

BONDBACK PACK

Your templates: a worked sample, then blanks

You get both: a completed sample dispute notice (clearly fictional, showing what good looks like) and blank templates you fill in yourself. Nothing here drafts grounds of dispute for you. That would be legal advice, and we are not a law practice.

Version: October 2026. Last checked against the Residential Tenancies Act 2010 (NSW) on 5 October 2026. Free updates for 12 months.

Before you write anything: your three dates

Tell a friend: 14-7-6. Fourteen days to dispute. Seven days for their evidence. Six months for the tribunal. Miss the first and the rest never happen.

14 days. From the date on your Notice of Claim, you have 14 days to dispute the claim. Miss the window and the bond can be paid out to the agent. Source: RTA 2010 (NSW) s 164(5) [verified 2026-10-05].

7 days. Once you dispute, the agent or landlord must give you their evidence: the end-of-tenancy condition report plus any quotes, invoices or receipts for the work claimed. They have 7 days. Source: RTA 2010 (NSW) s 165(1)-(2) [verified 2026-10-05].

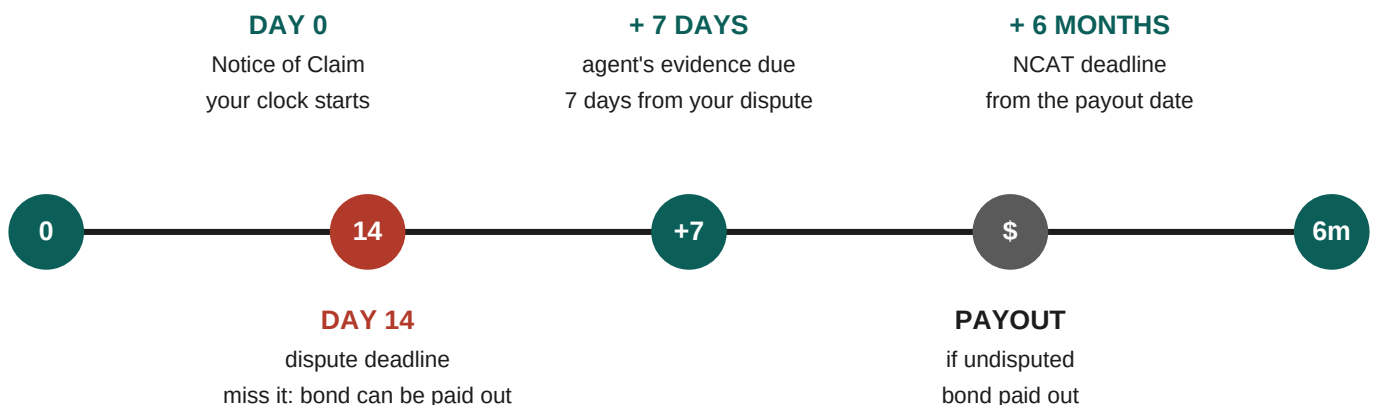
6 months. If the bond was already paid out and you believe that was wrong, you may apply to NCAT within 6 months of the payout. Source: RTA 2010 (NSW) s 175(2)-(3); RT Regulation 2019 reg 39(8) [verified 2026-10-05].

Your exact next step: Find your Notice of Claim now. Write down its date, add 14 days, and treat day 12 as your deadline (the 2-day buffer). If your window closes within 48 hours, stop reading and call the Tenants Advice line on 1800 251 101.

The single most common avoidable mistake is missing the 14-day window. Everything else in this pack can be fixed later. A missed deadline mostly cannot.

The timeline, at a glance

Five moments. Learn the shape of it once and the whole process makes sense.



Sources: RTA 2010 (NSW) ss 164(5), 165(1)-(2), 175(2)-(3); RT Regulation 2019 reg 39(8). [verified 2026-10-05]

Your next step: Work out where you are on this line right now. If you are left of day 14, your job is the dispute no (section 1). If you are right of payout, your job is the NCAT path in the guide.

1. Dispute notice: how to use this

Two tracks; do not mix them up. The email below to the agent is your negotiation record: item by item, factual, with evidence attached. The deadline protection is registering the dispute through the official channel: check your Notice of Claim for exactly how. The statute ties the 14-day clock to proceedings before the Tribunal, so do both in writing and keep proof of both. [general information: RTA 2010 (NSW) s 164(5)]

COMPLETED SAMPLE (FICTIONAL). Read it, then write your own. Do not send this.

