

# Community Housing Rental Bonds Online FAQ's



## What is Renal Bonds Online (RBO)?

This is an online service to lodge and refund bond money for NSW managing agents, landlords and tenants.

Bonds lodged online using RBO do not need a signed paper bond lodgement form. Instead, both the managing agent and the tenant log on to RBO with separate accounts to conduct rental bond transactions.

To replace signatures on a lodgement bond, RBO uses other security measures, such as mobile phone SMS codes, to verify rental bond transactions.

Your agent or self-managing landlord must offer Rental Bonds Online as the first option for lodgement of your rental bond.

## What do I need to start using RBO?

Your property agent (or landlord where the property is not managed by an agent) must already be registered as a user with RBO. The agent or landlord will need to invite you to use the service, before you pay any bond money or sign your tenancy agreement.

As a tenant, to start using RBO you must have:

- details of the bond amount to be paid (as agreed with your landlord/agent)
- your email address
- your mobile number or a phone number capable of receiving SMS messages
- access to the internet (using a standard browser such as Internet Explorer, Firefox, Chrome or Safari)
- the ability to pay your bond by Visa, Mastercard or BPAY
- your bank account details (BSB and account number) with an Australian financial institution, usually a bank or credit union. This account is used to refund any bond money due to you at the end of your tenancy.

## How can I pay my bond money?

You can pay your bond online by Visa, Mastercard or BPAY. For payments by Visa or Mastercard, you will be guided to our secure third party payment gateway. A small 0.4 percent surcharge applies. This is the fastest way to pay your bond and is the best option if you need to sign your tenancy agreement quickly.

If you choose to use BPAY, a BPAY Advice Slip will be produced with a Biller Code, Reference Number and the amount to pay. Use your internet banking to make your payment by BPAY.

## **How do I use RBO?**

Follow these steps to register for RBO and to pay a bond:

1. Give your email address to your agent (or self-managing landlord) so that they can start the lodgement process in RBO.
2. You will receive an email from RBO with instructions and a link to the secure RBO website.
3. Follow the instructions to create an account with RBO and pay your bond. This should take less than 10 minutes.
4. Once the bond money is received, NSW Fair Trading will issue you a receipt and immediately notify your agent or landlord.
5. Your agent or landlord will then arrange for you to sign the tenancy agreement.

## Setting Up Your RBO Account

1. When a bond is created for you, you will receive an email with an activation link. You must click on the link to create an account.

Reply Reply All Forward



Mon 20/08/2018 9:30 AM

rbo@finance.nsw.gov.au

Rental Bonds Online - Premises - 123 Abc Street BALLINA NSW 2478 - New Logon

To Tenancy

Dear [redacted]

Re: Pending Bond Lodgement P000428919 for premises 123 Abc Street BALLINA NSW 2478

Your agent or landlord has commenced the rental bond lodgement process for your new rental bond. You need to click on this link to create your Rental Bonds Online login and pay your rental bond. You will be able to pay by Visa, Mastercard, or BPAY: <https://rbo.fairtrading.nsw.gov.au/Tenant/Verification?t=8vAEXlshcZeCGOpq8fgy9w==>

This link will expire in 7 days.

Once we receive your payment, we will notify your agent or landlord that you have paid your bond money so that they can arrange for you to sign the tenancy agreement and finalise lodgement of your bond. If you choose to pay by BPAY, we will not receive your payment for a few days - check processing times with your bank. You will not be able to sign your tenancy agreement until we receive the payment. If you need to finalise your tenancy agreement earlier, you may pay with Visa or MasterCard.

### Note

- Contact your agent or landlord if you already have a Rental Bonds Online login.
- To use Rental Bonds Online, you will need to be able to receive SMS messages, read emails, agree to refund by direct deposit into an Australian bank account and agree to terms for an online bond. If you cannot meet these requirements, you should discuss with your agent or landlord and ask them to lodge your bond by post.

If you need assistance contact 13 32 20 or go to the Rental Bonds Online website at <https://rbo.fairtrading.nsw.gov.au/Tenant>.

\*\*\*\*\*

This is an automated message. Please do not reply to this email. Contact NSW Rental Bonds Online Security and Support on 1800 990 724 if you require assistance.  
Important Information:  
This e-mail and any attachment to it are intended only to be read or used by the named addressee. If you receive this e-mail in error, please immediately delete it from your system and notify 13 32 20.  
NSW Fair Trading will NEVER send an email which asks you to verify your account details, PIN, passwords or personal information.

