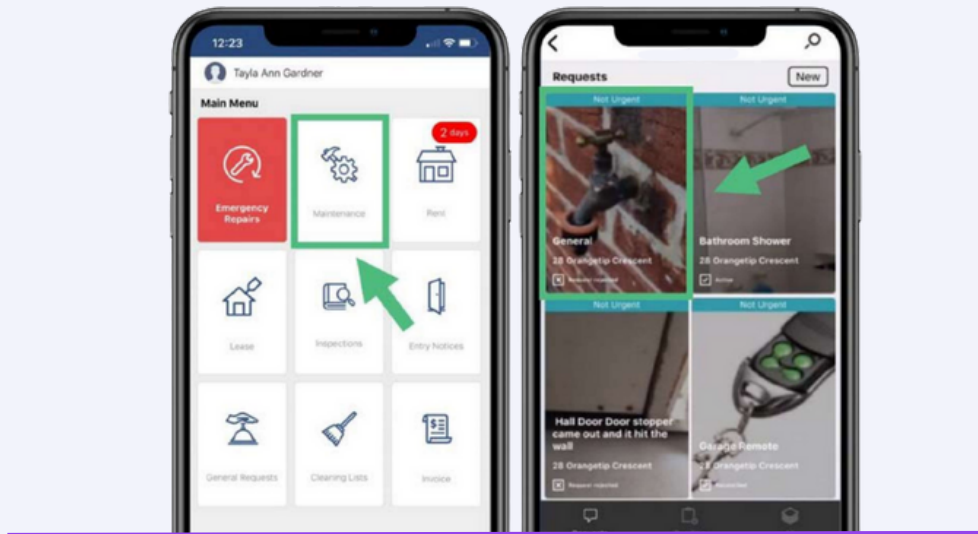


4. Either swipe the screen, add photos from your camera roll, or take a photo or short 5-second video of the part of the house that requires maintenance.
5. Click the **'Back'** arrow to return to the request page and choose the **'Location'**, **'Area'** and **'Problem'** from the dropdown lists. Give your request a title, and swipe to continue.
6. Add any additional information, including dogs on the property and access requirements.
7. Click the **'Request'** button at the bottom of the screen to send your request.



19. Checking Your Maintenance Requests

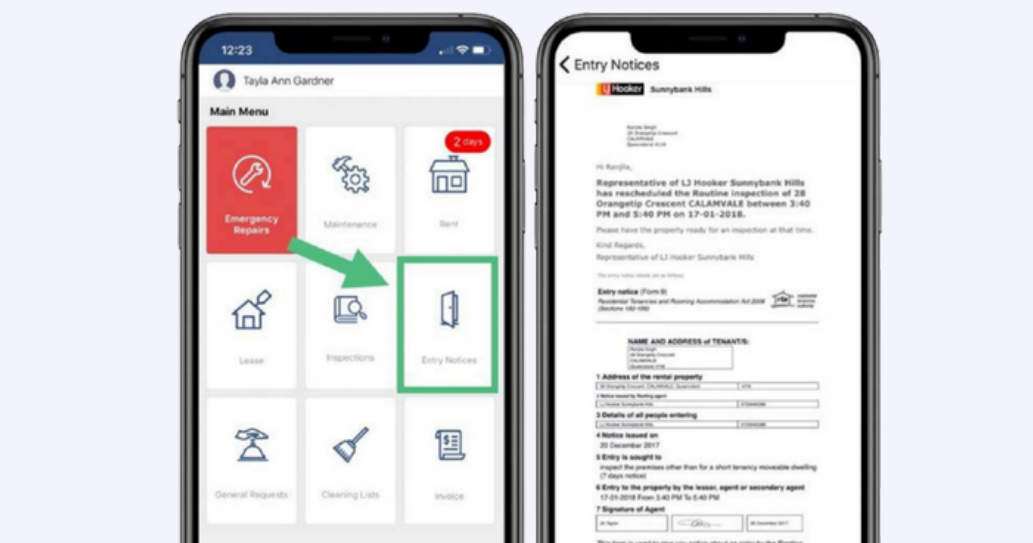
You can go back to the **'Maintenance'** page from your homescreen at any time and check the progress of your maintenance requests by clicking on the request icons.



20. Entry Notices

All entry notices are emailed to you and stored in the app for your convenience. They can come from your property manager for inspections, or from tradies for maintenance access.

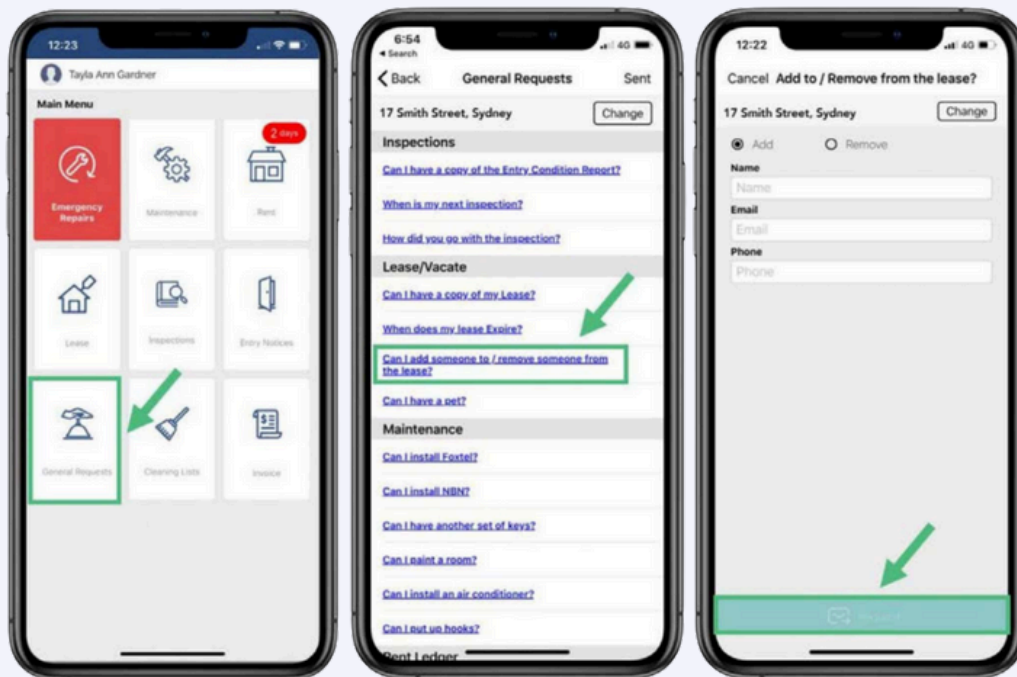
1. To view your entry notices click the **'Entry Notices'** icon on the home screen.
2. You'll see a list of entry notices. Click the one that you want to view.



21. Communicate with PM

Want to ask your property manager a question? Maybe you'd like to paint a room or get a pet? Adding general requests and sending questions to your property manager is easy.

1. Click on the '**General Requests**' icon from the home screen.
2. Find a request from the list and click on it.
3. Fill in the necessary info, or adds a message, and click the green '**Send**' button at the bottom.



Your property manager will be instantly notified and will get back to you as soon as possible.

Looking for support?

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

support@ourproperty.com.au