# Centrepay incorrect payment process for Morwell Property Sales & Rental Pty Ltd T/As First National Real Estate Central KW

Morwell Property Sales & Rental Pty Ltd T/As First National Real Estate Central KW

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## About this process

This incorrect payment process outlines how First National Real Estate Central KW will identify, prevent, manage and rectify incorrect payments for Centrepay customers.

## Accessing this process

Our incorrect payment process is available:

- when you sign any forms with us to use Centrepay.

We will also provide a copy of our process within **5 business days** upon request.

## What is an incorrect payment

An incorrect payment made to our business through Centrepay includes when a deduction is any of the following:

- not covered by a Centrepay deduction authority
- paid to our business in error
- paid for goods or services excluded under Centrepay.

An incorrect payment is also when the amount of credit we are holding for you is not likely to be used in the periods below:

- 6 months for any other goods or services

## How we'll prevent and manage incorrect payments

Our office completes Daily (Monday – Friday) Centrepay Payment processing, using the Centrepay Deduction Report printed Daily from the Centrepay Business Hub.

Payments identified on this report are receipted to the relevant renter. Renters use a reference to allocate payment to their rental property. This report is checked daily to confirm that all payments received are for current renters, and must correspond with a current, active rental property.

Should a payment be identified as being incorrect, and not for a current renter/rental property, the following procedures will be implemented.

When we identify an incorrect payment, we will resolve it by:

- telling you in writing or verbally, if a written notification isn't possible
- refunding the payment within 10 business days when we can.

Alternatively, we will advise Services Australia if we haven't been able to refund you.

When we identify an incorrect payment, we will not:

- exchange or provide further goods to rectify the incorrect payment
- tell you what you should use the incorrect payment for.

You can change, suspend or cancel your Centrepay deduction at any time. You can do this by:

- using your Centrelink online account through MyGov
- using the Express Plus Centrelink mobile app
- calling Services Australia on your regular payment line
- visiting a Services Australia service centre.

## How we'll manage unresolved incorrect payments

First National Real Estate Central KW will notify Services Australia as soon as possible when a payment:

- is not covered by a deduction authority
- is one of a repeated pattern of incorrect payments
- cannot be matched to a customer
- identified as incorrect and may be damaging to First National Real Estate Central KW or the reputation of Centrepay.

First National Real Estate Central KW will contact Services Australia at least 20 business days before issuing an incorrect payment to a State or Territory authority. We may do this when First National Real Estate Central KW has exhausted all reasonable attempts to return the funds directly to you First National Real Estate Central KW:

- change, suspend or cancel a relevant deduction authority for you if appropriate
- follow any written direction from Services Australia, this may include making a refund to your bank account held by Services Australia
- notify Services Australia when a direction is completed

## Record keeping

Our recording keeping practices are kept electronically in the property management CRM, under the individuals folio, and/or in the renters individual file.

First National Real Estate Central KW maintains incorrect payment records relating to Centrepay securely in accordance with privacy obligations. Information retained may include, but is not limited to:

- details of incorrect payment information
- actions taken
- written customer communication
- any refund or adjustment made
- the outcome of the incorrect payment
- any referral or reports to relevant regulatory authorities.