



Merchant Facility Application

Real Estate – Rent Collections

StrataPay Pty Ltd ABN 52 097 607 451
Australian Financial Services Licence: 247378

LEGAL ENTITY

Full Name of Legal Entity: _____
(for example: ABC Pty Ltd as trustee for The Smith Family Trust)

Trading Name: _____
(for example: trading as: ABC Real Estate)

Street Address: _____ Post Code: _____

Postal Address: _____ Post Code: _____

ABN: _____

Real Estate License Number: _____

OVERVIEW OF AGENCY

Rent Roll Size: _____ Property Management Software: _____

Single Daily Deposit Option: Yes No Average Rental Payment: \$ _____

How is rent currently paid?: BPay Direct Credit Cheque Credit Card Other _____

Number of cards required: _____

E-mail address for reports: _____

PRINCIPAL'S CONTACT INFORMATION

Name: _____

Email: (Mandatory) _____ Mobile Phone Number: () _____

Landline Phone Number (Mandatory): () _____ Fax Number: () _____

PROPERTY MANAGERS CONTACT INFORMATION

Name: _____

Email: (Mandatory) _____ Mobile Phone Number: () _____

Landline Phone Number (Mandatory): () _____ Fax Number: () _____

OFFICE ADMINISTRATION CONTACT INFORMATION

Name: _____

Email: (Mandatory) _____ Mobile Phone Number: () _____

Landline Phone Number (Mandatory): () _____ Fax Number: () _____

You should obtain and consider the Product Disclosure Statement, available at www.rentmate.com.au or by telephoning 1300 135 610, before deciding whether to acquire and use the RentMate Merchant Facility.

DIRECTORS' / TRUSTEES' / PROPRIETORS' / SOLE TRADERS' DETAILS

(This must be completed for each Director / Trustee – if insufficient space print a second copy of this page and attach)

NAME	RESIDENTIAL ADDRESS	DATE OF BIRTH	DRIVERS LICENSE NUMBER
		/ /	
		/ /	
		/ /	
		/ /	

Please note that all applicants need to fill in and sign the statement of Assets & Liabilities (where the applicant is a company a statement is to be completed by each director). Please also provide 12 months of Profit & Loss and Balance Sheets for the trading entity.

CREDIT CHECK & AUTHORITIES

1. Recommendation to seek independent legal advice

I/we and each guarantor acknowledge that StrataPay Pty Ltd has recommended that independent legal advice be sought in relation to the attached documentation and I/we and each guarantor warrants to StrataPay that each has read the attached documentation and understands their meaning and effect and, in particular, has a full understanding of the liabilities and obligations of, and implications for, our and each guarantor's respective affairs and assets. Accordingly, where we have not elected to obtain independent legal advice in relation to the attached documentation I/we and each guarantor waives any right or recourse each may otherwise have against StrataPay for not having obtained such advice.

2. Agreement that StrataPay Pty Ltd may seek consumer credit information (Section 18K(1)(b), Privacy Act 1988)

If StrataPay Pty Ltd considers it relevant to assessing my/our application for commercial credit, I/we agree to StrataPay Pty Ltd obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by StrataPay Pty Ltd.

3. Exchanging information with other credit providers (Section 18N(1)(b), Privacy Act 1988)

I/we agree to StrataPay Pty Ltd obtaining personal information about me/us from other credit providers, whose names I/we may have provided to StrataPay Pty Ltd or that may be named in a credit report, for the purpose of assessing my/our application for commercial credit made to StrataPay Pty Ltd.

4. Agreement to a credit provider being given a consumer credit report to collect overdue payments on commercial credit (Section 18K 1(h) Privacy Act 1988)

I/we agree that StrataPay Pty Ltd may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by me/us.

5. Agreement to be bound to Product Disclosure Statement Terms

I/we acknowledge that I/we have read and understood the RentMate Product Disclosure Statement and agree to be bound by the terms and conditions therein.

6. Bond

I/we acknowledge and agree that StrataPay Pty Ltd reserves the right to request I/we pay a bond to StrataPay Pty Ltd before commencement of this agreement, to cover any breach or non-performance on our part.

7. Information Collection Terms and Conditions

I/we confirm that I/we are authorised to provide the information on or attached to this document (the Information). I/we authorise StrataPay Pty Ltd (StrataPay) to use the Information for the purposes of identification, electronic data verification and to contact me/us if further information is required. I consent that StrataPay may disclose my/our name, residential address and date of birth to a relevant official record holder and to a credit reporting agency and ask the credit reporting agency to provide an assessment of whether the personal information so provided matches (in whole or in part) personal information contained in a credit information file in the possession or control of the credit reporting agency to assist in verifying my/our identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Act 2006. The credit reporting agency may prepare and provide StrataPay with such an assessment and may use personal information held by the credit reporting agency about me/us and other individuals including names, residential addresses and dates of birth for the purposes of preparing such an assessment. If you disagree with having your identity verified by a credit reporting agency, please contact StrataPay on 1300 135 610 so that we can discuss other options with you.

