

Laing & Simmons e-Pay Card**fdjk,nkj dk iathdj.k****mi;ksx dh 'krs±**

;s 'krs± vkids izfr gekjh Isok opuc]rk] vkids vf/kdkjksa vkSj ftEesnkfj;ksa] vkSj lgk;rk ds fy, vki dgka tk ldrs gSa bldk [kkdk izLrqr djrh gSaA

1. blis igys fd vki gLrk{kj djsa

- 1.1 mi;ksx dh ;s 'krs± Corum Real Estate Services ¼BgeP] BgekjkP Bgekjk viukP½ ds :i esa O;kikj dj jgh Corum eCommerce Pty Ltd ¼ABN 54 086 654 640½ }kjk is'k dh tkus okyh Qksu] baVjusV] Lopkfyr Mk;jsDV MsvcV] BPAY] ;k O;fDrxr POST BillPay Isokvksa ¼BIsok,a@Isokvksa+P½ lfgr IHkh Hkqxrku Isokvksa ij ykxw gksrh gSaA
- 1.2 mi;ksx dh ;s 'krs± vkids vkSj gekjs chp ,d le>kSrk gS vkSj ;s vkids }kjk fd, x, vU; fdlh Hkh le>kSrs Is vyx gS] ftlesa vkoklh; fdjk,nkj dh dksbZ yht 'kkfey gSA
- 1.3 ge bu Isokvksa dks] ftuesa ,d Hkqxrku dkmZ 'kkfey gS] ,d oSdfYid Hkqxrku Isok ds :i esa iznku djrs gSa tks vkidks fdjk, dk Hkqxrku djus dh fdUgha vU; rjhdkas dk iz;ksx djus Is ugha jksdrh gSA
- 1.4 vki gesa mi;ksx dh bu 'krks± ds vuqlkj vius ukeafdr cSad] fcfYMax lkslkbVh] ØsfMV ;wfu;u vdkmaV ;k ØsfMV@MsvcV dkmZ vdkmaV ¼BvdkmaVP½ Is MsvcV djus ds fy, vf/kÑr djrs gSaA

2. Hkqxrku dh izfØ;k

- 2.1 fdjk, ds IHkh Hkqxrkuksa dh izfØ;k gekjs gksfYMax vdkmaV }kjk laiUu gksrh gS vkSj ;s vkids fj;j ,LVsV ,tsaV ds V^aLV vdkmaV esa tek gksrs gSaA
- 2.2 izfØ;k laiUu djus gsrq gesa fn, x, Hkqxrku %
- (a) fdlh O;kolkf;d&cSafdax fnu esa 'kke 3-00 cts EST/EDT Is igys fn, x, Hkqxrku mlh fnu 'kke 3-00 cts EST/EDT izfØ;k laiUu djus ds fy, vkids foÜkh; laLFkku dks Hkst fn, tk,axsA
- (b) fdlh O;kolkf;d&cSafdax fnu esa 'kke 3-00 cts EST/EDT ds ckn ;k ,d xSj&O;kolkf;d cSafdax fnu esa fn, x, Hkqxrku vxys O;kolkf;d&cSafdax fnu esa 'kke 3-00 cts EST/EDT izfØ;k laiUu djus ds fy, vkids foÜkh; laLFkku dks Hksts tk,axsA
- 2.3 vkids foÜkh; laLFkku dks Hkqxrku vuqjks/k izklr djus ds le; Is vkids vdkmaV Is jk'k Dyh;j gksus esa 3 O;kolkf;d&cSafdax fnu rd dk le; yx ldrk gSA vki Lohdkj djrs gSa fd Hkqxrku dh izfØ;k laiUu gksus dh vof/k esa gekjs ikl cph gqbZ jk'k;ksa ds laca/k esa vkidks fdlh Hkh C;kt dk Hkqxrku ugha fd;k tk,xkA
- 2.4 ge ,sls fdlh Hkh ysu&nsu dks Lohdkj djus ;k mldh izfØ;k laiUu djus Is badkj dj ldrs gSa ftls ge rdZlaxr <ax Is vekU; ;k tkyh ekurs gSa ;k tks ,slk gks ldrk gSA
- 2.5 dksbZ ysu&nsu rc vekU; gksxk tcfd %
- (a) ml ds }kjk fdkmZ fd;k x;k ysu&nsu xSj&dkuwuh gks(
- (b) ØsfMV@MsvcV dkmZ ds iz;ksx Is ysu&nsu fd, tkus dh fLFkfr esa %
- ysu&nsu ds le; ij ØsfMV@MsvcV dkmZ vekU; gks ;k pkyw fLFkfr esa u gks ysfdur rc Hkh ysu&nsu gqvk gks] ;k LFkbbZ vkns'k fo'ks"k lqo/kk ds rgr fdlh ysu&nsu dh fLFkfr esa Hkqxrku ds le; ij dkmZ ekU; u gksA
 - ØsfMV@MsvcV dkmZ /kkjd dh LohÑfr tkylkth ;k /kks[ks Is izklr dh xbZ gks] vuf/kÑr gks ;k vU; dkj.kksa Is vekU; gksA
 - LFkbbZ vkns'k izkf/kdkj dh le;&lhek lekIr gks xbZ gks ;k bls ysu&nsu ds iwoZ gh fujLr fd;k tk pqdk gksA vkidks irk gksuk pkfg, fd izklr fd, x, izkf/kdkj bl ckr dh xkjaVh ugha nsrs fd ØsfMV dkmZ ds C;ksjs nsus okyk O;fDr gh ØsfMV dkmZ /kkjd gSA
 - ysu&nsu dh jlhn ij ntZ foj.k ØsfMV@MsvcV dkmZ /kkjd dh izfrfyi ij ntZ foj.kksa Is u feyrs gksaA
 - og lacaf/kr laLFkku ;k ØsfMV@MsvcV dkmZ iznkrk tgka Is lacaf/kr jk'k;ka ewy :i Is fudyh Fkha ;k fQj vU; izdkj Is iznku dh xbZ Fkha % (i) fdlh Hkh dkj.k Is ysu&nsu dks Lohdkj djus

