

# MePay

## Product Disclosure Statement

Issued by MePay Holdings Pty Ltd (ACN 638 819 575, AFSL no. 528836)

Dated 12 January 2026

## Important notices

This Product Disclosure Statement (**PDS**) is prepared and issued by MePay Holdings Pty Ltd (ACN 638 819 575, AFSL no. 528836) (**we, us, our**) as the issuer of the non-cash payment facility issued by us as described in this PDS (**MePay**).

### Glossary

A glossary of defined terms used in this PDS is set out in Section 13 (Glossary).

### Purpose of this document

The purpose of this PDS is to assist you in making an informed decision about whether to use MePay.

If you decide to use MePay, you should keep this PDS and all documentation relating to MePay for future reference.

### MePay Terms and Conditions

This document together with the MePay Terms and Conditions govern your use of MePay. When you use MePay you agree to be bound by this PDS and the MePay Terms and Conditions. The MePay Terms and Conditions do not form part of this PDS. Where there is an inconsistency between the MePay Terms and Conditions and this PDS in respect of the same subject matter, the terms of this PDS prevail to the extent of the inconsistency.

### No cooling-off rights

No cooling-off rights under the Corporations Act applies to MePay.

You can cease using MePay at any time, however, you cannot terminate a particular transaction once it has been authorised in accordance with or as contemplated by the MePay Terms and Conditions.

### No advice

The information in this PDS does not constitute the provision of financial product advice.

Nothing in this PDS is a recommendation by us or our related bodies corporate or by any other person concerning MePay. You should not construe the contents of this PDS as tax, accounting or investment advice.

This PDS has been prepared without taking into account the objectives, financial situation, needs or circumstances of any particular person. Before using MePay, you need to consider whether MePay is appropriate to your objectives, financial situation, needs and circumstances. In addition, you should read this PDS in its entirety and obtain independent professional advice as to the suitability of this financial

product to you, having regard to your objectives, financial situation, needs and circumstances. In particular, you should pay careful consideration to the risk factors outlined in Section 7 (Risk factors) and the taxation considerations in Section 8 (Taxation information).

The information in this PDS is current as of the date of issue. The information in this PDS (including the features of MePay, and our services, fees and charges) may change from time to time.

## **Disclosure document status**

This PDS has not been, and is not required to be, lodged with the Australian Securities and Investments Commission (**ASIC**). ASIC takes no responsibility for the contents of this PDS.

## **Restrictions on distribution**

This PDS is available and provided only to persons who receive it (including electronically) in Australia.

This PDS does not constitute an offer to sell or the solicitation of an offer to buy or acquire any securities or other financial products other than MePay.

## **No other representation**

No person is authorised to give any information or to make any representation in connection with MePay which is not set out in this PDS or the MePay Terms and Conditions.

This PDS supersedes any other Product Disclosure Statement, disclosure document or marketing materials given or received prior to the issue of this PDS in respect of matters dealt with under this PDS. Any information or representation in relation to MePay not contained in this PDS (other than the MePay Terms and Conditions) may not be relied upon as having been authorised by us.

## **Forward-looking statements**

Certain information contained in this PDS constitutes 'forward-looking statements', or prospective information, that can be identified by the use of forward-looking terminology such as 'may', 'should', 'expect', 'aim', 'anticipate', 'foresee', 'estimate', 'target', 'intend', 'likely', 'planned', 'continue', 'potential', or 'believe' or the negatives or other variations of those words or comparable terminology.

Furthermore, any projections or other estimates in this PDS are 'forward-looking statements' and are based on certain assumptions that may change.

Due to various risks and uncertainties, including those set out in Section 7 (Risk factors), actual events or results or the actual performance of MePay may differ materially from those reflected or contemplated in any forward-looking statements.

The forward-looking statements included in this PDS involve subjective judgment and analysis and are subject to uncertainties, risks and contingencies, many of which are outside the control of, or are unknown to, us. Actual future events may vary materially from the forward-looking statements and the assumptions

on which those statements are based. Given these uncertainties, Payers are cautioned to not place undue reliance on any forward-looking statements.

## **Updated information**

Information in this PDS is subject to change from time to time. Information not materially adverse to Payers may be amended without issuing an updated or supplementary PDS.

Where a change is not materially adverse to Payers, it may be updated via a notification on the Website. You can find updated information about MePay at any time on the Website.

We expressly reserve the right to change matters which are the subject of representations made in this PDS, including but not limited to administrative matters or fees and charges. We may issue a replacement or supplementary PDS, or (subject to applicable laws) provide a continuous disclosure notice, through publication on the Website.

