



PRODUCT GUIDE

SAVINGS & BUSINESS ACCOUNTS
TERM DEPOSITS & ACCESS PRODUCTS
EFFECTIVE DATE 1 AUGUST 2010

Community CPS Australia



Share the difference

Product Guide for Savings and Business Accounts, Term Deposits & Access Products

This Product Guide contains information about, and sets out the terms and conditions applying to, the following Savings and Business Accounts, Term Deposits and Access Products, and should be read in conjunction with our Fees & Charges booklet and interest rate schedule:

- Access Savings Account
- All-In-One Account
- Community Account
- Bonus Saver Account
- Business Account (No longer available as a new account)
- BU Savings Account
- Cash Management Account
- Christmas Club Account
- Double Interest Saver Account (No longer available as a new account)
- Freestyler Account
- Junior Savers Club Account
- monEsaver Internet Savings Account
- Money Market Account (No longer available as a new account)
- Mortgage Offset Account
- Non-Interest Savings Account
- Retirement Account
- SMALLBiz First Account
- SMALLBiz GST Payment Account
- SMALLBiz Plus Account
- Wealth Accumulation Account
- Automatic Payments, Periodic Payments, Direct Debits
- BPAY[®]
- BPAY View[®]
- Member Chequing Facility
- rediCARD
- Telephone Banking and Internet Banking
- Term Deposits
- Visa Debit Card
- SMS Banking Service - TEXT ME!
- Secure Deposit Envelopes

Our Fees & Charges booklet sets out the amounts that will or may be payable by you if you acquire one of these products. You should read this Product Guide, our Fees & Charges booklet and interest rate schedule carefully and retain them for future reference. If you would like any further information about our Savings and Business Accounts, Term Deposit and Access Products, fees and charges, or interest rates, call in to your nearest Personal Financial Centre, phone our Member Contact Centre on 13 25 85, or visit our website.

Sections 1 and 2 contain some general information about becoming a member of the Credit Union and opening and operating accounts.

Sections 3 to 27 contain information about particular products and include specific terms and conditions that apply to those products.

Sections 28 to 37 set out general terms and conditions that apply to all our Savings and Business Accounts, Term Deposits and Access Products, except where otherwise indicated or to the extent to which a general term is inconsistent with a specific term applying to a product. They also contain some general information about how to make deposits and withdrawals, the services available from our Member Contact Centre, and about how to access our dispute resolution procedures.

In this Product Guide the expressions 'we', 'our', 'us' and 'the Credit Union' refer to Community CPS Australia Ltd and/or United Community and/or Companion Credit Union, the latter two entities both being divisions of Community CPS Australia Ltd, ABN 15 087 651 143. The expressions 'you' and 'your' refer to any person who has obtained a product or service from us.

Mutual Banking Code of Practice

We subscribe to the Mutual Banking Code of Practice (MBCOP), which is the industry code of *Abacus - Australian Mutuals*, the association of mutual building societies and credit unions. Subscription is voluntary and the MBCOP establishes higher standards than the law requires in a range of areas, and addresses issues not addressed by the law. In adopting the MBCOP, we have agreed to abide by the higher standards and additional requirements set out in the Code. The relevant provisions of the MBCOP apply to all of our products and services. A copy of the MBCOP is available upon request or on our website.

Electronic Funds Transfer Code of Conduct

We subscribe to the Electronic Funds Transfer Code of Conduct (EFT Code), which has been developed by the Australian Securities and Investments Commission (ASIC). Subscription is voluntary and the EFT Code sets out rules about how electronic funds transfers should work. The relevant provisions of the EFT Code apply to all our services involving electronic funds transfers (EFTs). A copy of the EFT Code is available from ASIC's website.

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* No longer available as a new account

1 Becoming a Member and Opening Accounts

1.1 Becoming a member

If you are opening an account with us for the first time, you will need to become a member and purchase a \$2 share – you will then become a part owner of the Credit Union. If you cease to be a member, your share will be redeemed and the subscription price (if any) will be refunded. Your first deposit must be made on the day your membership is opened and must cover the \$2 share (if applicable) and any up front fees which are charged when a product such as a Member Cheque book is required. Refer to our Fees & Charges booklet for details of our fees and charges. If you are already a member, you may open an account with us at any time.