To: claims@harbordproperty.example (sample address) Date sent: 1 October 2026
 Subject: Dispute of bond claim, 7/45 Railway Parade, Burwood NSW 2134
 I dispute the claim against my bond dated 20 September 2026 (total claimed: \$2,400).
 Item 1: Carpet cleaning, \$380. Disputed. The ingoing condition report (page 2) noted "carpet worn in living area, some discolouration" when I moved in. I had the carpets cleaned on 28 August 2026 and attach the receipt (\$220). I dispute the \$380 as excessive for a carpet that was already worn.
 Item 2: Wall repainting, \$900. Disputed. The only marks were small scuffs behind the sofa, consistent with three years of normal use. I attach move-in and move-out photos dated 1 September 2023 and 30 August 2026. A full repaint is beyond fair wear and tear; the amount should reflect the age of the paint.
 Item 3: Garden tidy, \$320. Disputed. The ingoing report recorded the garden as "overgrown at edges". I mowed and weeded on 29 August 2026; photos attached. The garden was left in better condition than at the start of the tenancy.
 Item 4: Rent arrears, \$800. Accepted. I agree this amount is owed.
 What I seek: release of the disputed \$1,600 and payment of the agreed \$800 from the bond. I have registered this dispute through the official channel and kept the confirmation.
 Alex Nguyen (sample tenant), 7/45 Railway Parade, Burwood NSW 2134

Why this works: one block per item, each with what the record showed, what the tenant did, and a specific reason on the amount. No legal argument, no threats, evidence named line by line. Your version will have your facts, your dates, your evidence. If you need arguments, call 1800 251 101.

Weak vs strong: see the difference

WEAK: what not to send (fictional). "To whom it may concern, I am writing because I am very upset about the bond money and I feel this is unfair. I always paid my rent on time and I tried my best to reconsider as I really need this money back. Thanks."

Why it fails: no date and no reference to the Notice of Claim, so the reader cannot tell if it is in time. "I feel this is unfair" is a feeling, not evidence, and nobody can act on it. No item-by-item breakdown: \$2,400 could be four separate claims, and the tenant disputes none of them specifically. No evidence named. "Please reconsider" is not an ask: it names no outcome. This email reads as stress, not a dispute.

STRONG: why the sample works. The strong sample above, annotated: it opens with the claim date and total, which and One block per item, each with what the record showed, what the tenant did, and why

Evidence named line by line. It accepts what is owed (\$800 arrears): conceding the disputed \$1,600 credible. It closes with a specific ask: release \$1,600, pay \$800 official-channel registration, because the email alone does not protect the deadline.

Your blank dispute notice

YOUR NAME

RENTAL PROPERTY ADDRESS

DATE ON THE NOTICE OF CLAIM (YOUR 14-DAY WINDOW RUNS FROM THIS DATE)

AGENT / LANDLORD NAME AND EMAIL

OPENING LINE (ONE SENTENCE: YOU DISPUTE THE CLAIM DATED X)

FOR EACH DISPUTED ITEM: THE ITEM AND AMOUNT

FOR EACH DISPUTED ITEM: WHAT YOU SAY, IN YOUR OWN WORDS (ONE OR TWO SENTENCES)

FOR EACH DISPUTED ITEM: EVIDENCE ATTACHED (PHOTO DATES, RECEIPTS, CONDITION REPORT PAGE)

CLOSING (ONE SENTENCE: WHAT OUTCOME YOU SEEK)

DATE SENT (KEEP THE SENT EMAIL: IT PROVES YOU MET THE 14-DAY WINDOW)

Do not copy legal arguments from the internet into this notice. State facts. If you need arguments, call the Tenants Advice line on 1800 251 101.

Your next step: Fill one evidence-log row per disputed item (section 3) before you write the notice. The log for specifics; specifics are where weak claims fall apart.

2. Evidence checklist

Tick each off before you send anything. A dispute with all eight is a different conversation from one with three.

- ☐ Ingoing condition report (copy obtained)
- ☐ Outgoing condition report (copy obtained)
- ☐ Dated photos/video: move-in
- ☐ Dated photos/video: move-out
- ☐ Receipts for cleaning or repairs you did
- ☐ All correspondence with the agent, saved
- ☐ The agent's 7-day evidence, read line by line
- ☐ One evidence-log row per disputed item

Your next step: Chase the missing pieces today. The ingoing report is the single most valuable item: if you do not have it, ask the agent for a copy in writing now.

