



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.

The OurTenant app also allows you to monitor your home, conduct maintenance requests and renew your leases on the go. Now you can set up your rent payments through it as well.

Benefits

By paying your rent through the OurProperty Payment Platform you'll never have to worry about missing a payment or going into arrears again.

Simple one time setup, and then start paying your rent immediately. So long as the money is in your account, we'll direct debit your rent each time it's due. It couldn't be easier, or if you prefer, we can take the payment from a nominated debit or credit card, you can even pay by cash at Australia Post absolutely free!

By setting up a direct debit or card option you'll also gain access to our exclusive rewards program where you can save hundreds of dollars a month on groceries, fuel, travel and all sorts of great products that you use every day. The OurTenant app gives you secure access to view your payment history, and schedule recurring and future dated payments. It can all be done 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 5 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 1hr 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.

What Happens Next?

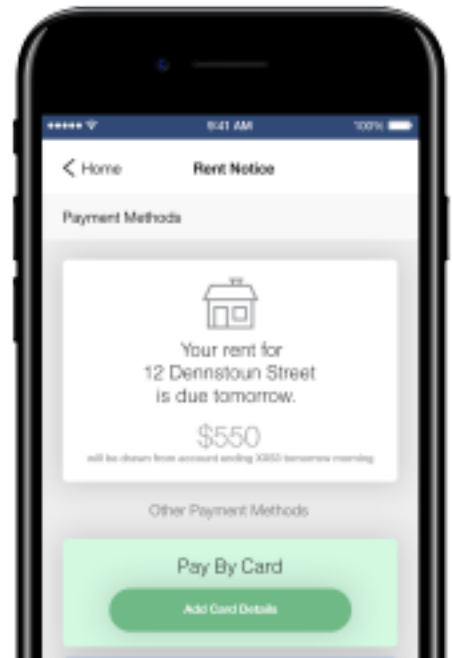
Once you've selected your payment option OurProperty will take care of the rest.

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 email, SMS and app notifications 3 days before a payment is due, 1 day before a payment is due, and 1 hour before a payment is due.

If you've chosen to pay via direct debit, you'll see a screen like this when a payment is due.

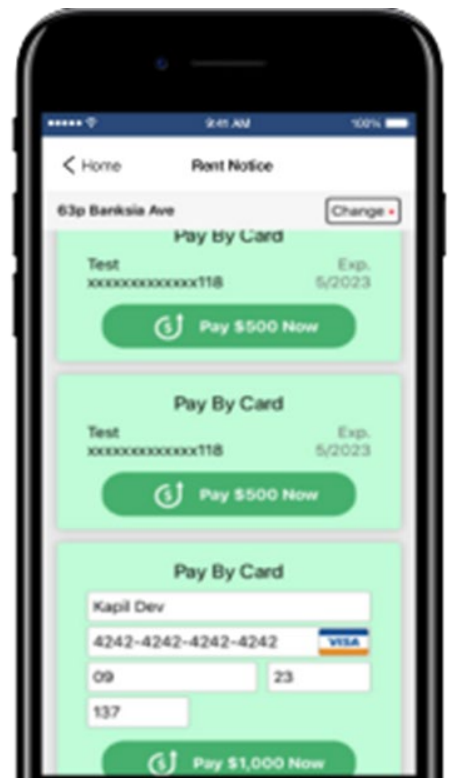


[OurProperty.com.au](https://www.ourproperty.com.au)

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 at an Australia Post office you will be sent an email with a payment barcode that you will need to print out and bring to the post office to make your payment.



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

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 In this case, partial payment will not be withdrawn, but a dishonor fee will be charged to that bank account.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

us!

OurProperty Rewards Program

If you pay your rent via bank account direct debit, Visa, or MasterCard, you will automatically gain access to our exciting rewards program where you can SAVE hundreds, up to thousands, of dollars on everyday purchases!.

When you choose to pay your rent with one of the mentioned methods you will receive an email with instructions to download your on line rewards card and access our rewards program.

OurProperty Rewards is designed to save you money and give you discounts on everyday shopping needs such as supermarkets, fuel, liquor and homewares. You could end up saving more than a week's rent per year!

The program is designed so that you save the cost of your direct debit or credit card fees by getting back savings that can 10 times greater than the cost of your transaction fee. That sounds like an awesome deal to

Ways to Save

Our rewards program give you two great ways to save money on everyday purchases.

1. Discounted eGift Cards

You can buy discounted eGift Cards online through the app that you can then spend at several major national retailers across Australia. You can even grab your ecard on line at the checkout.

2. Coupons

Our rewards program offers a huge range of discount coupons that you can redeem using the app and then show in store or enter the voucher code online to redeem your savings.

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 full 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. The system will then automatically retry the transaction every day until there is enough money in your account to cover the transaction.

Are there any fees for using OurProperty Payments?

Yes, there are. Depending on what payment method you choose will depend on whether there is a transaction fee added to your payments. Of course, these fees are only 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. If you pay with cash at Australia Post there are no transaction fees.

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