



## FAQs - tenants

### What is eTransactions?

eTransactions, or electronic transactions, allows real estate agents to lodge, vary and dispose of tenancy bonds online without paper forms. eTransactions is available to agents that use the Department's online system, BondsOnline.

### How does eTransactions work?

eTransactions is similar to online banking and it is **fast, easy and secure** to use.

It's flexible and mobile which means you can use your smart device to complete transactions.

### What are the benefits of eTransactions?

No more waiting in queues, waiting on the telephone or filling in paper forms, it is easier to lodge bonds and quicker to refund them.

It is a user friendly, easy to use system, available any time of the day, from your internet enabled smart device.

Receive your bond refund faster straight into your nominated Australian bank account.

### Is my personal information secure?

Keeping your personal and financial information and bond money secure is our top priority.

Only authorised departmental staff and your agent will be able to access your private information.

### Is eTransactions easy to use?

Yes, eTransactions is **similar to online banking** and it is very easy to use.

You will receive easy to follow, step-by-step instructions to complete your part of the transaction by email and SMS.

### What do I have to do when I receive the email?

It is important that you read every eTransaction email, including all attachments, before you complete a transaction.

Each party will receive a bond certificate (record) when a lodgement or variation transaction is complete.



## **Why do I need to provide a mobile phone number and email address?**

eTransactions uses both your email address and mobile number to identify you. This information replaces the need for you to sign paper forms.

At the start of a transaction, you will be sent an email. It is important that you action this email as soon as you receive it.

The email will contain a unique link to a secure webpage. On that site, you will need to click on the 'request code' button to get a security code sent by text message to your nominated mobile phone (including overseas mobiles). This ensures only the correct tenant approves the details of the eTransaction.

**Don't use another tenant's, or your property manager's, email address.** If you don't already have an email address you can create one using any of the free services, such as Live, Hotmail or Gmail.

## **What happens if I change my email address or mobile phone number?**

If you change your mobile number or email address, you need to notify your property manager.

You can also update the records held by the Department by emailing us from the email address we have on file.

## **Who has my bond money during my lease?**

As required by law, your bond money will be held in trust by the Bond Administrator until your lease ends and the parties to it agree to how the funds should be split.

Go to [www.commerce.wa.gov.au/bonds](http://www.commerce.wa.gov.au/bonds) for more information.

## **What happens if I don't receive an email?**

If you don't receive an email, you should check that your property manager has your correct email address.

Your property manager must correct any errors before you will receive the email that you need to action. Remember to check your junk and spam folders.

## **What happens when I receive a lodgement email?**

It is important that you act immediately when you get a lodgement email. If you do not approve a lodgement, it will take longer to get your bond back at the end of your tenancy.

You need to confirm and approve the details of the bond. If any of the information (such as your name, dates or the amount) is incorrect, you can request a change.

To ensure that your money is securely held by the Bond Administrator, the bond will be lodged 48 hours after the eTransaction email is sent, even if you do not approve it.

You will be able to approve the transaction after it has been lodged but you won't be able to make any changes.

You will be sent a certificate confirming that your bond has been lodged.



### **What happens when I receive a variation to change parties email?**

You need to confirm and approve the details of the transaction. If any of the information is incorrect, you can request a change. Your agent will be notified about any changes you request.

The variation will be finalised one month after the eTransaction email is sent, even if you do not approve it. If an outgoing tenant does not approve the transaction, they will NOT be removed from the bond.

You will be able to approve the transaction after it has been lodged but you won't be able to make changes.

### **What happens when I receive a disposal eTransaction email?**

For a disposal transaction, you and every other tenant need to approve how the bond is to be distributed, even if they are not receiving any money. You also need to give us your forwarding address and the details of an Australian bank account so that we can give you your money back.

Your bond money cannot be returned until all parties agree on how it should be divided. Each party to a bond will receive a weekly email reminder until all parties have approved the disposal.

Once the eTransaction has been approved by all tenants the funds will generally be paid into your account within 3 business days. This does vary depending on your bank.