;k mudh izfØ;k laiUu djus ls vLohdkj ;k badkj djrk gks((ii) ysu&nsu dks fooknkLin Bgjrkr gks((iii) fdlh Hkh dkj.k ls ysu&nsu dks vekU; djus dk nkok djrk gks(;k (iv) myV nkok ;k izfrnkos ds fdlh Hkh :i dk nkok djrk gksA

- (c) ysu&nsu ds laca/k esa vki mi;ksx dh bu 'krks± ds fdlh izko/kku dk ikyu u djrs gksaA
- (d) ysu&nsu Hkzkd] tkyh ;k csbZekuh Hkjs lk/kuksa ls fd;k x;k gks] pkgs lacaf/kr le; ij vki ,sls lk/kuksa ds ckjs esa tkurs gksa ;k u tkurs gksaA
- (e) ysu&nsu ds laca/k esa gekjs }kjk izklr fd, x, Hkqxrku dks iw.kZr% ;k va'kr% ugha fn;k x;k gks ;k mls u nsus ds fy, nkok fd;k x;k gks vkSj og nkok fdlh ykxw dkuwu ¼ftlesa fnokfy;k gksus ;k Hkax gks tkus ls lacaf/kr dkuwu 'kkfey gS ijarq ;g brus rd gh lhfer ugha gS½ ds rgr lgh Bgjk;k x;k gks] ekuk x;k gks ;k ml ij le>kSrk gqvk gksA
- (f) mi;ksx dh bu 'krks± ds rgr bls vU; dkj.kksa ls ,d vekU; ysu&nsu ekuk x;k gksA

3. vkidh ftEesnkfj;ka

3.1 vkidh ftEesnkjh gS %

- (a) ;g lqfuf'pr djuk fd vkus tks tkudkj iznku dh gS og lgh vkSj orZeku gSA
- (b) ;g lqfuf'pr djuk fd vkidk foÙkh; laLFkku Direct Debit Request (“DDR”) ds tfj, vkids vdkmaV ls Hkqxrkuksa dh izfØ;k laiUu gksus dh LohÑfr nsrk gSA
- (c) ;g lqfuf'pr djuk fd vkids ikl vius vdkmaV esa i;kZlr jkf'k miyC/k gSA
- (d) vius fiu dks futh vkSj xksiu; ;[kukA ge vkids dkMZ ;k dkMZ la[;k ls fd, x, fdlh Hkqxrku ds fy, fdlh Hkh izdkj ls vkids gq, ,sls fdlh Hkh gkfu ;k {kfr dh {kfrwfrZ djus ;k eqvkoth nsus ds fy, mÙkjnk;h ugha gSa ftlesa orZeku vdkmaV ds C;ksj] fiu ;k ikloMZ fn, x, gSa] D;ksafd ge ;g ekusaxs fd ;g iz;ksx vkids }kjk] ;k vkids izkf/kdkj ls fd;k x;k gSA
- (e) ;fn vkidk dkMZ [kks tkrk gS ;k pksjh gks tkrk gS rks rRdky gels laidZ djsaA ;fn vkids bls cnys ,d nwljk dkMZ ;k dkMZ la[;k tkjh fd;k tkrk gS rks mi;ksx dh ;gh 'krs± ykxw jgasxA
- (f) fdlh Hkh vizlaLÑr fdjk, dk Hkqxrku vius fj;y ,LVsV ,tsaV dks djsaA viuh yht dh 'krks± ds mYya?ku ;k vU; fdlh dkj.k ls vkids gksus okyh fdlh gkfu ;k {kfr ds fy, ge mÙkjnk;h ugha gSaA

