

08

RENT PAYMENT PROTECTION

NT — NTCAT

Residential Tenancies Act 1999 (NT) — general tenancy record-keeping

Your defence against a wrong or exaggerated arrears allegation

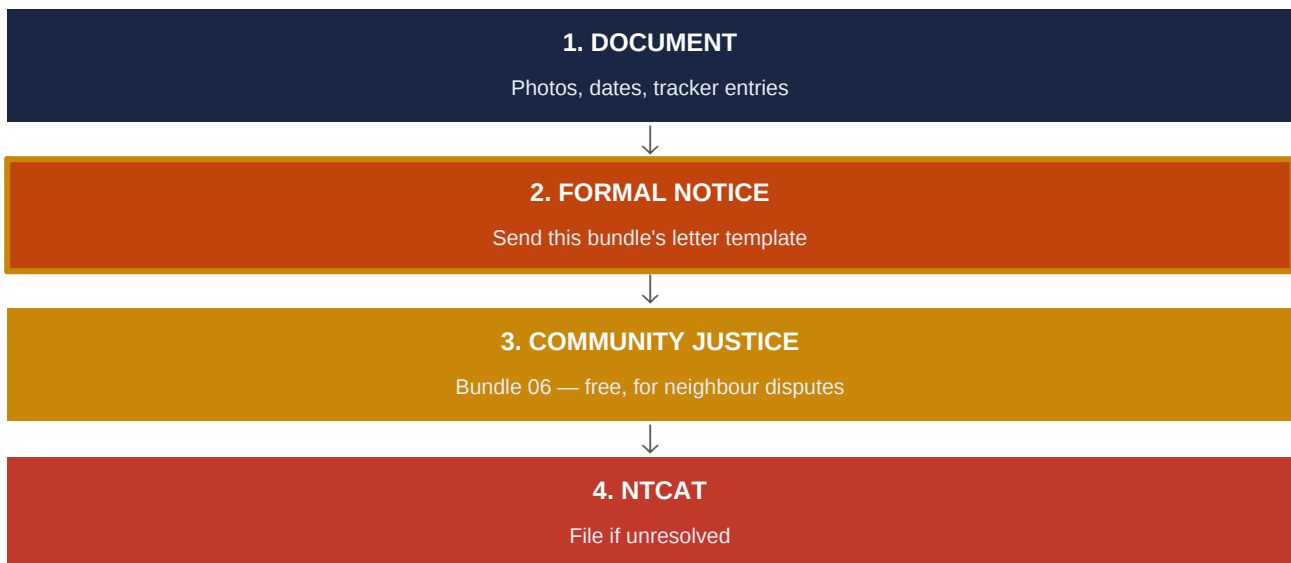
WHEN TO USE THIS BUNDLE

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 the landlord's own record-keeping error.

HOW THE SYSTEM WORKS — YOUR ESCALATION PATH



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

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 — s.37 requires this.

03

Export bank confirmations monthly

Keep a running, backed-up record independent of any landlord 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 NTCAT 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 NTCAT.

★ GOOD TO KNOW — YOUR GOODS CANNOT BE SEIZED FOR UNPAID RENT

Section 38 makes it an offence to seize or dispose of a tenant's goods for non-payment of rent outside the Act's formal process — never agree to this if threatened.

■ CRITICAL — YOUR OWN LEDGER IS YOUR STRONGEST EVIDENCE

Never rely on memory or a landlord'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]