

Jayco Newcastle Customer Payment Cheat Sheet

Your quick guide to making payments for your caravan or motorhome

What do we recommend?

We recommend paying your balance owing before your hand over date via electronic funds transfer (EFT). We encourage you to do this a couple of days prior to your scheduled handover date so the funds have time to clear into our account.

It is important to remember we cannot let you take delivery of your van or motorhome until the funds have cleared into our bank account and your sale shows \$0.00 owing.

We do not accept bank cheques or personal cheques as form of payment for your vehicle. Alternative methods of payment are listed below:

Payment Terms and Conditions

Important things to know about your payment type options:

- **Electronic Funds Transfer (EFT):** The transferred cleared amount **must be** in Jayco Newcastle's account by the morning of your handover. Please ensure you and your bank allow ample time for this transfer to be processed. Real Time transfers don't always get processed immediately so please do this at least 2-3 days prior to your handover date.
- **OSKO Payment:** If you would like to you can pay via Osko. Most Osko payments will occur within 30minutes of processing time. However, for security reasons your bank may put a hold on your Osko payment (first time transfer to us) or require you to get a special code (some banks have set limits and require codes for larger amounts).

We would recommend that if you wish to pay via Osko that you do a smaller payment a few days before you want to complete a larger payment amount to prevent having the funds held and to stop any delays in us receiving your payment.

In addition to this you may want to find out if you have a daily limit for Osko and, if so, request to get it increased so you have a smooth payment process and a \$0.00 balance at day of handover.

(Disclaimer: You are taking a risk by relying on an Osko immediate payment as a form of payment on your handover day. Unless the funds are in our account and available (no hold) we will not be able to let you take delivery of your vehicle and you may therefore have to leave the product with us until the funds have cleared into our accounts.)

- **Cash:** A maximum of \$4,000.00 cash may be paid at the dealership. Any cash payment over \$4,000.00 will need to be deposited directly at the Commonwealth Bank at Raymond Terrace by the purchaser.
- **Credit Card:** The use of EFTPOS or Credit Card facilities is restricted to a maximum of \$5000.00 per sale only.
(Payments in excess of \$5000.00 by Credit Card or EFTPOS are permitted but will incur an additional merchant fee by the purchaser)

We do not accept AMEX cards.

Our bank details are as follows:

Commonwealth Bank Wagga Wagga

Bank Account Name: Caravans and Motorhomes Pty Ltd

BSB: 062-614 ACC:1035-8772

Reference: (Your last name & Stock number e.g, Smith SN1111)

We kindly ask that you contact us prior to making payment to verify our bank details. This measure is taken to avoid money being deposited incorrectly in the event of receiving a fraudulent email containing incorrect information.

Payment regarding Finance:

- **Finance arranged by your financier:** If your lending company requires us to send them an invoice, they must give us adequate notice to send the invoice and have your loan documents signed and balanced in our bank account the day prior to your handover.
- **Finance through Jayco Financial Services:** Jayco Financial Services will liaise with us regarding the settlement process. Please ensure you send any documents they require promptly, so that settlement can take place the day prior to your handover.