1.2 Access and Identification Cards

When you open a membership with us, you will need to select either a rediCARD or a Visa Debit card for the purposes of supporting identification and access to your funds. You will find information about these cards in sections 21 (rediCARD) and 22 (Visa Debit card).

1.3 Anti-Money Laundering

You acknowledge and agree that:

- A) We may be required to obtain additional information from you where required by any law in Australia or any other country.
- B) We may be required to disclose any information which you provide to us or any other information where required by any law in Australia or any other country.
- C) We may delay or block any transaction, or refuse to make a payment if we believe, on reasonable grounds, that making a payment may breach any law in Australia or any other country.
- D) We will incur no liability if a transaction is delayed or blocked, or a payment is refused in the reasonable belief that a transaction or payment would contravene any law in Australia or any other country.
- E) Unless you have disclosed to us that you are acting in the capacity of a trustee or on behalf of another party, you warrant that you are acting on your own behalf in entering into this agreement.
- F) You will not initiate, engage in, or effect a transaction or payment that may breach any law in Australia or any other country. If you do so, you hereby indemnify us against any loss arising from such transaction or payment.

2 Joint Accounts and Subsidiary Cards

2.1 Opening and operating a joint account

You may open an account jointly with another person or persons. This is known as a joint account. All of the account owners must be members of the Credit Union.

When opening a joint account, you will be asked how you wish the account to be operated. You have the choice of allowing any signatory to authorise withdrawals and other alterations to the account (known as 'any one to sign') or, alternatively, you may give instructions that two or more signatories are required to authorise withdrawals and other alterations to the account and certain authorities (known as 'two [or more] to sign'). If more than one signatory is required to authorise withdrawals, the types of services available to – and transactions that can be performed on – the account will be limited.

We may allow any signatory to change the account authority to 'all to sign'. In other situations (e.g. adding a new signatory, changing the number of signatories required to authorise a transaction) we may allow the alteration of signing authorities of the account, but only if all necessary account owners agree.

If we consider there is a dispute between the account owners, we may decide to only permit operation of the account (i.e. any transaction) if all account owners agree.

When an account is held jointly with another person or persons, all joint account holders are held equally liable for all charges and debts due to us in respect of the account.

2.2 Adding an Additional Signatory to an account

Account owners can also authorise a person who is not an account owner, known as an additional signatory, to operate an account. This can be done when the account is opened, or later.

The additional signatory will need to prove his or her identity in the same manner as the account owners.

2.3 Issuing a Subsidiary Card

You may request that we issue a Subsidiary Card (rediCARD or Visa Card) to another person (your Nominee). Doing so will enable your Nominee to use the Subsidiary Card, which is linked to your account, to conduct transactions.

You will be liable for all transactions conducted by your Nominee whilst using the Subsidiary Card in the same manner as if you used your own Card.

You may cancel the Subsidiary Card by contacting our Member Contact Centre on 13 25 85 or visiting a PFC. You do not need to obtain authorisation from your Nominee to cancel the Subsidiary Card.

3 Access Savings Accounts

An Access Savings Account is a savings account designed to help you save and manage your everyday transactions. It provides flexibility to cater for your everyday transaction requirements.

An Access Savings Account is available to members who wish to use it for personal purposes. It may not be used for 'Business' (non-personal) purposes.

3.1 Features and Benefits

- A) Money available at call.
- B) No monthly account keeping fees.
- C) You will receive a monthly Fee Allowance depending on your Relationship Portfolio Value at the end of the last day of each month. Refer to our Fees & Charges booklet for details.
- D) Have your pay deposited in to your account, or split your pay between accounts.
- E) A Line of Credit (Overdraft) facility may be linked to the account for approved applicants.
- F) We will provide you with a Statement of account at least once every 6 months.

