

ALL ABOUT RENTAL BOND- TENANTS GUIDE



All About Rental Bond: Tenants Guide

Abstract

In this guide, we have shared useful information about Rental Bond. Rental bond is one of the most concerning factor at the end of the tenancy. We have shared complete info about so that people can get back their rental bond without stress.

Let's get started...

1.Introduction

Before a tenant can settle into their new rental home, they will likely be asked by their landlord or property manager to pay a rental bond (or security deposit). Understanding how a rental bond works and the steps for claiming a bond refund is important for tenants to comprehend before they sign a tenancy agreement. If you are a landlord, it is also important to be aware of your obligations when it comes to taking a bond and the rules around claiming on a bond if issues arise.

Here is our breakdown of the ins and out of rental bonds in Australia for tenants and landlords.



2. Rental bonds: how do they work and what do they cover?

What is a rental bond?

A rental bond (also called a security deposit) is a payment that tenants are required to make to a landlord or property manager, or to a rental bond authority directly, when signing up to lease a new rental property. It acts as a form of protection for the property owner so if there's a breach of the lease agreement – for example, a tenant causes damage to the property, or a home is left unclean when vacated – property owners can tap into these funds to remedy them.

Taking a rental bond is not mandatory in any state or territory in Australia, but most landlords/property managers will ask for one.



How much rental bond can be taken?

The bond amount is specified in the lease, and the maximum payable can vary from state to state. However, as a common rule, tenants can expect the bond to be the equivalent of four weeks' rent. For example, if you're in Sydney renting a house for \$520 a week, you can expect your bond to be roughly \$2,080.

How does the rental bond process work?

The rental bond process will differ from state to state, but will typically involve the following steps:

1. A bond lodgement document is prepared and signed by the tenants and property owner. This document will typically include the address of your new property, the name and contact details for each tenant and the bond amount you will be paying.
2. Tenants named on the lease will then pay the bond money to the landlord/property manager or pay the bond directly to the applicable rental bond authority. Tenants should ask for a receipt once they have paid the bond money as proof of the transaction.
3. The landlord/property manager must then lodge the bond paperwork and money with the relevant state or territory government authority within the legislated time frame (or incur fines).
4. Government bodies will then hold these funds (excluding in NT) until the tenant has vacated the property (once their lease ends).
5. At the end of the tenancy agreement and once a property is vacated, the property manager or landlord will inspect the property and assess its condition against the original condition report.
6. An agreement will then be made between the landlord and tenant as to whether a full, partial or nil refund of the bond money will be released. This will depend on whether any breaches of the tenancy agreement are found.

How can you get your rental bond back if you are a tenant?

A rental bond will typically be released to a tenant when they have moved out of a property, provided they have not breached the tenancy agreement.

There are some things you can do as a tenant to better your chances at receiving a full refund of the bond money at the end of your tenancy, including:

- Providing a detailed condition report to the landlord at the beginning of the tenancy to specify any existing damage or deterioration at the property, including taking photos to support the report.
- Paying any rent owing.
- Showing evidence you have paid the full bond amount (using a bond receipt).
- Causing no damage to the property (e.g. torn curtains, stains or burns on the carpet, holes in the wall).
- Leaving the property clean and tidy when you move out and considering the use of a professional bond clean. A professional clean may help make sure the property is returned in the same condition it was in when you first moved there (provided you haven't caused damage), excluding fair wear and tear (normal deterioration of a property from ordinary, everyday use, such as worn carpets, scuffed wooden floors and faded curtains).
- Making sure you review the condition report you signed when you first moved in, so if anything is not up to scratch it can be repaired before the property manager or landlord inspects the property, such as removing marks on a wall or fixing a wardrobe door or handle.
- Completing any additional cleaning or repairs requested by your landlord if you believe these requests are reasonable.

Where can you go to claim your rental bond refund?

You can typically claim for a refund of your bond money through a rental bond authority or directly through your landlord or property manager.

If claiming through a rental bond authority, both you and the landlord (and any co-tenants) must typically sign a bond claim form and lodge this form with the relevant authority. Some states also have a rental bond online service which allows tenants to claim a refund online.