3.2 mu leLr gkfu;ksa] [kpk±] vkSj {kfr;ksa ds fy, ekax fd, tkus ij vkids gesa izfwrZrZ nsuh gksxh tks fuEu ds dkj.k ¼izR;{k ;k vizR;{k :i ls½ gesa gqbZ gksa ;k gks ldrh gksa %

- (a) mi;ksx dh bu 'krks± ds rgr viuh fdUgha Hkh ck;/rkvksa ;k nkf;Roksa dk ikyu djus esa vkidh vIQyrk lsA
- (b) vkids fdlh dk;Z] =qfV] ykijokgh] pwd ;k xyrh ds izR;{k ;k vizR;{k ifj.kkeLo:i ØsfMV dkMZ tkjhdrkZ ;k vU; laLFkku }kjk ge ij 'kqYd] tqekZuk] naM vkjksfir fd, tkus lsA
- (c) vkids vkSj fdlh r`rh; ;k ds chp gq, fdlh fookn lsA
- (d) vkids fdlh dk;Z] =qfV] ykijokgh] pwd ;k xyrh ds izR;{k ;k vizR;{k ifj.kke ds vfrfjDr] fdlh vekU; ysu&nsu lsA

3.3 mi;ksx dh bu 'krks± esa dksbZ Hkh pht %

- (a) ,slh fdlh Hkh 'krZ dks cfg"Ñr] lhfer ;k la'kksf/kr ugha djrh ;k cfg"Ñr] lhfer ;k la'kksf/kr djus dk mldk HkkokFkZ ugha gksrk tks Qs;j V^{as}fMax ,sDV ¼Vic½ ;k V^{as}m izSfDVlst+ ,sDV ¼Cmlth½ }kjk ,slh fdlh Hkh 'krZ ds rgr gekjs nkf;Ro }kjk lekfo"V gS] ftlesa mfpr lko/kkuh vkSj dq'kyrk ds lkFk gekjh lsok,a iznku djus dk gekjk nkf;Ro 'kkfey gSA
- (b) ,slh fLFkr;ksa esa vkids dksbZ nkf;Ro ugha mRiUu djrh ;k gekjs fdlh nkf;Ro dks jn~n ugha djrh tgka ge mi;ksx dh bu 'krks± dk mYya?ku djrs gSa] ftlesa Qs;j V^{as}fMax ,sDV ¼Vic½ ;k V^{as}m izSfDVlst+ ,sDV ¼Cmlth½ }kjk lekfo"V dksbZ 'krZ ;k mfpr lko/kkuh vkSj dq'kyrk ds lkFk gekjh lsok,a iznku djus dk gekjk nkf;Ro 'kkfey gSA

4. 'kqYd

4.1 vki fuEufyf[kr crk, x, 'kqYdksa vkSj ewY;ksa dk Hkqxrku djsaxs ftuesa GST 'kkfey gSA