3.2 Interest

- A) Interest is only paid when the account is in credit. Details of the annual interest rate currently applying to an Access Savings Account are in our Savings and Business Accounts Interest Rate Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- B) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the annual interest rate on that day divided by 365.
- C) Interest is paid six monthly, at the end of May and November each year, by crediting it to the account.

3.3 Making Deposits or Withdrawals

You can make deposits into the account of any amount at any time. You can withdraw all or part of the account balance (except for the proceeds of any cheques which have not been cleared) at any time, but periodic transaction limits may apply to some access methods. An Access Savings Account offers you a choice of access options for your money. Deposits and withdrawals can be made using any of the following access methods:

- A) Visa Debit card or rediCARD (refer terms and conditions for age restrictions on access cards);
- B) Direct Credits e.g. Payroll;
- C) Access your money 24 hours a day/7 days a week (24/7) at ATMs overseas and within Australia;
- D) EFTPOS facilities Australia wide;
- E) Bank@Post using your card;
- F) BPAY;
- G) TEXT ME! SMS banking service;
- H) Telephone Banking and Internet Banking;
- I) Member Cheque book;
- J) Automatic Payments – Direct Debits and/or Periodic Payments;
- K) Over the counter at any Personal Financial Centre;
- L) Secure Deposit Box available at selected Personal Financial Centres.

You will need to make specific arrangements with us to be able to use some of these access methods, and specific terms and conditions, and fees and charges, apply to some of the access methods (the details are contained in this Product Guide and in our Fees & Charges booklet).

4 Retirement Account

A Retirement Account is a savings account designed to help you save and manage your every day transactions. It is available to anyone who:

- A) Is in receipt of a superannuation pension; or
- B) Is a self-funded retiree; or
- C) Is an aged pensioner, or in receipt of the Mature Age Allowance.

A Retirement Account may not be used for business purposes.

A Retirement Account provides flexibility to cater for your everyday transaction requirements.

4.1 Features and Benefits

- A) Money available at call.
- B) No monthly account keeping fees.
- C) You will receive a monthly Fee Allowance depending on your Relationship Portfolio Value at the end of the last day of each month. Refer to our Fees & Charges booklet for details.
- D) Have your pay deposited in to your account, or split your pay between accounts.
- E) A Line of Credit (Overdraft) facility may be linked to the account for approved applicants.
- F) We will provide you with a Statement of account at least once every 6 months.

4.2 Interest

- A) Interest is only paid when the account is in credit.

- B) The annual interest rates applying to the account are stepped, which means that interest is calculated, on that part of the balance of the account that falls into a particular band (of amounts), at an annual interest rate applying to that band. The higher the band the higher the interest rate.
- C) Details of the annual interest rates currently applying to a Retirement Account, and of the relevant bands, are in our Savings and Business Accounts Interest Rate Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- D) Interest on the account is calculated daily by multiplying that part of the account balance (at the end of the day) that falls into each band by the daily interest rate applying to that band, and then adding together the interest payable on the amount in each band. The daily interest rates are the relevant annual interest rates on that day divided by 365.
- E) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.

4.3 Making Deposits or Withdrawals

Refer to section 3.3 for details.

5 Bonus Saver Account and Double Interest Saver Account*

(* No longer available as a new account)

A Bonus Saver Account is a savings account which has been designed to assist you in reaching your savings goals. Monthly bonus interest is payable if you meet our minimum monthly deposit requirement, and you make no more than one withdrawal during the same month.

A Double Interest Saver Account (no longer available as a new account) is similar to a Bonus Saver Account except there is no minimum deposit requirement and the bonus interest is only payable if no withdrawals are made in a month.

5.1 Features and Benefits

- A) Monthly bonus interest is payable on the Bonus Saver Account if you deposit at least \$20 during the month and you make no more than one withdrawal during the same month (provided that if, and while, you are aged 19 years or below we will pay monthly bonus interest if you deposit at least \$1 during the month and you make no more than one withdrawal during the same month).
- B) Money available at call.
- C) No monthly account keeping fees.
- D) Have your pay deposited in to your account, or split your pay between accounts.
- E) We will provide you with a Statement of account at least once every 6 months.