If the eTransaction has not been approved by all parties within 28 days, it will lapse. If this happens, you will be sent an email advising that it has lapsed. Your property manager or landlord will need to start the process again.

### **What payment options do I have to get my bond back?**

As part of the disposal eTransaction process, you will be asked to enter your Australian bank account details. The payment will be made by direct credit into your nominated account.

If you do not have an Australian bank account you can request that a cheque is mailed to you. Cheques are issued in Australian dollars. You will need to verify with your bank whether Australia currency cheques can be deposited into your overseas account.

### **My property manager has told me that they have submitted a bond disposal eTransaction, when will I get my bond back?**

If the property manager has commenced an eDisposal application you should have received an email. The disposal will be processed as soon as all tenants have given their approval.

Neither your property manager, nor Bond Administration, can intervene in the process. If all tenants do not approve the transaction within one month, it will be assumed that someone disputes the application and it will lapse.



## **My property manager has told me that they sent the bond disposal form via email or post, why haven't I got my money back yet?**

If you signed a paper Joint Application for the Disposal of a Security Bond form you can contact us by telephone on 1300 853 829 to follow up.

In peak seasons a paper disposal form can take up to one month to process.

## **I have moved overseas and no longer have an Australian mobile number, what do I need to do to get the bond back?**

All you need to do is provide your new international mobile number to the property manager. The property manager will need to enter the new number when they start the disposal eTransaction.

Once you have requested a security code, which will be sent to your mobile as a text message, subject to carrier/network restrictions/limitations in some countries, you will need to log in to view the details of the disposal. You will need to provide your new address and enter your Australian bank account for a fast EFT refund.

## **What happens if the parties cannot agree on how the bond should be split on disposal?**

If the parties cannot come to an agreement about how to split the bond, you may need to apply to the Magistrates Court (or in the case of a residential park bond, the State Administrative Tribunal) for a decision.

For more information go to [www.commerce.wa.gov.au/consumer-protection/disputes-about-bonds](http://www.commerce.wa.gov.au/consumer-protection/disputes-about-bonds).

## **How does the mobile phone code work?**

When you click on the link in the email, you will be taken to a secure webpage. When you select the 'request a code' button the system will send it by SMS to the mobile telephone number your property manager entered when they submitted the eTransaction.

The code is a randomly generated combination of alphanumeric characters. Once you have requested a code it will only be valid for 15 minutes. After that, the code will no longer work and you will need to request a new one.

The system will lock you out for 1 hour after three unsuccessful attempts to enter a security code.

## **What happens if I don't receive the code via SMS?**

If you don't receive a code via SMS, you should check that your property manager has your correct mobile phone number recorded.

It is also useful to check if the number has been blocked or, in the case of international numbers, whether your phone provider allows international text messages.



## **I have received an email saying it's from Bonds Administration, is it a scam?**

Emails from Bonds Administration will always use your first name and surname in the greeting. They will also include the address of your rental property. If you receive an email that you are unsure about, forward it to us at [bondsonline@dmirs.wa.gov.au](mailto:bondsonline@dmirs.wa.gov.au) and we'll let you know.

**If you are concerned about scams you can contact Consumer Protection for advice by phone on 1300 30 40 54 or email [consumer@dmirs.wa.gov.au](mailto:consumer@dmirs.wa.gov.au). Further information about scams is available at [www.scamnet.wa.gov.au](http://www.scamnet.wa.gov.au).**

## **How do I get help?**

You can get further information from our website [www.commerce.wa.gov.au/bondsonline](http://www.commerce.wa.gov.au/bondsonline).

You can contact your property manager for help or call us on **1300 853 829**.

Visit [www.commerce.wa.gov.au/bonds](http://www.commerce.wa.gov.au/bonds) for information about tenancy bonds.

If you require the assistance of an interpreter, contact the Translating and Interpreting Service by telephone on 131 450 or visit [www.tisnational.gov.au](http://www.tisnational.gov.au).