2. When you click on the link, the following screen will appear. Enter the bond amount and click on Continue

The screenshot shows the 'Rental Bonds Online' website interface. At the top right is a 'Logout' button. The header features the NSW Government logo and 'Fair Trading' text. The main heading is 'Rental Bonds Online'. A teal navigation bar contains a 'HELP' link. The main content area is titled 'Create an account & pay the bond'. A white box contains the following text: 'Confirm bond amount', 'If you already have an account, [login to Rental Bonds Online here.](#)', 'In order to proceed with creating your account and paying the bond, we need to confirm with you the following details.', 'Please enter the amount of the bond.', 'Bond amount (\$) e.g: 0.00', and a text input field containing '1200'. Below the input field is a yellow 'Continue' button with a right-pointing arrow. At the bottom of the page, there is a footer with 'Change font size: A | A', 'A division of the Department of Finance, Services and Innovation', and links for 'NSW Fair Trading', 'Accessibility', 'Privacy', and 'Disclaimer'.

3. The next screen will ask you to read and accept the terms and conditions. If you do, you need to tick the "I have read and agree with the terms and conditions above" box at the bottom of the screen and click Continue



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# Rental Bonds Online

HELP

Help

## Create an account & pay the bond

1. Terms & Conditions

2. Password & Questions

3. Refund Account

4. Contact Details

5. Pay

6. Receipt

### 1. Terms and Conditions



NSW Rental Bonds Online service (RBO) is a product of NSW Fair Trading, for use by NSW residential tenants, landlords, and property managers for the lodgement, custody, management and release of NSW residential tenancy bonds. RBO is currently provided as a free service. The RBO service is provided as an impartial service to all parties to a bond to support the lodgement, custody and refund of rental bonds. A rental bond transaction submitted within RBO is visible to all parties with a registered online account linked to the bond.

The Rental Bonds Online Terms and Conditions below detail obligations, rights and use of RBO.

#### Your Bond Details

The details of your bond are listed below. If these details are incorrect, contact your agent or landlord before proceeding.

##### Property Address

123 Abc Street BALLINA NSW 2478

##### Bond Amount

\$1,200.00

##### Tenants

(Principal Tenant)

### 1. Terms and conditions

As the **Principal Tenant**, I understand and agree that:

- I will not disclose my RBO logon details to any other person and will keep my RBO logon details secure
- creating a Rental Bonds Online (RBO) account and using the RBO service in no way replaces or diminishes my responsibilities under the Residential Tenancies Act 2010, and its Regulations
- I am responsible for creating the Rental Bonds Online logon account, lodging bond monies with NSW Fair Trading and managing the online bond on behalf of all tenants registered on this bond
- refund of any online rental bond must be performed using RBO and I acknowledge that I will not be able to lodge a paper claim for the refund of an online bond, unless the bond has been converted back to paper-based format
- any refund portion due to the Tenant(s) will be paid into the bank account registered with my RBO account and I am responsible for distributing that payment amongst any other tenants as agreed by all tenants registered on this bond
- notifications from NSW Fair Trading in relation to any online rental bond linked to my RBO account will be sent by email and by SMS
- all email notifications will be addressed to my name registered to my RBO account. Any RBO email notifications received that purport to be issued by NSW Fair Trading but do not include my name should be disregarded
- authentication security codes will always be sent by SMS to the mobile phone number registered to my RBO account
- I will enter and keep my mobile phone number and email address current and up to date for my RBO account. Otherwise I acknowledge that notifications of important information relevant to my bond held by NSW Fair Trading may not be received
- I will to the best of my ability keep contact details current and up to date for each other tenant registered on this bond
- I will not intentionally make a false or misleading statement when using RBO for any rental bond transactions and acknowledge that to do so is an offence
- I take responsibility for my own actions when using RBO
- The provision of information to NSW Fair Trading is required under the Residential Tenancies Act 2010. Any personal information you provide to us will be used and disclosed for NSW Fair Trading purposes, or a directly related purpose, unless you consent to another use or disclosure; in emergencies; for education or safety notices; or as otherwise required or authorised by law.  
For more information, please read our [Privacy Statement](#).

I have read and agree with the terms and conditions above

Continue ▶

4. You will then be asked to set up your RBO account. Fill in the details and click Continue:

- New Password
- Re-enter password
- Question 1 – select from the drop down list
- Question 2 – select from the drop down list
- Date of Birth
- Gender

1. Terms & Conditions   2. Password & Questions   3. Refund Account   4. Contact Details   5. Pay   6. Receipt

## 2. Password & Questions

Your password will be needed to login to Rental Bonds Online. We'll also ask you to answer your security questions if we need to make sure you are really you.

### Create a new password

Your password must be at least 8 characters and contain a combination of letters, numbers and at least one uppercase and one lowercase letter. The same character cannot be used more than 3 times in a row.

**Choose a password carefully**  
You will need to enter your password to login

New password \*  ?

Re-enter password \*

### Security questions

Choose and answer two security questions. You'll have to be able to exactly re-type the answer when needed, so choose carefully.

**Choose your questions carefully**  
You'll have to exactly re-type the answers when needed.

Question 1 \*  
What is the name of the company of your first job? ▾

Answer 1 \*

Question 2 \*  
What is your pet's name? ▾

Answer 2 \*

### Personal Details

Your date of birth and gender may be used to help identify you.