5.2 Interest

- A) Interest is only paid when the account is in credit.
- B) If, in a particular month, you qualify for monthly bonus interest (see Features and Benefits), then interest for that month will be calculated at a bonus annual interest rate which is tiered – the higher the tier into which the account balance falls, the higher the bonus annual interest rate that is paid on the whole account balance.
- C) If, in a particular month, you do not qualify for monthly bonus interest, then interest for that month will be calculated at a base annual interest rate on the whole account balance.
- D) Details of the base and bonus annual interest rates currently applying to the Bonus Saver Account and Double Interest Saver Account, and of the relevant tiers for bonus annual interest rates, are in our Savings and Business Accounts Interest Rates Schedule which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- E) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the applicable annual interest rate on that day divided by 365.
- F) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.
- G) If you close the account during the month, no bonus interest is payable for that particular month or part thereof.

5.3 Making Deposits or Withdrawals

Refer to section 3.3 Access Savings Account for details. However, Direct Debits and Automatic payments are not recommended access methods due to the terms and conditions relating to interest calculations.

6 Mortgage Offset Account

The Mortgage Offset Account is a savings account designed to help you save and manage your everyday transactions while assisting in reducing the interest and term of your home or investment loan, providing a minimum balance of \$500 is maintained in the account. It provides flexibility to cater for your everyday transaction requirements.

6.1 Features and Benefits

- A) Same features and benefits described for the Access Savings Account in section 3.1; plus
- B) Must be linked to any home mortgage secured loans in your name other than an interest only loan or an All-in-One Mortgage Secured Line of Credit.

6.2 Interest

No interest is paid on a Mortgage Offset Account. At the end of each month, when interest is calculated on your linked home mortgage secured loan, the interest that would otherwise be charged on that linked loan will be reduced by a notional offset amount. The notional offset amount will be an amount equivalent to the interest that would be paid on your Mortgage Offset account if:

- A) Interest was payable;
- B) That interest was calculated daily by multiplying the balance of your Mortgage Offset account at the end of the day by the daily interest rate;
- C) The daily interest rate was the relevant annual interest rate on that day divided by 365;
- D) The relevant annual interest rate was tiered (i.e. the higher the tier into which the account balance falls, the higher the annual interest rate that is paid on the whole account balance);
- E) The relevant annual interest rates applying to our Mortgage Offset Accounts, and the relevant tiers, were the variable offset rates and tiers for Mortgage Offset Accounts set out in our Savings and Business Accounts Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website; and
- F) Interest was paid monthly, on the last day of each calendar month.

6.3 Making Deposits or Withdrawals

Refer to section 3.3 Access Savings account for details.

7 Christmas Club Account

A Christmas Club Account is a savings account designed to help you budget and save for Christmas and holiday expenses.

7.1 Features and Benefits

- A) No monthly account keeping fees.
- B) Have your pay deposited in to your account or split your pay between accounts.
- C) Pays a higher rate of interest.
- D) We will provide you with a Statement of account at least once every 6 months.

7.2 Interest

- A) Interest is only paid when the account is in credit. Details of the annual interest rate currently applying to a Christmas Club Account are in our Savings and Business Accounts Interest Rate Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- B) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest

rate is the annual interest rate on that day divided by 365.

- C) Interest is paid annually on 31 October by crediting it to the account.

7.3 Making Deposits or Withdrawals

You can make deposits to the account of any amount at any time. You may withdraw all or part of the account balance (except for the proceeds of any cheques which have not been cleared) at any time, but periodic transaction limits may apply to some access methods. A fee is charged for withdrawals and transfers, but the fee is waived if the withdrawal or transfer is during the period 1 November to 31 January – see our Fees & Charges booklet for details. The recommended method for accessing your money in your Christmas Club Account is to transfer the money you require for your Christmas and holiday purchases to your Access Savings Account or other savings account between 1 November and 31 January each year. You can transfer these funds using Telephone Banking or Internet Banking. Other access methods may be made available upon application.

8 Cash Management Account

A Cash Management Account is an investment account designed to help you save and manage your everyday transactions while providing a reasonable return on your investment. It provides flexibility to cater for your everyday transaction requirements.