Some changes to the features of MePay will come into effect only after prior notice is given to Payers, where this PDS states that prior notice of such changes will be given or where prior notice is required by law. We will endeavour to provide you with at least five days' notice of any change to this PDS which is not materially adverse to you, and at ten days' notice of any change to this PDS which is materially adverse to you unless by law we are required to give you a longer notice period. You should read any replacement or supplementary disclosures, or other disclosures, made in conjunction with this PDS prior to making any decision to use MePay.

You can ask us to provide a digital copy of any updated information, free of charge, by emailing [mepaysupport@propertyme.com](mailto:mepaysupport@propertyme.com).

## **Digital product**

By electing to use MePay, you agree that your experience with using MePay will be fully digitalised. Once you become a Payer, all information we provide you about your use of MePay (including any continuous disclosure notices or updates to the MePay Terms and Conditions) will be provided to you at the email address you nominated during the process to become a user of MePay via the PropertyMe Platform or such other email address you provide (via your use of MePay) to us from time to time.

## **Legislation**

A reference to a statute in this PDS refers to the statute as amended, consolidated or replaced from time to time, and includes any regulation, ordinance, by-law or other subordinate legislation under it, as each of them is amended, consolidated or replaced.

## **Questions**

Any questions regarding this PDS, or about MePay, should be directed to us. Our contact details are set out in Section 12 (Contact us).

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## 1 About us

We are part of the PropertyMe Group, which operates a business management software platform primarily for real estate agents, tenants and property owners to manage arrangements relating to real property. The PropertyMe Platform facilitates certain aspects of the tenancy lifecycle, including communication, inspections, reporting, maintenance requests, billing, arrears and trust accounting.

More information about us is available on our Website, including our Financial Services Guide.

## 2 What is MePay?

MePay is a non-cash payment facility that provides Payees with an easy way to receive payments from Payers.

Payees are represented by their Payee Agents, who act on behalf of or for the benefit of Payees and use MePay to facilitate the making of payments via MePay from Payers to Payees. Payee Agents subscribe for use of the PropertyMe Platform, which includes MePay. Payee Agents typically include real estate agents and other property professionals who act on behalf of a property owner. A Payee Agent can also be a Payee where they are entitled to receive or retain a portion of a payment made by a Payer (for example, commission on the collection of rent being paid by a Payer who is a tenant) or where a Payee Agent decides to receive some or all of a Payer's payment before disbursement to a third party (for example, where a real estate agent collects rental payments into their trust account and makes payments to itself, the property owner or third parties from rent received).

MePay is suitable for a range of different types of Payers and Payees in the real estate sector. For example, MePay can be used:

- by tenants to pay their rent;
- by Payee Agents to arrange for the payment of rent to property owners, without deduction;
- by Payee Agents to arrange for the payment of fees and commissions due to themselves, or to pay tradespeople for services provided in connection with a property they manage, and then to arrange for the remittance of the balance of the rent proceeds to the property owner; and
- by a property owner to make a payment to a third party contactor who has provided a service in connection with their property (for example, a builder or tradesperson) where the rental income received via MePay is insufficient to meet that expense.

MePay does not allow Payers or Payees to store value. Payers may prepay amounts (for example, tenants pre-paying future rent in accordance with their rental contract).

## 3 How does MePay work?

MePay facilitates property-related payments from Payers to Payees. We enable this functionality by engaging with Payee Agents who use MePay to arrange for Payers to make property-related payments.

Once Payee Agents have set up the payment arrangements using MePay, it allows Payers to make such payments and control their payment schedule and nominate preferences such as payment method, date, and amount. MePay supports one-off, automatic and recurring payments to allow for the making and collection of payments from a Payer to a Payee.

Once a Payee Agent has established a PropertyMe Platform account, the Payee Agent populates payment information, including the names of the Payer and the Payee, the methods by which the Payee can be paid (namely, direct credit, PayTo, PayID or Unique Account Number technologies) and Payee bank account information into which the payment will be made. When this information is populated on the PropertyMe Platform, the PropertyMe Platform invites the Payer by email to use MePay to make a payment to the Payee. The Payer does not have to accept the invitation. If the invitation is not accepted, the Payer cannot make a payment to the Payee via MePay. If the invitation is accepted, the Payer is required to verify their email address, read and accept this PDS and the MePay Terms and Conditions, and then proceed to create their own PropertyMe Platform account by populating on the PropertyMe Platform certain personal information about the Payer and details of the Payer's MePay Bank Account. Once a Payer has established their PropertyMe Platform account, they can review the payment request from the Payee Agent who invited them to make a payment via MePay and contact the Payee Agent if they have any questions about the requested payment. If the Payer is satisfied with the payment request, they can (depending on the payment method utilised) use MePay to set up one-off, automatic and recurring payments.