What happens if a co-tenant moves out of the property?

If a co-tenant chooses to move out of a property and they have paid a share of the bond money, they will need to talk with the remaining tenant(s) and landlord

to work out how they can claim their share of the bond before leaving. This process will differ from state to state and may require paperwork to be filled out by the departing co-tenant to send into the relevant bond authority. If there is a new tenant moving in to take the former tenant's place they will need to pay their share of the bond. However, if there is no replacement tenant, then the existing tenant(s) will typically be responsible for covering the full bond amount until someone else moves in.



What does a rental bond cover for a landlord?

A bond covers any breaches to the lease agreement caused by the tenant while the property is leased to them — including damaged property or unpaid rent. A landlord or property manager can only recover an appropriate portion of the bond at the end of a tenancy if:

- the tenant has left and owes rent
- the tenant or a resident or visitor has damaged the property
- the tenant or resident has abandoned the property
- the tenant or resident has left unpaid bills, such as a water bill
- the tenant or resident has left the property with cleaning or repair expenses that exceed reasonable wear and tear

Tenants and residents cannot be held responsible for fair wear and tear, such as carpet deterioration in high-traffic areas (e.g. hallways), sun fading of curtains and minor motor oil stains on concrete driveways.

How does a rental bond work with landlord insurance?

Typically, an owner or property manager will use a rental bond to pay for repairs, cleaning and outstanding bills. However, a bond may not cover the full amount of some breaches made by tenants. This is where landlord insurance can come into play. Landlord insurance may add an extra level of financial protection for owners to ensure they're not left out-of-pocket if an issue does arise, such as unpaid rent or damage to the property.

There have been some changes to landlord insurance as a result of the COVID-19 pandemic. It is important for property managers or landlords to research their options carefully when it comes to this type of insurance.

Can a tenant get help paying a rental bond?

There are some private bond loan providers that can assist a renter with a bond loan, such as easyBondpay and RentBond. State and territory governments also typically offer interest-free loans to help low-income earners pay their rental bond.

What if there is a disagreement about the refund of a bond?

If a dispute arises, owners, property managers and tenants should try to resolve it together before applying for dispute resolution through the state or territory governing body. Typically, this involves a mediator encouraging both sides to reach an agreement and help participants consider possible options so the matter does not need to be heard in a tribunal. A tribunal is an independent body in each state and territory that deals with disputes between landlords and tenants. It is not a formal court, but decisions are legally binding.

If both parties cannot make a decision about the dispute, a lodgement to a relevant tribunal must be made. Both parties will be required to complete

paperwork and provide clear evidence so an adjudicator can make a decision based on relevant legislation.

It's difficult for the law to provide an exact definition of what constitutes 'reasonably clean' or 'fair wear and tear' in every potential situation. Factors such as the length of the tenancy, the age of the property and the original condition of the property at the start of the tenancy all play a part in this consideration.

If you are a tenant, a good way to show that any damage is fair wear and tear is to take photos of a property when you first move in, so that you can show your landlord or property manager when moving out.

3. Top Tips to Make Sure You Get Your Bond Back



There comes a time in every student's life that they dread. No, not exams—we're talking about when it's time to move out of your accommodation. You paid a lot when you moved in, and you want to make sure you get reimbursed the full amount of the security deposit that you paid when you move out, so we've got some tips for you so you can make sure you get your bond back.

Read your lease

Read it carefully. Make sure everything that's in there is reasonable, and so you know what to expect. It might say the ceilings need to be cleaned at the end of your tenancy, or the windows have to be cleaned inside and out, so it's a good thing to check to make sure of your obligations before you start living there.

Fill out the property condition report accurately

As soon as you move in. Include everything. It may take some time, but it'll be worth it in the long run. Make note of absolutely every crack, dent, and smudge that you come across, just in case, so they're at least logged and don't come back to bite you when your lease is up.

Take photos of the property yourself

Paying special attention to any cracks, anything broken, any missing fittings. Send a copy of these to your property manager.

