

PAYMENT BY CARD - TERMS AND CONDITIONS

The Renter (**you**) acknowledges and agrees with the Payment by Card as contained in this Terms and Conditions (**Terms and Conditions**). If you do not understand and agree with this Terms and Conditions, DO NOT proceed with setting up a or recurring card payment(s).

1. Card Payment

The use of cards for payment is at your own risk. The online card payment service is a web based service managed by a third party that allows you to make payments to Home Apartments (**Rental Provider**) via the internet. In initiating this service you agree to the Rental Provider or its authorised agent to charge your account which allows your payment to be forwarded to the Rental Provider based on the payment instructions provided by you. You shall remain liable for transactions you initiate through this service, and agree to any terms and conditions of the agent who facilitates the card payments.

2. Transaction Fees

From 1st October 2026, the Australian Government has banned businesses from passing on card payment surcharges on transactions on designated card networks (eftpos, Mastercard and VISA). If any applicable law, regulation or government required is introduced, amended, repealed or changes in this prohibition in the future, the Rental Provider reserves the right to review this Terms and Conditions, including but not limited to restricting card payment options and/or passing on any surcharges on transactions. If this is the case, the Rental Provider will provide notice to the Renters in advance.

3. Accepted Cards

Only Australian issued Mastercard (including Debit Mastercard) and VISA Card (including VISA Debit Card) are accepted for card payments. Other cards are not accepted for card payment.

4. Other Payment Options

You can also make rental payments by using one of our other payment options:

- i. Electronic Funds Transfer (EFT)
- ii. Direct debit via an Australian bank account

5. Earn Points (Credit Card)

You acknowledge and agree that:

- i. points earned (if any) by using your credit card for payments are issued by your credit card issuer;
- ii. your eligibility to earn points is governed and as agreed between you and your credit card issuer;
- iii. please contact your credit card issuer on how to earn points;
- iv. NOT ALL CREDIT CARDS EARN POINTS;
- v. debit cards may not be eligible to earn any points; and
- vi. the Rental Provider does not issue any points nor promise the earning of any points by using your credit card in anyway whatsoever.