



DEFT Payment Methods

Created with convenience in mind, Macquarie DEFT Payment Systems offers a variety of payment options to suit payer needs and preferences:

Telephone and internet

Payments can be made anytime anywhere, by all major credit cards or customer initiated direct debit..

Credit card

Payments can be initiated via credit card over the phone or the internet 24 hours a day, seven days a week. A surcharge may apply at the time of payment.

The following surcharges may apply for credit card payments:

Visa/Mastercard	1.50% of the transaction amount
Diners Club	3.77% of the transaction amount
American Express	3.30% of the transaction amount

Direct debit

Using Customer Initiated Direct Debit, payers can initiate payments over the phone or the internet 24 hours a day, seven days a week (via a cheque or savings account with their financial institution). Payers have the flexibility to manually make payments as and when it suits them or can choose to schedule recurring and future payments.

BPAY®

Using BPAY, payments can be made via cheque or savings accounts over the phone or internet. Cleared funds are directly transferred into the real estate Trust Account Macquarie Bank account, on the same day.

® Registered Trademark. Registered to BPAY Pty Limited ABN 69 079 137 518



Fees and charges

A cost per transaction will apply as follows:

Telephone via direct debit	\$0.85 to the <u>Tenant</u>
Internet via direct debit	\$0.85 to the <u>Tenant</u>
Telephone via credit card	Paid by the Tenant. Refer to the credit card surcharges outlined above
Internet via credit card	Paid by the Tenant. Refer to the credit card surcharges outlined above
BPAY	\$0.60 to the <u>Agency</u>

You will be provided a brochure that includes your DEFT CARD with your own personal DEFT Reference Number and instructions on how to initiate your chosen payment method upon approval of your application.

You will need to use this information to pay the full bond or part bond within 24 hours of your approved application.