Fix issues as they arise

If you break something, arrange for your landlord to fix it as soon as possible. Or, if it's in your agreement, fix it yourself. For example, if you break a window, don't wait until you move out for the landlord to fix it—let your landlord know immediately. You may have to pay to get it fixed, but if you can arrange the quote it's generally going to be cheaper than if the real estate company has to get one.

Make sure you pay all your rent

We know that it isn't always possible to pay your rent on time, every time, but just be sure that you do pay it. This way it won't be deducted from your bond when you vacate the property.

Don't lose the keys!

Lost keys can come out of your bond, so be sure to return all sets of keys that you were given at the start. If you do lose a key, be sure to get a spare key cut as soon as possible.

Clean during your tenancy

It may sound obvious, but it's a lot easier to remove a stain if you get onto it right away than if you leave it until the week before you move out. It might not be fun at the time, but ensuring you keep the place in good condition while you're living there can save you hours of hard, boring work in the long run.

Give proper notice that you'll be leaving

If you break the lease early and haven't paid the break fee, you might be liable to have that taken out of your bond. Do the right thing and notify your landlord, in writing, within the given timeframe stated in your contract.

Normal wear and tear on a property is okay

After all, you've been living there, not renting the place just for show. Faded curtains, flaking paint, a worn kitchen bench top, or thin cracks in the walls from building movement are all considered normal damage. Smudges on the walls, burn marks on the carpet, wine stains in the floor, and an overgrown garden (if you have that luxury) are not. Give the whole place a really good clean, to a professional standard, when your lease is up and you should be okay.

Give yourself time to clean

When you're moving out, don't leave it to the last minute—work out a plan of attack, and go for it. It's much less stressful if you spend your whole last week carefully cleaning than if you rush around on the last day trying to get things done. Clean the windows inside and out, clean all exhaust fans, wipe down the skirting boards, and don't forget the oven. While a tough job, having a clean oven can mean the difference between the full bond, and shelling out a hundred dollars for a professional oven clean.

If all else fails, consider the professionals

If you think you can't clean your accommodation to a professional standard, get a professional cleaner in. Getting a quote for one yourself will save you quite a bit of your bond, as cleaners used by real estate agents will generally charge more

money. Make sure you get a receipt from the cleaners too, so you can prove that you had the cleaning done.

Moving out doesn't have to be stressful. Give these eleven tips a shot, and you should be able to get your full bond amount back.

4. Step By Step Guide To Help You Get Your Rental Bond Back

When you move out of the rental house, your biggest concern is whether you will get back your security deposit or not. The uncertainty of the bond money refund can be highly stressful, keeping you distracted throughout the process. Various factors influence the chances of getting back the deposit money, but the most important one is cleaning the property.

The best way to clean the property is to hire professionals who offer reliable end of lease cleaning Hobart. They will clean every nook and corner of the property, increasing the chance of getting back the bond money.

Apart from cleaning, there are a few other things that you need to focus on. If you want to get back your deposit money without any dispute or deduction, you need to follow some guidelines.

Here is a step-by-step guide to help you get your rental bond back.

Step 1: Go Through Your Tenancy Agreement

When moving out of the rental house, the first thing you need is to read the tenancy agreement properly. It is something that tenants often ignore, but you must do it. The clauses will help you to know if the property owner wants professional cleaning or not. You will also know which specific areas you need to focus on.

Step 2: Give Prior Notice To The Landlord

As soon as you decide to move out, you must inform your property owner. Give the landlord or property agent the date when you will give back the keys. It is advisable to inform the landlord in writing, preferably by email, mentioning the

date and get an acceptance in writing. Many property owners or agents claim they have not received notice from tenants to deduct some amount from your deposit.

Also, know on which date the landlord will inspect the property. Hire experts to clean the property perfectly but before that, learn how to clean the right cleaning service.

Step 3: Clear All Rental Dues

You should always pay your rent on time, but sometimes, tenants miss a couple of rents. When moving out, it is essential to clear all your dues. Otherwise, the property owner will use it as an excuse to deduct money from your deposit money. Also, make sure that you have all the receipts for your rent.

Step 4: Get All The Repairs Done

In the next step, you must ensure that the rental property is completely free from damages.