A Payee Agent may arrange for a single payment required by the Payer to be paid to more than one Payee. For example, a rental payment could be arranged such that one part of the payment is paid to the real estate agent (for example, for fees or commissions), another part to a third party (for example, a tradesperson) and the balance to the property owner. A Payee Agent may also arrange for all payments to be made by a Payer to be made to itself (for example, a real estate agent which maintains a standalone trust account in accordance with relevant laws).

#### **4 How are payments made by a Payer?**

Currently, MePay supports the following ways in which Payers can make payments:

- direct debit payments via the PropertyMe Platform (referred to as MePay Direct Debit);
- PayTo payments via the PropertyMe Platform, supported by the Payer's use of their Payer Banking Software;
- PayID payments made via the Payer's use of their Payer Banking Software, supported by the PropertyMe Platform; and
- payments using Unique Account Numbers made via the Payer's use of their Payer Banking Software, supported by the PropertyMe Platform. A Unique Account Number is a virtual account number used only to identify a Payer's payment and is not the actual BSB or account number of any particular bank account.

The PayTo, PayID and Unique Account Number functionalities are supported by our payments processing provider, Azupay Trading Pty Ltd (ACN 635 093 248, AFSL 537645) (**Azupay**), who arranges for payments using PayTo, PayID and Unique Account Numbers to be made via the New Payments Platform. For these purposes, Azupay holds a transit account with an ADI held for our benefit and on our instructions (**Azupay Account**).

In general terms, payments are made in the following ways:

- For MePay Direct Debit, the Payer selects this direct debit option on MePay. Once this option is selected, the Payer's MePay Bank Account receives the payment instruction and transfers funds (via the Macquarie Bank DEFT platform) to our Macquarie Bank Trust Account. Once the funds are cleared and the payment instruction is processed, they are disbursed from the Macquarie Bank Trust Account

to the Payee's ADI account which has been nominated via MePay by the Payee Agent. For direct debit payments, we will require a direct debit authorisation which forms part of the MePay Terms and Conditions. Payers can use MePay Direct Debit for immediate one-off payments, automatically debited one-off payments (i.e. where the amount due will automatically be debited from the Payer's MePay Bank Account three Business Days before the due date) or for recurring payments (i.e. a nominated payment amount is debited at the same time for each nominated recurring period (for example, weekly payments)).

- For payments made via PayTo, the Payer selects the PayTo option on MePay. Payers can use PayTo to make one-off or recurring payments. When this option is selected, a PayTo agreement for a recurring payment is created between the Payer and us authorising Azupay to initiate (or pull) the payment into the Macquarie Bank Trust Account (via the Azupay Account) from the Payer's MePay Bank Account. The Payer will need to agree to the PayTo agreement using their Payer Banking Software. After the Payer agrees to the PayTo agreement and the money is transferred, the funds in the Macquarie Bank Trust Account will disburse from the Macquarie Bank Trust Account to the Payee's ADI account which has been nominated via MePay by the Payee Agent.
- For payments made via PayID, the Payer selects the PayID option on MePay to initiate (or push) payments into the Macquarie Bank Trust Account (via the Azupay Account) from the Payer's ADI account. To make payments, the Payer uses their Payer Banking Software to insert the PayID of each Payee which is displayed in MePay. Each PayID is unique to a Payee and is automatically linked to the ADI account of the Payee. The PayID option is suitable for ad hoc payments made at the election of the Payer. PayID payments are settled in near real-time.
- For payments made using a Unique Account Number, the Payer selects the Unique Account Number option on MePay to initiate (or push) payments into the Macquarie Bank Trust Account (via the Azupay Account) from the Payer's ADI account. To make payments, the Payer uses their Payer Banking Software to insert the Unique Account Number of each Payee which is displayed in MePay. Each Unique Account Number is unique to a Payee and is automatically linked to the ADI account of the Payee. The Unique Account Number option is suitable for ad hoc payments made at the election of the Payer. Payments using a Unique Account Number are settled in near real-time.

The Payee Agent determines, through a selection made via their use of the PropertyMe Platform, in which of the above ways it will require the payment from the Payer. The availability of payment options depends on the access to the PropertyMe Platform the Payee Agent has with us.