3. Evidence log

One row per disputed item. Fill this before you write the notice.

Sample row (fictional): Item: Carpet cleaning, \$380. Ingoing report: "carpet worn in living area, some discolouration" (p. 12). Evidence: cleaning receipt 28 Aug 2026 (\$220); move-in/move-out photos. Your position: carpet already cleaned. \$380 excessive for worn carpet I already cleaned.

Item	Amount claimed	What the ingoing report showed	Your evidence	Your position (one line)

Your next step: If any row has an empty "Your evidence" column, that item is not ready to dispute. Gather the evidence.

first, or concede the item and dispute only what you can back.

4. Deadline worksheet

Worked example (fictional dates): Notice of Claim dated Tuesday 3 March. Dispute deadline: Tuesday 17 March (3 March + 14 days). Your personal deadline: Sunday 15 March (3 March + 12 days): the 2-day safety buffer was already paid out on 3 March, the NCAT deadline is 3 September (6 months later). Your dates: notice date + 14, personal target + 12, payout date + 6 months. Always confirm on your own Notice of Claim.

DATE ON YOUR NOTICE OF CLAIM

YOUR 14-DAY DISPUTE DEADLINE (NOTICE DATE + 14 DAYS)

YOUR PERSONAL DEADLINE (NOTICE DATE + 12 DAYS: THE 2-DAY SAFETY BUFFER)

IF ALREADY PAID OUT: PAYOUT DATE, AND NCAT 6-MONTH DEADLINE (PAYOUT DATE + 6 MONTHS)

Always confirm the exact deadline on your Notice of Claim itself. If your 14-day window closes within 48 hours, stop and call the Tenants Advice line on 1800 251 101.

Your next step: Put the dates somewhere you cannot miss them: phone alarm, calendar, a note on the fridge. Deadlines do not wait for research.

5. Your three options, compared

Three paths, honest trade-offs. Most disputes end in the first column.

	Negotiate with the agent	Apply to NCAT	Do nothing
Cost	Free	\$64 standard / \$16 concession (as at 1 Jul 2026; check NCAT's current schedule)	The claimed amount: you lose it
Time	Days to weeks	Weeks to months	Days (paid out after the 14-day window)

	Negotiate with the agent	Apply to NCAT	Do nothing
When it makes sense	Your evidence is organised and the amounts are arguable. Most disputes settle here.	Negotiation failed, the amount is large, or the agent will not engage.	You agree you owe the claimed amount, or it is too small to be worth your time.
Watch out	Put everything in writing. Verbal promises vanish.	Filing fee plus preparation time. Bring your evidence log.	If the claim is wrong, silence costs you the money.

Your next step: Pick your column now. If it is the first one, sections 1 to 4 above are your toolkit. If it is the second, read Brief 6 in the guide and call 1800 251 101 before you file.

6. Scope and limits

NSW only. Everything here is about New South Wales: the Residential Tenancies Act 2010 (NSW), Fair Trading NSW, and NCAT. Other states have different rules and bodies. Do not use these deadlines interstate.

General information only. This pack is not legal advice and BondBack is not a law practice. It does not assess your case, draft your grounds, or predict outcomes. For advice about your situation, call the Tenants Advice line on 1800 251 101 or see the advice-service directory in the guide.

Your next step: If anything in your situation is unclear, or the amount is large, call the free advice line before you serve the notice. A five-minute call now beats a bad dispute later.

BONDBACK CHEAT SHEET

14-7-6

The three NSW bond dispute deadlines. Stick this on the fridge.

14

DAYS

Dispute the claim, from the date on your Notice of Claim.

RTA 2010 (NSW) s 164(5) [verified 2026-10-05]

7

DAYS

The agent's evidence is due, from your dispute.

RTA 2010 (NSW) s 165(1)-(2) [verified 2026-10-05]

6

MONTHS

NCAT application, from the payout date.

RTA 2010 (NSW) s 175(2)-(3); RT Regulation 2019 reg 39(8) [verified 2026-10-05]

Worked example: Notice of Claim dated Tuesday 3 March: dispute deadline Tuesday 17 March (14 days) personal deadline Sunday 15 March (12-day buffer). Bond already paid out 3 March: deadline 3 September (6 months).

Stuck or short on time? Tenants Advice line: 1800 251 101 (free). If your 14-day window closes within 4 and call now.

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