So, whether there are holes in the walls, pipe leakage under the kitchen sink or toilet, broken window glass or light fittings. Repairing the property after cleaning it will again create a mess. So, repair first and then clean the place. Hire professionals for the repair work.

Step 5: Clean The Property Thoroughly

The most important way to ensure that you get back your bond money is by cleaning it thoroughly. Here are some tips for cleaning the property in the best possible manner.

Follow a Checklist

End of lease cleaning is different from regular dusting because to have to ensure that every single surface of the property is clean. To achieve that, you should prepare a follow a checklist. It is one of the best ways to clean your house perfectly for end of tenancy inspection. Professional end of lease cleaning

companies in Hobart also gives their professionals a checklist when deep cleaning a property.



Focus on the Neglected Spots

When tenants clean the rental house during the lease period, they neglect some spots. It includes ceiling corners, ceiling fan blades, light fixtures, windows and blinds, toilet and shower, etc. So, when moving out, make sure that you clean such spots in the best possible manner.

Deep Clean the Wet Area

The kitchen and bathroom are the wet area in a house and attract maximum dirt. Therefore, you need to start your cleaning from these two particular rooms. Remove the grease build-up, food stains and the bad smell from your cooking area. When cleaning the bathroom, remove dirt from the tiles and grout lines. Give special attention to the cleanliness of the oven and toilet. The property owners/ agents carefully examine these spots.

Clean Carpet at Last

You should clean the carpets at last; otherwise, they will quickly get dirty. Use a vacuum cleaner to remove dust and ensure it is free from dirt and stains. If you want, you can contact professionals who offer thorough end of lease cleaning Hobart. They would charge some additional cost, but in return, you will get flawless carpet cleaning.

Whether you do it on your own or hire experts, clean the carpets only a day before the final inspection.

Hire Professionals

The best way to clean the rental property is by hiring certified end of lease cleaners in Hobart. They use advanced tools and methods to make the property look sparkling clean. They also use eco-friendly products that prevent the pollution of the environment. Choosing the right cleaners can be tricky as there are many options.

So, read the online reviews and get a recommendation before you finalise the experts.

When moving out of the rental property, getting your bond money back can be highly stressful. However, you can make things easier for you by following the step-by-step guide mentioned above. Complete all your responsibilities in the best possible way and hire trained end of lease cleaners in Hobart to clear the final inspection.

5. Tips for Getting Your Security Deposit Back

Moving stinks. There's the hassle of packing, blackmailing friends to help you and trying to dig months of gunk out of the caulk in the shower. That doesn't even take into account the literal stink of moving: That particular aroma that you and your helpers will start emitting after a few hours of box moving and truck loading.

Then there's the less physical hassles of moving. Not only do you have to find a new place, but you have to wrap things up at your old one. That means getting together with your landlord and getting your security deposit back.

Your security deposit is that giant wad of cash (or nice-sized check) your landlord took from you when you moved in. Your landlord, or whoever manages the property, is supposed to hold the money until you move out. If you damaged something beyond normal what could be expected beyond normal use, the security deposit is there to cover its repair or replacement.



But here's the thing: If you didn't damage anything, you get that money back. Of course, like most things related to moving (Put stuff in boxes! Transport to a new location! Repay friends who helped with beer!) it's not always that simple.

Don't Rent From Jerks

The best way to get your security deposit back is to entrust it to a good landlord in the first place. In most states, landlords are required to keep that money separate from other accounts so they can return the deposit to their tenants when they move out. That's why it's called a "security deposit" and not "fuel for your landlord's gambling spree."

Unfortunately, some landlords and even some professional management companies will try to unfairly hold on to security deposits -- because who wouldn't want to keep extra money? The key is not renting from these people in the first place. When you're considering renting a place, research the landlord as thoroughly as you research the neighborhood.

Stay on Top of Things

Once you've documented the condition of the property before you moved in, you need to maintain it. That means not letting your cat use the dining room as the world's biggest litter box or your kids turn the hallway into a retrospective of their greasy handprints. Also, the carpet in the living room is not an ash tray. Don't put your cigarettes out on it.