A payment instruction by a Payer for an individual transaction to be processed through MePay cannot exceed payment limits set by the Payer's MePay Bank Account. You should contact your financial institution to determine any applicable payment limits to ensure that your payments are made on time.

A Payer does not earn any interest on moneys held in the Macquarie Trust Account or the Azupay Account.

For more information on payment processes, see the MePay Terms and Conditions.

## 5 Your agreement with us

If you sign up to use MePay, your agreement with us will comprise this PDS, as well as the applicable MePay Terms and Conditions. If you are making payments via MePay Direct Debit, the terms of the direct debit authorisation also form part of your agreement with us.

## 6 Benefits

A summary of the key benefits of MePay is set out below.

Benefit	Description
<b>Cost efficiency</b>	<p>MePay is a free service for Payers. Payees are not charged any fees by us or our related bodies corporate to receive payments via MePay.</p> <p>Payee Agents are not charged any fees by us or our related bodies corporate in relation to transactions undertaken via MePay but are required to have an active PropertyMe Platform subscription to use MePay. See Section 9 (Fees and other costs) for more information on fees and charges.</p>
<b>Record keeping</b>	<p>MePay keeps a record of all transactions made. Each transaction is labelled with the specific reason for payment. This gives Payers and Payee Agents visibility of all transactions and assists to reduce the number of unknown payments.</p>
<b>Reduced risk of fraud</b>	<p>With MePay, there is no need for the Payee Agent to import and export bank files, thereby reducing the risk of fraud.</p>
<b>Transparency</b>	<p>Each time a payment is made, the Payee Agent will be notified, and the arrears status is also updated in near real-time as soon as a payment is received by us. The entire transaction history can be accessed within MePay at any time.</p>
<b>Efficiency and convenience</b>	<p>MePay aims to provide Payers and Payee Agents with a more efficient way to make and receive payments compared to payments made by cash, cheque, or through third-party applications.</p> <p>All payments and receipts of payments are set out in MePay, without the need to switch between multiple applications.</p> <p>Depending on the payment method used, Payers can set up automatic or recurring payments. Payments can also be made using PayTo, PayID and Unique Account Number processes, which are designed to enable near real-time payments to be made in Australia. These features can help reduce the amount of time required to make frequent payments and can minimise the risk of forgetting to make payments as they fall due.</p>

## 7 Risk factors

Using MePay carries some risks. Many risk factors fall outside of our control and cannot be completely mitigated. Some risks may never be practically managed.

A summary of the key risks is set out below. The table below does not purport to cover or explain all the risks associated with using MePay.

Risk factor	Description
<b>Suitability risk</b>	<p>MePay is a generic service and its scope and operation may change over time. Under the MePay Terms and Conditions you are required to make certain representations, give certain acknowledgements, and agree to be liable to us for certain losses or claims. You should not use MePay unless you're comfortable with and agree to the MePay Terms and Conditions. Under the Terms and Conditions, you must indemnify us and our related bodies corporate, and our officers and employees and officers and employees of our related bodies corporate, for all amounts and against any loss or claim arising out of, or in connection with, a breach of the Terms and Conditions by you or any negligence, fraud or dishonesty by you or your officers or employees.</p> <p>The MePay Terms and Conditions may change from time to time at our reasonable discretion. You are solely responsible for assessing your needs to determine the ongoing suitability and appropriateness of using MePay.</p>
<b>Security risk</b>	<p>There is a risk that third parties may gain unauthorised access to a PropertyMe Platform account, view the information on a PropertyMe Platform account, and/or perform unauthorised transactions in relation to which the Payer or Payee Agent (as applicable) may be liable.</p> <p>This risk may be reduced by keeping your PropertyMe Platform account password private (and changing it regularly) and using two-factor authentication. You are responsible for selecting a secure password, protecting your password and changing it regularly.</p>
<b>PropertyMe Platform risk</b>	<p>There is a risk of the PropertyMe Platform or MePay being unavailable or payments not being processed in accordance with expected standards (for example, due to technical failure (including due to external threats such as viruses, spyware, scareware, Trojan horses, worms or other malware infiltrating technological systems), system maintenance or operational failures). If this happens, risks include the following:</p> <ul style="list-style-type: none"> <li>• users may not be able to access MePay;</li> <li>• there may be loss of data or corrupted data;</li> <li>• your personal information may be compromised; and/or</li> <li>• payments may not be processed on time, correctly, or at all.</li> </ul>