Upon receipt of signed application form, a once only \$199 registration fee will be collected from your bank account. Terms – Payment required within 7 days of invoice being available for download from website.

CREDIT CHECK & AUTHORITIES continued

Name (please print) _____
Signature ✕ _____ Date _____

Name (please print) _____
Signature ✕ _____ Date _____

Name (please print) _____
Signature ✕ _____ Date _____

Name (please print) _____
Signature ✕ _____ Date _____

GUARANTEE AND INDEMNITY

In consideration of StrataPay covenanting to provide the services contemplated in the terms and conditions and covenanting to pay each guarantor \$1.00 if demanded, each guarantor jointly and severally guarantees to us the due and punctual performance and observance of all obligations, agreements and stipulations (including those of negative character) under this agreement including the payment of all moneys payable under or in pursuance of the terms and conditions of this agreement and each guarantor further hereby covenants and agrees with us that it will indemnify and keep us indemnified against any loss which we may suffer or incur in consequence or any failure on your part to promptly perform its obligations under this agreement including any loss which we may suffer or incur in consequence of any failure on your part to promptly pay all moneys due under this agreement and it is hereby further covenanted and agreed that this guarantee and indemnity shall not be affected or discharged by us granting to you any time or other indulgence or other consideration or by reason of any transactions that may take place between us and you or between us and any guarantor or by any other act or omission on your part whereby the liability of the guarantor or guarantors (as the case may be) as surety would but for this provision have been affected or discharged.

First Guarantor's Name (please print) _____
Signature ✕ _____ Date _____

Second Guarantor's Name (please print) _____
Signature ✕ _____ Date _____

Third Guarantor's Name (please print) _____
Signature ✕ _____ Date _____

Fourth Guarantor's Name (please print) _____
Signature ✕ _____ Date _____

APPLICATION CHECKLIST

Have you completed or attached the following?

- | | |
|--|--|
| <input type="checkbox"/> Included your organisation's ABN? | <input type="checkbox"/> Estimated your Expected Transaction Sizes? |
| <input type="checkbox"/> Included your Real Estate License number? | <input type="checkbox"/> Attached copies of 3 mths printed Bank Statements?
<i>Failing to provide this may result in your application being rejected. Internet statements will not be accepted.</i> |
| <input type="checkbox"/> Supplied a clear copy of Photo Id?
• Photo Id is required for all Directors/Partners;
• A copy of both sides is required for driver's license. | <input type="checkbox"/> Completed Credit Card Schedule. |
| <input type="checkbox"/> Supplied Profit & Loss and Balance Sheet. | |

Guarantors Checklist

- | | |
|---|--|
| <input type="checkbox"/> Independent legal advice sought on signing guarantee and indemnity | <input type="checkbox"/> Guarantee & Indemnity signed by all Directors |
|---|--|

Please contact StrataPay customer service on 1300 135 610 for any enquiries related to your application.

The completed Merchant Facility Application form and associated documents (including this completed checklist) should be sent to StrataPay via post at the following address. No faxes can be accepted.

StrataPay Pty Ltd
Locked Bag 9 GCMC
BUNDALL QLD 9726



StrataPay Pty Ltd ABN 52 097 607 451
Australian Financial Services Licence: 247378

StrataPay Agreement
Incorporating Real Estate Agent/Merchant
Direct Debit Request, Acknowledgments
BPAY Sub-biller Agreement

StrataPay Agreement and Request to debit the account named below

Full Name of Legal Entity: _____
(for example: ABC Pty Ltd as trustee for The Smith Family Trust)

Trading Name: _____
(for example: trading as: ABC Real Estate)

Address: _____ **Post Code:** _____

I/We request that monies due in terms of these payment arrangements covered by this document be drawn by **StrataPay Pty Ltd** (User Id: 326624) under the Direct Debiting System from my/our account detailed below.

Section A
INSERT DETAILS OF ACCOUNT TO BE DEBITED
(ie: the account from which fees and refunds will be taken)

Financial Institution Name _____

Address _____

Name of Account _____

BSB Number - **Account Number**

Section B
INSERT DETAILS OF ACCOUNT TO BE CREDITED
(ie: the account to which the proceeds of payments will be deposited)

Financial Institution Name _____

Address _____

Name of Account _____

BSB Number - **Account Number**

By signing this *StrataPay Agreement* and *Direct Debit Request* :

1. You acknowledge that you have read and understood the RentMate Product Disclosure Statement which forms part of this *StrataPay Agreement* and *Direct Debit Request* and agree to be bound by the terms and conditions therein.
2. You also acknowledge having read and understood the terms and conditions governing the debit arrangements between you and **StrataPay Pty Ltd** as set out in this *StrataPay Agreement* and *Direct Debit Request* and in your *Direct Debit Authorisation Terms and Conditions* as set out in the RentMate Product Disclosure Statement.
3. Periodic debits may be made to reimburse **StrataPay Pty Ltd** for any *chargebacks, reversals, service fees, transaction fees*, amounts authorised by you from time to time, and/or charges arising out of your use of StrataPay's services.
4. *StrataPay* will accept all payments including those where service fees or surcharges may apply for use of credit cards or charge cards.
5. You warrant that you are the authorised signatory(ies) for the account recorded in Section A above.