Keeping on top of cleaning and minor repairs while you're living in a place will make it easier to get your security deposit back when you move out. Most leases allow for you to get your security deposit back even when things like paint and carpet show "normal wear and tear." Normal wear and tear covers the fading paint or carpet matting. It does not cover the hole your dog chewed in the back door or your adventures with the countertop-staining hair dye in the bathroom.

Keep on top of small repairs as well. If you notice a leak under the sink, for example, get the landlord to fix it ASAP -- otherwise you could be liable for the mold and rotten wood damage that resulted when you didn't make sure the repair got made.

While you may be able to get rid of months or even years of accumulated nastiness when it's time to move out, it's a lot easier to keep the property clean and maintained from the get go, and it makes it more likely that you'll your security deposit back. Plus, staying on top of small repairs and cleaning means you won't be living in your own filth -- and anyone can appreciate that.

Lawyer Up

In most cases, you won't have any trouble getting your security deposit back. In a few cases, however, you may need to bring in some really scary people: lawyers.

Before it gets to that point, continue documenting everything and know your rights. Remember how we told you to get the age of things like paint and carpet? If the landlord is going to charge you for carpet replacement, in many places, he or she can only charge you for part of the amount depending on the age of the carpet. That is, you can't be charged for the full cost of brand-new carpet if the carpet was left over from the Nixon administration and needed to be replaced anyway. If your landlord is withholding all or part of your security deposit, they will have to not only document the damages, but also provide an itemized list of repairs and costs. You may have grounds to dispute these costs, especially if you were otherwise a good tenant, stayed on top of repairs and cleaning and documented everything (do you see a theme emerging here?)

If your landlord is still stalling, keep lines of communication open, but get everything in writing. This is the kind of situation e-mail was made for. Keep it civil, state your case, back it up with photos, your lease agreement and the rental laws in your area. If your landlord is clearly violating the law or your lease, you can take them to small claims court to get your security deposit back.

When you do get your deposit back, I suggest using it to start saving for buying a place of your own, so you never have to deal with crazy landlords again.

5.1. When a Landlord Can Keep the Security Deposit

When a tenant moves into a rental property, he or she will pay the landlord a security deposit in addition to first month's rent. This deposit will typically be returned to the tenant at the end of the lease term, as long as the tenant follows all the terms of the lease agreement. Learn common reasons a tenant may not be entitled to the return of their security deposit, in whole or in part.

Key Takeaways

- Landlords can keep the security deposit if the tenant breaks the lease or doesn't pay rent.
- Landlords can also keep the security deposit when there is property damage (beyond normal wear and tear).

- Cleaning costs and unpaid utilities can be subtracted from a tenant's security deposit before it is returned.

Security Deposit Law Varies by State

Each state has specific security deposit laws landlords and tenants must follow, including the reasons you can keep a tenant's security deposit. However, many states share some common reasons a tenant should not expect their security deposit to be returned. These reasons include breaking leases (such as by moving out early or not paying rent), extensive property damage, and cleaning costs.

Breaking or Terminating a Lease Early

If a tenant breaks their lease, the landlord can keep all or part of the security deposit necessary to cover the costs associated with this breach. Again it will depend on the wording of your lease and the particular landlord-tenant laws in your state. If you have included an early termination clause in the lease the tenant signed, they will have to abide by these terms.

An early termination clause could read something like this, for example:

"If the tenant terminates the lease prior to the one year lease agreement or does not give 30 days' notice prior to move out once the lease has gone month-to-month, the tenant is responsible for rent owed for the remainder of the lease. The landlord will deduct the amount owed from the tenant's security deposit. If the security deposit does not include sufficient funds to cover the amount owed, the tenant is responsible for paying the additional money owed to the landlord for the remainder of the lease."

You may also be able to charge the tenant the court costs or attorney fees necessary if you have taken legal action against them.

Nonpayment of Rent

Most states will allow you to keep all or a portion of the security deposit when the tenant does not pay their rent.

Note

Nonpayment of rent is considered a breach of lease.

When a tenant does not fulfill their contractual obligation to pay their monthly rent, you are usually allowed to keep the portion of this security deposit necessary to cover the lost rent.

