

08

RENT PAYMENT PROTECTION

ACT — ACAT

Residential Tenancies Act 1997 (ACT) — general tenancy record-keeping

Your defence against a wrong or exaggerated arrears allegation

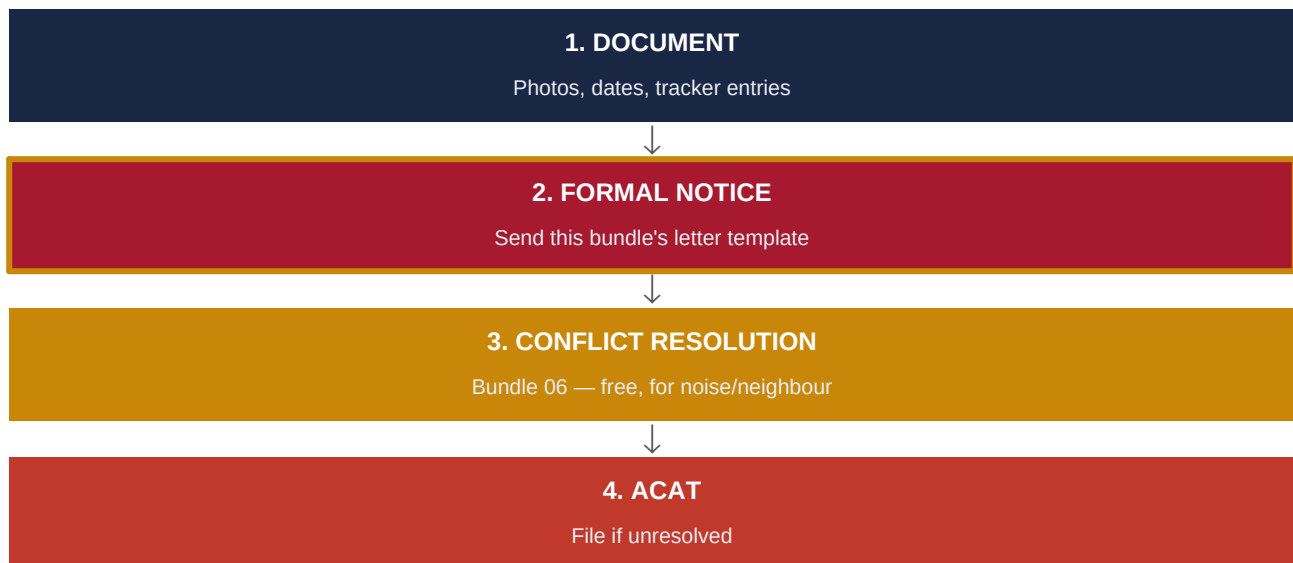
WHEN TO USE THIS BUNDLE

Use this bundle continuously throughout your tenancy to maintain a real-time rent payment record, and specifically whenever an arrears allegation is made.

KNOW THE LAW — KEEPING YOUR OWN PAYMENT LEDGER

Rent arrears is the fastest path to a termination notice. Your own payment ledger, kept in real time with bank references, is the defence against a wrong or exaggerated allegation — and protects you if a termination notice citing arrears turns out to be based on a lessor record-keeping error.

HOW THE SYSTEM WORKS — YOUR ESCALATION PATH



The highlighted box shows where this bundle fits in the journey.

08

STEPS TO SUCCESS

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- 01 Log every payment the day it is made**
Due date, date paid, amount, method, and bank reference.
- 02 Never pay cash without a receipt**
Request a receipt for any in-person payment.
- 03 Export bank confirmations monthly**
Keep a running, backed-up record independent of any lessor portal.
- 04 Respond immediately to any arrears allegation**
Answer in writing with your ledger — never from memory.
- 05 Check any termination notice citing arrears**
If arrears are disputed, use Bundle 12 to check the notice's validity.

IF YOU NEED TO ESCALATE — WHAT ACAT CAN ORDER

A complete, dated ledger with bank references is often sufficient on its own to resolve an arrears dispute, without needing to escalate to ACAT.

★ GOOD TO KNOW — REQUEST YOUR PAYMENT RECORD ANYTIME

You can request your rent payment record from the lessor or agent at any time — do this periodically to cross-check your own ledger.

■ CRITICAL — YOUR OWN LEDGER IS YOUR STRONGEST EVIDENCE

Never rely on memory or a lessor's portal alone — keep your own independent, dated payment ledger with bank references.

TEMPLATE — RESPONSE TO ARREARS ALLEGATION

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1. COPY

Copy the letter below into a new email

2. FILL

Replace every **[bracketed]** field with your
details

3. SEND

Email it — request a read receipt, save a
copy

*Fill in every **[bracketed]** field, then send via email — request a read receipt.*

SUBJECT:

RESPONSE TO ALLEGED RENT ARREARS: [Insert Property Address]

I am writing in response to your communication dated **[Insert Date]** alleging rent arrears of \$**[Insert Amount]**. I dispute this in full.

1. MY PAYMENT RECORD

- My records show rent has been paid in full and on time, as evidenced by the attached payment ledger and bank references.

2. REQUEST

- I request that you review the attached ledger against your own records and confirm in writing that the alleged arrears do not exist, or specify precisely which payment is in dispute.

Yours sincerely,

[Your Full Name]

[Property Address]

[Date]

[Contact Number / Email]