- (a) fMQkWYV cSad vdkmaV iathdj.k % ftu Hkqxrkuksa ds fy, vkidk iathÑr fMQkWYV Hkqxrku cSad] fcfYMax lkslk;Vh ;k ØsfMV ;wfu;u vdkmaV ds tfj, gS] muds fy, \$3,20 dk fQDLM ekfld 'kqYd ¼Bekfld 'kqYdP½ fy;k tk,xk ftdk frekgh ¼;kuh \$9,60½ vfxze Hkqxrku djuk gksxkA igyk frekgh 'kqYd vkidk dkMZ ,fDVosV gksus ds vxys fnu vkids vdkmaV ls MsfcV fd;k tk,xkA izR;sd Hkqxrku ij fuEufyf[kr vfrfjDr 'kqYd ykxw gksaxs %
- ;fn Hkqxrku ØsfMV@MsfcV dkMZ ls fd;k x;k gS] rks Hkqxrku ewY; dk 1-32% lqfo/kk 'kqYd(
 - ;fn Hkqxrku BPAY ¼dsoy cSad vdkmaV½ ls fd;k x;k gS] rks \$0-75 lqfo/kk 'kqYd(
 - ;fn Hkqxrku O;fDrx POSTbillpay ¼EFTPOS dsoy udn ;k psd½ ls fd;k x;k gS] rks \$1-90 lqfo/kk 'kqYd(
- (b) fMQkWYV ØsfMV@MsfcV dkMZ iathdj.k % ftu Hkqxrkuksa ds fy, iathÑr fMQkWYV Hkqxrku ØsfMV@MsfcV dkMZ ds tfj, gS] muds fy, izfr Hkqxrku Hkqxrku jkf'k dk 1-32% 'kqYd fy;k tk,xkA izR;sd Hkqxrku ij fuEufyf[kr vfrfjDr 'kqYd ykxw gksaxs %
- ;fn Hkqxrku BPAY ¼dsoy cSad vdkmaV½ ls fd;k x;k gS] rks \$1-65 lqfo/kk 'kqYd(
 - ;fn Hkqxrku O;fDrx POSTbillpay ¼EFTPOS dsoy udn ;k psd½ ls fd;k x;k gS] rks \$2-75 lqfo/kk 'kqYd(
- (c) \$5-50 fujLr Hkqxrku 'kqYd % ;fn vki gesa dksbZ Hkqxrku fujLr djus ;k ykSVkus ds fy, vuqjks/k djrs gSaA
- (d) \$3-30 LVsVesaV 'kqYd ;fn vki gesa eSuqvyh LVsVesaV izLrqr djus ds fy, vuqjks/k djrs gSaA
- (e) ,sIs fMQkWYV cSad vdkmaV iathdj.k ds fy, \$22-00 ysu&nsu vLohÑr 'kqYd ftls vi;kZlr /kujkf'k ds dkj.k izlaLÑr ugha fd;k tk ldkA
- (f) \$5-50 fujLrhj.k 'kqYd ;fn ge vuqPNSn 5-2 ds vuqlkj Isok,a leklr dj nsrs gSaA
- (g) os 'kqYd] tqekZus ;k vFkZnaM tks vkids fdlh dk;Z] =qfV] ykijokgh] pwd ;k xyrh ds izR;[k ;k vizR;[k ifj.kke] ftlesa mi;ksx dh bu 'krks± ds rgr vkidh ck;/rkvksa dk ikyu djus esa vkidh vIQyrk 'kkfey gS] ds dkj.k gesa ekLVjdkMZ] oht+k ;k lacaf/kr ØsfMV dkMZ Ldhe ;k Hkqxrku fu;eksa ls tqM+s fdlh vU; foUkh; laLFkku dks pqdkus iM+rs gSaA
- 4.2 ØsfMV@MsfcV dkMZ jkjk fd, x, Hkqxrkuksa dk 'kqYd Hkqxrku gksus ds rajar ckn ns; gksrk gS(BPAY ;k O;fDrx POSTbillpay jkjk fd, x, Hkqxrkuksa dk 'kqYd Hkqxrku gksus ds ekg ds Bhd ckn okys ekg ds igys O;kolkf;d fnol ij ns; gksrs gSa ¼vksj nwjls O;kolkf;d fnol ij vkids vdkmaV ls MsfcV fd, tkrs gSa½(fujLr Hkqxrku 'kqYd vkSj LVsVesaV 'kqYd vkidh vksj ls vxyh ckj fdlh Hkqxrku dk izlaLdj.k fd, tkus ij MsfcV fd, tk,axs(vLohÑr ysu&nsu 'kqYd vLohÑr Hkqxrku ds 14 fnu ckn vkids vdkmaV ls MsfcV fd, tk,axsA ge vkids vdkmaV ls MsfcV djus ls igys vkidks vLohÑr Hkqxrku dh lwpuk HkstsaxsA
- 4.3 ;fn vki gesa lacaf/kr Hkqxrku frfFk rd ;k vko';d Hkqxrku vof/k ds Hkhrj fdUgha ns; jkf'k;ksa dk Hkqxrku ugha djrs] rks ge vkidks vkSj dksbZ lwpuk fn, fcuk Mk;jsDV MsfcV ds tfj, gesa ns; jkf'k dh olwyh dj ldrs gSa ;k vkids ukekafdr vdkmaV ls vkidk 'kqYd ys ldrs gSaA