Damage to the Property

Another reason you may be able to keep a tenant's security deposit is because they have caused damage to your property. Damage is different than normal wear and tear on the property. Here are some examples of each:

Normal Wear and Tear:

- A few small nail holes in the walls from hanging pictures
- A few small stains on the carpet
- A small amount of mildew forming in grout lines in the shower tiles
- Dirty grout
- Tarnish on bathroom fixtures
- Loose handles or doors on kitchen or bathroom cabinets
- Reasonable amounts of dirt, dust, or grime on the floors, walls, or appliances

Damage:

- Multiple/large holes in the walls
- Huge stains or holes in the carpet
- Extensive water damage to hardwood floors
- Missing outlet covers
- Missing or damaged smoke or carbon monoxide detectors
- Cracked kitchen or bathroom countertop
- Broken bathroom vanity
- Broken windows
- Broken doors

- Keys not returned at end of tenancy

Cleaning Costs

Under normal circumstances, you cannot make deductions from a tenant's security deposit to cover normal cleaning costs.

Note

If the cleaning necessary is excessive, and not the result of normal wear and tear, you may be able to keep a portion of the tenant's deposit.

For example, if a tenant leaves one bag of garbage in the apartment, it is unreasonable to try and charge the tenant a portion of their security deposit to cover your labor. However, if the tenant has left trash all over the apartment, food in the refrigerator, and numerous personal belongings throughout the property, then yes, you may be able to keep a portion of the security deposit to cover your expenses, as the tenant has not left the property broom-swept clean.

Another example would be if a tenant had an animal that used the carpet as a toilet. You would be able to charge the tenant for the cost of cleaning or, if necessary, of replacing the carpet.

Unpaid Utilities

A tenant may not be entitled to the return of their deposit if they have not paid their utility bills. You may be able to keep a tenant's security deposit to cover any utilities they have neglected to pay and were required to pay as part of their lease.

Remember, state laws will dictate when exactly a landlord can withhold security deposits from their tenants. If you aren't sure whether or not you would be within your rights to keep the deposit, check with local authorities. A good real estate attorney should know the particulars for your area.

6. Rental Bond Lodgement And Paying A Bond Contribution

A bond (sometimes called a 'security deposit') is a payment by a tenant which acts as a security for the owner. It protects the owner from any financial loss if a tenant does something the lease does not allow, or fails to do something the lease requires them to do.

A bond cannot be more than four weeks' rent, and cannot be increased during the tenancy.

It is illegal for property owners to receive a bond from a tenant and for a tenant to pay their bond to a property owner.

Before paying a bond, the owner or agent and tenant must register in MyBond.

Lodging a bond

The Rental Deposit Authority holds all rental bonds. You can pay a bond as one amount, or each tenant can contribute an amount, called a bond contribution.

A tenant can pay the bond once the owner or agent has completed the lodgement in MyBond. The tenant will receive a notification when this has happened.

The agent/owner must complete the bond lodgement form in MyBond so that the tenant can pay the bond.

A tenant can receive help from a Deposit Contributor, for example Anglicare. The owner/agent should enter this in the lodgement details. You can select the Deposit Contributor from the drop down list available. The Deposit Contributor receives a notification when this has happened.

Bond contributions can only be accepted from Deposit Contributors prescribed under the Residential Tenancy Act Regulations.

Paying a bond

Once the agent/owner lodges the bond details, MyBond sends the tenant a notification asking them to pay the amount.

A tenant can pay their bond contribution either:

- online via the secure PayWay in the MyBond system
- via their property manager in a real estate agency (an agent) if the agency accepts bonds, or
- via a Service Tasmania shop, using their Bond barcode or Bond number.

Bonds paid to agents

Agents must lodge bonds (paid directly to them) with the Rental Deposit Authority (the RDA) within 10 working days. A property manager (agent) must have a licence with the Property Agents Board to collect bond payments.

The RDA holds the money until the end of the tenancy when someone registered against the bond record claims it back.

Interest is not paid out on bonds.

Pet bonds

Pet bonds are not allowed. Only one bond amount is allowed for a tenancy, and a pet is not able to enter into a lease.

Conclusion

Hope you like this guide!! We have shared all the useful info that can help you to get back your rental bond without any stress.

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