EARN POINTS AT HOME - TERMS & CONDITIONS

Credit Card Surcharge

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

1. Credit Card Payment

The use of credit card payment is at your own risk. The online credit card payments service is a web-based service 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 credit card payments.

2. Credit Card Surcharge

You acknowledge and agree that a surcharge of 1.2% will apply at time of payment when you choose to pay using a credit card to all payments.

3. Reason for the Surcharge

Payments made by credit cards will incur a surcharge of 1.2%, this reflects the cost of merchant fees charge to the Rental Provider by financial institutions. The Rental Provider does not make a profit from this surcharge.

4. Calculating the Surcharge

The surcharge will be calculated at a flat fee of 1.2% of the total payment amount (i.e. rent).

5. Paying the Surcharge

The surcharge will be applied at the time of payment.

6. Other Payment Options

You can avoid the surcharge by using one of our other payment options:

i. Direct payment (EFT)
ii. Direct debit via an Australian bank account

7. Earn Points

You acknowledge and agree that points earned (if any) by using your credit card for payments are issued by your credit card issuer. Your eligibility to earn points is governed and as agreed between you and your credit card issuer. Please contact your credit card issuer on how to earn points. NOT ALL CREDIT CARDS EARN POINTS. American Express cardholders are not eligible for this initiative. The Rental Provider does not issue any points nor promise the earning of any points by using your credit card in anyway whatsoever.