<b>Payment failure risk</b>	<p>There is a risk of payment failure in some scenarios. Some scenarios where this may occur include:</p> <ul style="list-style-type: none"> <li>• if there are insufficient funds in a Payer's bank account;</li> <li>• if we are provided with incorrect information;</li> <li>• if the Payer's financial institution does not allow direct debits from the account; or</li> <li>• if the Payer's financial institution terminates an ongoing direct debit arrangement.</li> </ul> <p>Where the PayTo or PayID functionalities are used in conjunction with using MePay, MePay is also relying on the efficient operation of the New Payments Platform.</p>
<b>Reversals and refunds risk</b>	<p>If a Payer needs to reverse or obtain a refund for a payment made through MePay, they must contact the Payee Agent. There is a risk that the Payee, or their financial institution, may choose not to provide the reversal or refund.</p>
<b>Termination risk</b>	<p>We may terminate your access to MePay in accordance with this PDS and the MePay Terms and Conditions. If we terminate your access to MePay, you will no longer be able to access MePay to make payments and scheduled payments will not be made. Unless you make other payment arrangements, you may be in default in your obligations to your creditors.</p>
<b>Automatic and recurring debiting risk</b>	<p>If a Payer has activated automatic or recurring payments, we will automatically debit their account on the date specified. We will typically notify the Payer of an upcoming automatic or recurring payment, however in some circumstances where a Payer forgets that a payment is upcoming and does not have sufficient funds, this may result in a payment failure and fees being charged by the Payer's financial institution.</p>
<b>Operational risk</b>	<p>There is a risk that a counterparty to a contract with us may not perform their obligations under the contract. We may also fail to follow our own operational policies and procedures. We hold an AFSL in order to offer MePay, and there is a risk that our AFSL is revoked, or special conditions are placed on our AFSL. The occurrence of one or more of these risks may:</p> <ul style="list-style-type: none"> <li>• compromise the efficiency and performance of the PropertyMe Platform or MePay; and/or</li> <li>• require us to either terminate or suspend MePay.</li> </ul>
<b>Legal, tax and regulatory risk</b>	<p>Changes in laws, regulation, policy or practice – or their interpretation by a regulator (such as ASIC, AUSTRAC or the ATO) or a court – including in relation to financial services laws, payments system laws, anti-money laundering and counter-terrorism financing laws, or taxation laws, (whether in Australia or elsewhere), could have a negative impact on the successful and efficient operation of the PropertyMe Platform or MePay.</p> <p>Changes in laws, regulation, policy or practice may also result in an increase in costs to operate or offer MePay, and this may result in fees and charges being payable by you.</p>

## 8 Taxation information

Using MePay may have tax implications. The taxation consequences can be complex and will differ for each Payer's financial circumstances. We recommend that you obtain independent taxation and accounting advice in relation to the impact of these transactions and MePay on your particular financial situation.

All funds received by a Payee by using MePay will usually have the same character from a taxation perspective as funds received from Payers through traditional payment methods. You should obtain independent taxation advice as this may not be the case for all payments and the payments of fees and charges that we charge in relation to the services may not be deductible in all circumstances.

## 9 Fees and other costs

Type of person	Description of the fees and other costs
Fees for Payers	<p>MePay is free to use for Payers. While we may vary or introduce new fees at our discretion on at least 10 days' prior notice to you (longer if required by legislation or any other code of conduct to which we subscribe), we do not intend to do so.</p> <p>However, in relation to payments you make using MePay, there may be government charges, or fees or charges imposed by financial institutions and other payment system providers (for example, dishonour fees or chargeback fees). Where these fees and charges have not been already paid by you (for example, through an automatic debit from your MePay Bank Account), we may charge your MePay Bank Account or recover the amount from you in another way. For further information about the way we may claim or collect these fees, and the notice we provide you in relation to these arrangements, see the MePay Terms and Conditions.</p> <p>For information about remuneration and other benefits received by our staff, refer to our Financial Services Guide.</p>
Fees for Payees	Payees are not charged any fees by us or our related bodies corporate to receive payments via MePay.
Fees for Payee Agents	Payee Agents separately agree with us about the fees and charges for their use of the PropertyMe Platform, including MePay.

## 10 Dispute resolution

You should contact us immediately if you have any concerns or complaints related to your use of MePay, including where you suspect an error has occurred with a payment. You should do this by emailing us at [mepaysupport@propertyme.com](mailto:mepaysupport@propertyme.com).