Account Holder Signature/s

× _____ × _____ **Date** ____/____/____

(If signing for a company, sign and print full name and capacity for signing eg. Director)

STATEMENT OF ASSETS & LIABILITIES

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ASSETS			LIABILITIES		
Real Estate:			Housing Loans, Overdrafts, Term Loans		
Address of the Property	Market Value		Bank	Amount Owing	
Savings & Deposits			Credit Cards, Store Cards etc.		
Bank	Current Balance		Bank	Amount Owing	
Investments incl Superannuation, shares etc.			Personal loans, vehicle leases etc.		
Institution	Current Balance		Institution	Amount Owing	
Motor Vehicles			Other including tax, HECs etc.		
Make & Model	Year	Market Value	Make & Model	Year	Market Value
Other Assets Including Furniture & Personal Effects, Boats etc.					
Description	Market Value				
<u>TOTAL ASSETS</u>			<u>TOTAL LIABILITIES</u>		

CREDIT CARD PROCESSING REQUIREMENTS

PRIOR MERCHANT FACILITIES

Have you or the business ever had a Merchant Facility with another Provider? YES / NO

If YES, please indicate if it is still current, the name of the provider, how long the business has used this facility and arrange for copies of the last 6 months statements to be attached to the application OR if it is no longer current the reason for closure along with the statements.

Have you or the business ever been rejected on application for a Merchant Facility? YES / NO

If Yes, why? _____

TRANSACTION INFORMATION

Estimated Total Credit Card Sales p.a. \$

Average Sale Price: \$

No. Credit Card Transactions per annum:

Estimated Total Business Turnover per annum \$ (includes all revenue e.g. cash, cheque, direct credit)

Maximum Expected Per Transaction:

\$

Per Day:

\$

Per Week:

\$

FUTURE DATED TRANSACTIONS

Percentage of credit card sales:

Where delivery of your customer's goods or services is AFTER receipt of payment (either in part or full): %

What is the average number of days taken to deliver/fulfil those orders?: days

APPLICATION FOR WEBSITE ACCESS TO ONLINE PAYMENT GATEWAY

- Website/Test Site must be active and accessible for viewing, please write down the URL below.

- Do you have a user/member login name? YES / NO

- Website must contain contact details such as the physical location address, telephone number & e-mail address of where the business is being conducted, please write down the URL location for this information below.

- Website and domain name must be owned by the entity applying for the merchant facility and the Company/Business name (including ABN) must appear clearly on the website, please write down the URL location for this information below.

- Website must clearly state product/services being sold, please write down the URL location for this information below.

- Are all prices displayed clearly in Australian Dollars (AUD)? YES / NO

- Website must clearly display refunds & returns policy, privacy, terms & conditions as well as delivery instructions and time frames.
- Please write down the URL location for the Refunds & Returns policy below.

- Please write down the URL location for the Privacy policy below.

- Please write down the URL location for the Terms & Conditions below.

- Please write down the URL location for the Delivery Instructions and/or Timeframes below.

**Please read and sign the following:
Member Bank (Acquirer) & Merchant Responsibilities**

Member Bank (Acquirer) & Merchant Responsibilities

Member Bank (Acquirer) Information

Acquirer Name: National Australia Bank Limited
Acquirer Address: 800 Bourke St, Docklands, Victoria, 3008
Acquirer Phone:

Important Member Bank (Acquirer) Responsibilities

1. Member is the **only entity** approved to extend acceptance of Card Scheme products directly to a merchant.
2. Member must be a party to the merchant agreement.
3. Member is responsible for and must provide settlement funds to the merchant (or merchant’s agent).
4. Member is responsible for all settlement funds prior to funding the merchant (or merchant’s agent).
5. Member is responsible for educating merchants on pertinent Card Scheme rules with which merchants must comply, but this information may be provided to you by your payment service provider.

Merchant Information

Merchant Name:
Merchant Address:
Merchant Phone:

Import Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the merchant agreements.
4. Comply with Visa and MasterCard rules.

The responsibilities listed above do not supersede terms of the merchant agreement and are provided to ensure the merchant understands some important obligations of each party and that the Member (acquirer) is the ultimate authority should the merchant have any problems.

I/we acknowledge that we have read and understood this agreement.

.....
Merchant’s Signature:

.....
Merchant’s Signature:

Merchant’s Name

Merchant’s Name

Date: _____

Date: _____

For and on Behalf of: _____

ACN: _____