8.1 Features and Benefits

- A) Same as the Access Savings Account as described in section 3.1 plus.
- B) You will receive a monthly Account Fee Allowance depending on your Relationship Portfolio Value at the end of the last day of each month. Refer to our Fees & Charges booklet for details.
- C) Minimum opening deposit \$1,000.

8.2 Interest

- A) Interest is only paid when the account is in credit.
- B) The annual interest rate is tiered – the higher the tier into which the account balance falls, the higher the annual interest rate that is paid on the whole account balance.
- C) Details of the annual interest rates currently applying to Cash Management Accounts, and of the relevant tiers, are in our Savings and Business Accounts Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- D) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest

rate is the relevant annual interest rate on that day divided by 365.

- E) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.

8.3 Making Deposits or Withdrawals

Refer to section 3.3 Access Savings account for details.

9 monEsaver Internet Savings Account

A monEsaver Internet Savings Account is an Internet or Telephone Banking Savings Account designed to help you save.

This account has been designed to assist you in reaching your savings goals, and pays a higher rate of interest - the more you save the more you earn. It has limited access options to encourage you to keep your money in the account.

9.1 Features and Benefits

- A) No monthly account keeping fees.
- B) Unlimited transactions on the account via Internet Banking or Telephone Banking (excluding BPAY)
- C) Your funds are available at call.
- D) We will provide you with a Statement of Account at least once every 6 months.

9.2 Interest

- A) Interest is only paid when the account is in credit. Details of the annual interest rate currently applying to the monEsaver Internet Savings Account are in our Savings and Business Accounts Interest Rates Schedule which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- B) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the relevant annual interest rate on that day divided by 365.
- C) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.

9.3 Making Deposits or Withdrawals

Funds are available at call (except for the proceeds of cheques that have not been cleared, or payroll deposits which are not yet available) and may be withdrawn using Internet Banking or Telephone Banking (Account Information Line), via the following methods:

- A) Transfer to another account within the same membership;
- B) Transfer to an account in another membership within our credit union; or
- C) Transfer to an account at another financial institution.

The recommended method of accessing your money in your monEsaver Internet Savings Account is to transfer the money you require to your Access Savings Account using Internet Banking or Telephone Banking.

For further information, please refer to section 24 Telephone and Internet Banking.

10 Junior Savers Club Account

A Junior Savers Club Account is a savings account designed to introduce children to general banking or to help them save for a specific goal.

A Junior Savers Club Account is available for children aged 12 years and younger. The account must be opened and held by the parent(s) of the child as trustee(s) for the child.

10.1 Features and Benefits

- A) Money is available at call.
- B) No monthly account keeping fees.
- C) Over the counter access.
- D) Electronic access is available on the account to any person over the age of 12 who you nominate to have signing authority and to receive a rediCARD linked to the account.
- E) A Junior Savers Club Account can only be held for a child until the child turns 13. Once the child turns 13, the account will be automatically transferred into a BU Savings Account and some terms and conditions will change. We will notify you before any changes take effect.
- F) We will provide you with a Statement of account at least once every 6 months.

10.2 Interest

- A) Interest is only paid when the account is in credit. Details of the annual interest rate currently applying to a Junior Savers Club Account are in our Savings and Business Accounts Interest Rate Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- B) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the annual interest rate on that day divided by 365.
- C) Interest is paid annually, on 31st May, by crediting it to the account.

10.3 Making Deposits or Withdrawals

Deposits to the account of any amount can be made at any time. All or part of the account balance can be withdrawn (except for the proceeds of any cheques which have not been cleared) at any time, but periodic

transaction limits may apply to some access methods. A Junior Savers Club Account offers you a choice of access options for your child's money. Deposits and withdrawals can be made using any of the following access methods:

- A) Over the counter access at any of our Personal Financial Centres;
- B) Electronic access (ATM, EFTPOS, Telephone and Internet Banking);*
- C) Automatic Payments – Direct Debits and/or Periodic Payments.

*Note: Electronic access is only available to any person over the age of 12 who you have nominated to receive a rediCARD linked to the account.

