

08

RENT PAYMENT PROTECTION

QLD — QCAT

Residential Tenancies and Rooming Accommodation Act 2008 (Qld) — Rent, receipts and arrears

Your defence against the most dangerous allegation in renting — rent arrears

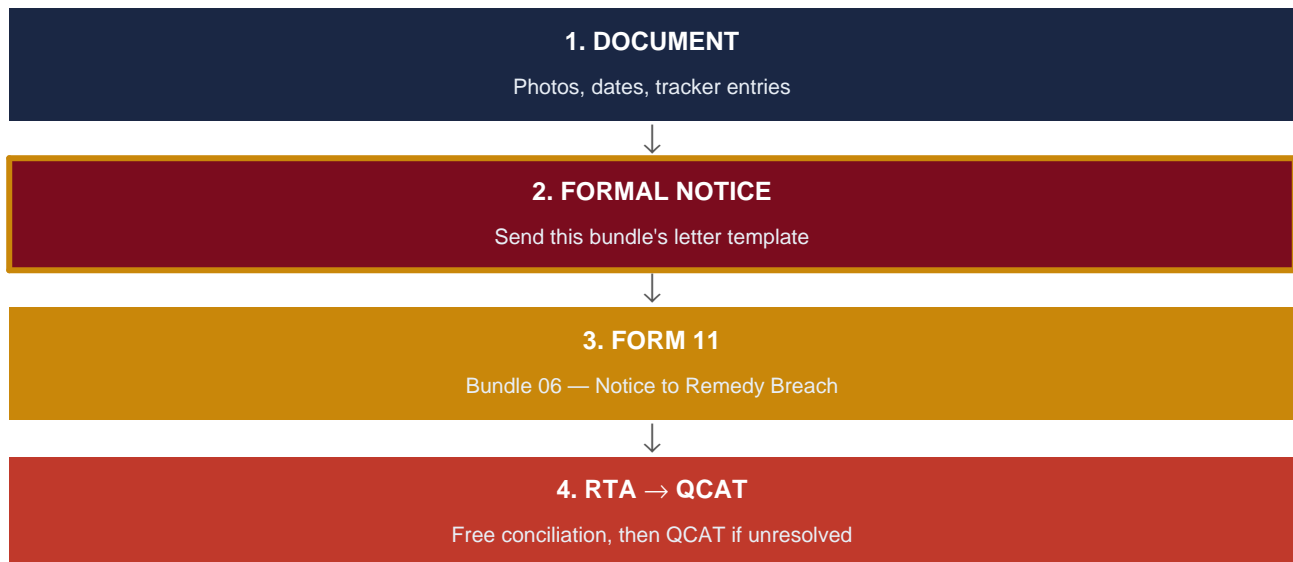
WHEN TO USE THIS BUNDLE

Use this bundle from day one of your tenancy — before any dispute exists. It is insurance: a real-time payment ledger that makes arrears allegations impossible to sustain, and a dispute log for the day an agent's ledger gets it wrong.

KNOW THE LAW — RENT, RECEIPTS AND THE FORM 11 / FORM 12 PROCESS

In Queensland, a lessor cannot go straight to a Notice to Leave for arrears. They must first serve a Notice to Remedy Breach (Form 11) once you are 7 clear days in arrears, and allow a further 7 clear days to remedy. Only if you fail to pay within that window can a Notice to Leave (Form 12) validly follow. Rent paid in person must be receipted, and you can request your rent record at any time. Your own real-time ledger with bank references is what makes every one of these protections usable.

HOW THE SYSTEM WORKS — YOUR ESCALATION PATH



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

01 Log every payment the day you make it

One row per payment: due date, paid date, amount, method, bank reference. A complete ledger takes seconds per week and ends arguments before they start.

02 Keep independent proof of every transfer

Export or screenshot your bank confirmations monthly. The agent's ledger is their record — misallocated payments and wrong dates are common. Yours is the correction.

03 Never pay cash without a receipt

Rent paid in person must be receipted at the time. Unreceipted cash is the one payment method that can genuinely be 'lost'.

04 If arrears are alleged, answer with the ledger

Send your ledger extract and bank references in writing, itemising each payment their records missed. Never argue from memory.

05 If a Form 11 arrives for arrears, pay within the 7-day window

Paying the arrears in full within the remedy period stops the process before any Notice to Leave can validly follow. Check the notice itself for defects with Bundle 12.

IF YOU NEED TO ESCALATE — WHAT QCAT CAN ORDER

In an arrears dispute, the renter with a complete payment ledger and bank references almost always wins the factual argument at RTA conciliation or QCAT. A Notice to Leave issued without a prior valid Form 11, or issued despite arrears being paid within the remedy period, can be challenged.

★ GOOD TO KNOW — TWO NOTICES, TWO DEADLINES

Arrears in Queensland require two separate 7-clear-day periods: 7 days in arrears before a Form 11 can issue, then a further 7 clear days to remedy it before a Form 12 can validly follow. Paying within either window can stop the process — know exactly which deadline you are working against.

■ CRITICAL — YOUR LEDGER BEATS THEIR LEDGER — BUT ONLY IF YOU KEEP IT

Agents' trust-account ledgers contain errors more often than renters expect — misallocated payments, wrong dates, missed transfers. The renter who can produce a dated payment log with bank reference numbers wins that argument.

■ CRITICAL — A NOTICE TO LEAVE IS NOT AN EVICTION

Paying the arrears within the Form 11 remedy period stops the process, and only QCAT can make a warrant of possession. Never move out on the strength of a Notice to Leave without advice, and never stop paying rent during a dispute.

1. COPY

Copy the letter below into a new email

2. FILLReplace every **[bracketed]** field with your
details**3. SEND**Email it — request a read receipt, save a
copy

*Use this when an agent alleges rent arrears your records do not show. Attach your ledger extract. Fill in every **[bracketed]** field, then send via email — request a read receipt.*

SUBJECT:**FORMAL RESPONSE — DISPUTED RENT ARREARS ALLEGATION: [Insert Property Address]**

I refer to your communication of **[Insert Date]** alleging rent arrears of **[\$[Insert Alleged Amount]**. I dispute this allegation in full. My payment records do not support it.

1. MY PAYMENT RECORD

- Attached is my complete rent payment ledger for the period **[Insert Period]**, including bank transfer reference numbers for every payment.
- Key payments your ledger appears to have missed or misallocated: **[List date, amount, and bank reference for each]**

2. REQUEST FOR YOUR RECORDS

- Please provide a full copy of the rent ledger you hold for my tenancy, itemising each payment received and the date it was applied.
- Please reconcile your ledger against the bank references above and confirm the alleged arrears in writing, or withdraw the allegation, within **[e.g., 7 days]**.

3. MY POSITION

- Rent for this tenancy is paid in full and on time, as my ledger demonstrates.
- I trust this resolves the matter. If a Notice to Leave is issued on the basis of this allegation, or without a valid prior Form 11, I will challenge it at QCAT, and this correspondence will form part of my evidence.
- I will continue to pay rent in full while this matter is resolved.

Yours sincerely,

[Your Full Name]

[Property Address]

[Date]

[Contact Number / Email]