We will promptly look into your concern or complaint and decide what course of action should be taken. We will seek to resolve your concern or complaint as soon as possible and in any event we will respond to you within 30 days.

If you are not satisfied with the response we give you to resolve your concern or complaint, you can lodge a

complaint with the Australian Financial Complaints Authority (**AFCA**), the external dispute resolution scheme of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA by:

- calling 1800 931 678 (free call);
- emailing [info@afca.org.au](mailto:info@afca.org.au); or
- post to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001.

AFCA also has an online complaints form: <https://www.afca.org.au/about-afca/contact-us/>.

You can choose to take your complaint directly to AFCA.

Please note that in some circumstances AFCA may refer your complaint back to us.

## 11 Privacy

You consent to us collecting, using and disclosing your personal information for the purpose of making MePay (and associated services that you use, including PayTo and PayID) available to you via the PropertyMe Platform. You can read more about how we protect and handle your personal information in the PropertyMe Privacy Policy, found on the Website.

## 12 Contact us

If you have any questions regarding the information contained in this PDS, or any other general enquiries in relation to MePay, please contact our support team by email at [mepaysupport@propertyme.com](mailto:mepaysupport@propertyme.com).

If you wish to write to us, our address is Level 22, One Wharf Lane, 171 Sussex Street, Sydney, NSW, 2000.

## 13 Glossary

In this PDS the following terms have the following meanings unless the context otherwise requires:

Term	Definition
ACN	Australian Company Number.
ADI	authorised deposit-taking institution.
AFSL	Australian financial services licence issued by ASIC under the Corporations Act.
ASIC	Australian Securities and Investments Commission.
ATO	Australian Taxation Office.

<b>AUSTRAC</b>	Australian Transaction Reports and Analysis Centre.
<b>Business Day</b>	a day on which banks are open for business excluding Saturdays, Sundays, public holidays and bank holidays in Sydney, New South Wales.
<b>Corporations Act</b>	Corporations Act 2001 (Cth).
<b>GST</b>	has the meaning given to it in the A New Tax System (Goods and Services Tax) Act 1999 (Cth).
<b>Macquarie Bank Trust Account</b>	a bank account which we have with Macquarie Bank Limited from which payments made by Payers via the PropertyMe Platform are disbursed to Payees.
<b>MePay</b>	the non-cash payment facility issued by us as described in this PDS.
<b>MePay Bank Account</b>	your ADI account linked to MePay from which you will make payments to Payees using MePay.
<b>MePay Direct Debit</b>	means an electronic funds transfer arrangement made using MePay under which a Payer's funds are debited from their MePay Bank Account and credited to the ADI account of the Payee.
<b>MePay Terms and Conditions</b>	the terms and conditions governing the use and functionality of MePay, as replaced or updated from time to time.
<b>New Payments Platform</b>	the open access infrastructure system for making fast payments in Australia known as the 'New Payments Platform' operated by NPP Australia Limited (ACN 601 428 737).
<b>Payee</b>	a person who, through a Payer's use of MePay, is receiving a payment from the Payer.
<b>Payee Agent</b>	in respect of a Payee, a person who, acting on behalf of or for the benefit of the Payee, uses MePay to facilitate the making of payments via MePay to the Payee.
<b>Payer</b>	a person who, using MePay, is making a payment to a Payee.
<b>Payer Banking Software</b>	the mobile application or website provided by the Payer's financial institution by which the Payer can approve and/or make payments using PayTo, PayID or Unique Account Number technologies.
<b>PDS</b>	Product Disclosure Statement.

<b>PropertyMe Group</b>	Property Me Holdings Pty Limited (ACN 635 910 753) and its subsidiaries, including the issuer of MePay, MePay Holdings Pty Ltd (ACN 638 819 575), and the operator of the PropertyMe Platform, Property Me Pty Ltd (ACN 163 276 159).
<b>PropertyMe Platform</b>	the property management software, the Website and mobile application that is operated by Property Me Pty Ltd (ACN 163 276 159) and used by Payers and Payee Agents to access certain services, including MePay.
<b>Unique Account Number</b>	a virtual BSB and account number assigned to a Payer for a particular payment, or type of payment, to be made by the Payer and which is linked to the ADI account of a Payee.
<b>we, us, our</b>	MePay Holdings Pty Ltd (ACN 638 819 575).
<b>Website</b>	a website which hosts the PropertyMe Platform from time to time, including <a href="http://www.propertyme.com.au">www.propertyme.com.au</a> .
<b>you, your</b>	a Payer, or a person considering becoming a Payer, or each of them, as context requires.