5. cnyuk ;k fujLr djuk

- 5.1 vki fdlh Hkh le; Qksu ls gels laidZ djds ;k gesa fyf[kr lwpuk nsdj Isokvksa dks leklr dj ldrs gSaA Isok fujLr djus ;k vkids Hkqxrku laca/kh C;ksjksa dks cnyus ds fy, fdlh Hkh vko';d dkxth dkjZokbZ dks cnyko fd, tkus ds le; ls igys nkf[ky fd;k tkuk pkfg,A Isok,a leklr djus ;k Hkqxrku C;ksjksa esa cnyko lwpuk ds ckn ftruh tYnh O;kogkfjd :i ls laHko gksxk mruh tYnh fd;k tk,xkA vkidks vius foUkh; laLFkku dks Hkh vkids DDR dks fujLr djus dk funsZ'k ns nsuk pkfg,A tc vki viuh fdjk, dh izkWiVhZ dks [kyh djrs gSa ;k tk vkidks Isokvksa dk t:jr ugha jg tkrh gS rc Hkh Isokvksa dks fujLr djus dh ftEesnkjh vkidh gSA Isokvksa dks fujLr ugha djus ij 'kqYd yxuk tkjh jgsxkA
- 5.2 ;fn gesa xyr C;ksjs nsaxs] fdlh ysu&nsu dk ikyu ugha djsaxs] ;k fdlh vU; dkj.k ls ge vkidks fcuk lwpuk fn,] fdlh Hkh le; Isokvksa dks leklr dj ldrs gSa ftlesa vkids dkMZ dks fujLr djuk 'kkfey gSA

6. fookn

- 6.1 fdlh Hkh Hkqxrku ij fookn ds fy, rRdky gels laidZ djsaA ;k fQj] vki lh/ks vius foUkh; laLFkku ls laidZ dj ldrs gSaA

7. futrk

- 7.1 vki gesa tks tkudkjh iznku djrs gSa mudk mi;ksx ge vkidks lsok,a+ iznku djus ds fy, djrs gSaA lhfer ifjLFkfr;ksa esa vkidh tkudkjh dks vkids fj;y bLVsV ,tsaV ;k edku ekfyd ds lkeus izdV fd;k tk,xk] ysfdu ;g fIQZ rHkh fd;k tk,xk tc vkids vdkmaV ds lapkyu ds fy, ,slk djuk vko';d gksA
- 7.2 ge viuh futrk uhfr ds vuqlkj vkidh O;fDrxr tkudkjh dks laHkkyrs gSaA vki www.corumrealestate.com.au ij bl uhfr dks ns[k ldrs gSa ;k bldh izfrfyfi ikus ds fy, vuqjks/k dj ldrs gSaA

8. ifjorZu

- 8.1 ge vkidks de ls de 20 fnu igys cnyko $\frac{1}{4}$ oksa $\frac{1}{2}$ dh iwoZ fyf[kr lwpuk nsdj mi;ksx dh bu 'krks±] 'kqYdksa lfgr] dks le;≤ ij cny ldrs gSaA dksbZ Hkh ifjorZu gekjh viuh osclkbV ij Hkh izdkf'kr fd, tk,axsA
- 8.2 ;fn mi;ksx dh bu 'krks± esa gq, fdlh cnyko ls vki vlger gksa] rks vki lwpuk vof/k ds 20 fnu ds vanj gesa fyf[kr lwpuk nsdj lsokvksa dk mi;ksx djuk can dj ldrs gSaA lwpuk vof/k ds 20 fnu ckn Hkh lsokvksa+ dk mi;ksx djrs jgus dks cnykoksa dh LohÑfr ekuk tk,xkA

9. gels laidZ djsa %

VsyhQksu :1300 303 535
 QSDI : (02) 9211 0508
 Irk: Laing & Simmons E-Pay Card
 C/- Corum Real Estate Services
 PO Box K404
 Sydney NSW 1242
 bZ&esy:enquiries@e-paycard.com.au
 osclkbV: www.laingsimmons.com.au/e-paycard

;g nLrkost dksje ds ekud fu;e ,oa 'krks± ds vaxzsth laLdj.k dk fganh vuqokn gSA
 ;g nLrkost dsoy ,d ekxZn'kZdk gS vkSj vaxzsth laLdj.k dks izfrLFkkr ugha djrkA vkidks vaxzsth laLdj.k ij gh gLrk{kj djus pkfg,A
 ;fn bl nLrkost vkSj vaxzsth laLdj.k ds chp dksbZ folaxfr gksxh rks vaxzsth laLdj.k dks izkFkfedrk nh tk,xhA