Date of birth (dd/mm/yyyy) \*

Gender \*  
Female ▾

✕ Exit   ← Back   Continue →

5. You need to enter your bank details, which are required for the process of your bond refund at the end of your tenancy, if applicable. Click Continue.

## Create an account & pay the bond

1. Terms & Conditions 2. Password & Questions 3. Refund Account 4. Contact Details 5. Pay 6. Receipt

### 3. Bank account for bond refunds

Enter your bank account details. Your bond refund will be paid to this account at the end of the tenancy. You can also change this bank account any time before your refund is paid.

**i** Your bank account must be in Australia. All of your details are kept secure.

**BSB \***  
 ?

**Account Number \***  
 ?

**Account Name \***  
 ?

✕ Exit Back Continue ▶

6. You will then need to enter your mobile number, click on Get SMS Code, enter the code sent to your phone and click Continue.

## Create an account & pay the bond

1. Terms & Conditions 2. Password & Questions 3. Refund Account 4. Contact Details 5. Pay 6. Receipt

### 4. Contact Details

**Enter and validate your mobile phone ?**

**Step 1 : Mobile Phone \***

**Step 2 :**

**Step 3 : Enter code from SMS \***

**Email Address ?**

**i** Some actions in Rental Bonds Online will need a security code. Security codes will always be sent through SMS and will not be emailed.

✕ Exit Back Continue ▶

7. Your RBO account has now been created, click Continue.

## Create an account & pay the bond

1. Terms & Conditions 2. Password & Questions 3. Refund Account 4. Contact Details 5. Pay 6. Receipt

### New account created

You're doing great, your account is now created! You can use the account number below to login to Rental Bonds Online and manage your bond and other details.

**Your new identification number : 07460884**

**Note down your identification number and keep secure.**  
Your identification number is needed for your bond refund at the end of the tenancy.  
You'll need to enter this number to login to Rental Bonds Online.

Continue on to finish paying your new bond

X Exit Continue ▶

8. On the Pay screen they will be asked how they would like to pay your bond, either by Visa/Mastercard or BPAY. If paying by instalments select BPAY. Click Continue.

## Create an account & pay the bond

1. Terms & Conditions 2. Password & Questions 3. Refund Account 4. Contact Details 5. Pay 6. Reference

### 5. Pay

**Premises address**  
123 Abc Street BALLINA NSW 2478

**Pending lodgement reference number**  
P0004289919

**Bond Amount**  
\$1,200.00

**Tenant(s)**

Principal Tenant

**Payment Method**

You can choose to pay your bond with Visa, Mastercard or BPAY.

If you choose BPAY, we will not receive your payment for a few days - check processing times with your bank. You will not be able to sign your tenancy agreement until we receive the payment.

If you need to finalise your tenancy agreement earlier, you may pay with Visa or Mastercard.

Visa/Mastercard

BPAY

Use BPAY to pay from your bank account. Contact your bank or financial institution or visit [www.bpay.com.au](http://www.bpay.com.au) for more information on phone and internet banking.

X Exit Continue ▶

9. The Reference screen will show the BPAY payment details. Either write down the BPAY details, print or email a BPAY advice slip. If you do not have internet or phone banking, you will need to log in or ring up and use these details to set up your bond payment. Alternatively you can take these details to your bank or post office and they will be able to set it up for. Click Exit.

1. Terms & Conditions   2. Password & Questions   3. Refund Account   4. Contact Details   5. Pay   6. Reference

## 6. Reference

**Premises address**  
123 Abc Street BALLINA NSW 2478

**Pending lodgement reference number**  
P0004289919



**Billers Code:** 209999  
**Ref:** 53100042899197

**Telephone & Internet Banking - BPAY**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Amount to pay (you must pay exact amount)**  
\$1,200.00

**What happens next?**

1. Use the details above to pay your bond using BPAY. You must pay the exact bond amount due.
2. Once we receive your payment, we will notify your agent or landlord that you have paid your bond money and they will arrange for you to sign the tenancy agreement.
3. Your agent or landlord will then finalise the bond lodgement process, and you will receive an Advice of Lodgement in the mail. Contact your agent or landlord if you do not receive an Advice of Lodgement within 14 days.

You can:

**Print BPAY advice slip**

Open a print friendly version of the payment receipt in a new window.

or \_\_\_\_\_

You can:

**Email BPAY advice slip**

To email the BPAY advice slip, enter an email address here.

- Using your ID and password you can log in to RBO anytime to change your details, make payments or submit a claim for refund at the end of your tenancy.



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# Rental Bonds Online

## Bond management - for Tenants

### Login - manage your bonds

Login below to manage your bond(s) and change your details.

Your Identification Number



Your Password

[Forgot your password?](#)

[Need Help?](#)

[About Rental Bonds Online](#)

- The tenancy officer will receive notification when you have made payment and will then prepare the tenancy agreement and sign up.

**\*\*Please note: they MUST setup and pay their bond or they will not be able to sign the tenancy agreement and tenant the property.**