You will need to make specific arrangements with us to be able to use some of these access methods, and specific terms and conditions, and fees and charges, apply to some of the access methods (the details are elsewhere in this Product Guide and in our Fees & Charges booklet).

11 BU Savings Account and Freestyler Account

A BU Savings Account is a savings account designed to help young people save and manage their everyday transactions. It provides flexibility to cater for your everyday transaction requirements.

A Freestyler Account is a savings account designed to help young adults save and manage their everyday banking and transaction needs with convenient access methods.

11.1 Features and Benefits

- A) The BU Account is available to members aged 13 to 17 years and the Freestyler Account is available to members aged 18 to 25 years.
- B) Money available at call.
- C) No monthly account keeping fees.
- D) Have your pay deposited in to your account, or split your pay between accounts.
- E) You are only entitled to have a BU Savings Account until you turn 18. Your account will be changed to a Freestyler account when you turn 18 and some terms and conditions will change. Then, when you turn 26, your account will be changed to an Access Savings Account and there will be further changes to terms and conditions. We will notify you before any changes take effect.
- F) We will provide you with a Statement of account at least once every 6 months.

11.2 Interest

- A) Interest is only paid when the account is in credit. Details of the annual interest rate currently applying

to the BU Savings Account and the Freestyler Account are in our Savings and Business Account Interest Rate Schedule which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.

- B) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the annual interest rate on that day divided by 365.
- C) Interest is paid quarterly on 31st March, 30th June, 30th September, and 31st December, by crediting it to the account.

11.3 Making Deposits or Withdrawals

You can make deposits to the account of any amount at any time. You can withdraw all or part of the account balance (except for the proceeds of any cheques which have not been cleared) at any time, but periodic transaction limits may apply to some access methods. The accounts offer you a choice of access options for your money. Deposits and withdrawals can be made using any of the following access methods:

- A) A rediCARD is available, and a Visa Debit Card is an option for members aged over 18 years;
- B) Access your money 24/7 at ATMs overseas and within Australia, and EFTPOS facilities Australia wide using your card;
- C) Bank@Post using your card;
- D) BPAY bill pay service;
- E) Telephone Banking and Internet Banking;
- F) TEXT ME! SMS banking service;
- G) Member Cheque book (only available to members aged 18 years and over);
- H) Automatic Payments – Direct Debits and/or Periodic Payments;
- I) Over the counter at any Personal Financial Centre.

You will need to make specific arrangements with us to be able to use some of these access methods, and specific terms and conditions, and fees and charges, apply to some of the access methods (the details are elsewhere in this Product Guide and in our Fees & Charges booklet).

12 SMALLBiz Account

A SMALLBiz Account is a transaction account designed to help you manage your business transactions. It provides flexibility to cater for your everyday transaction requirements.

A SMALLBiz Account is available to:

- A) A public or proprietary limited company;
- B) A partnership (limited or otherwise);

- C) An individual or company as trustee for a formal trust; and
- D) Individuals carrying on business under either their own name or a business name.

12.1 Features and Benefits

- A) Money available at call.
- B) No monthly account keeping fees.
- C) You will receive a number of free transactions per month depending on your SMALLBiz portfolio value at the end of the first day of that month. Refer to our Fees & Charges booklet for details.
- D) Over the counter and electronic access to your money.
- E) A Line of Credit (Overdraft) facility may be linked to the account for approved applicants.
- D) We will provide you with a Statement of account every month.

12.2 Interest

- A) The annual interest rate is tiered – the higher the tier into which the account balance falls, the higher the annual interest rate that is paid on the whole account balance.
- B) Details of the annual interest rates currently applying to the Account, and of the relevant tiers, are in our Savings and SMALLBiz Interest Rate Schedule, which can be obtained from a Personal Financial Centre by phoning 13 25 85 or by visiting our website
- C) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the relevant annual interest rate on that day divided by 365.
- D) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.

12.3 Making Deposits or Withdrawals

You can make deposits to the account of any amount at any time. You can withdraw all or part of the account balance (except for the proceeds of any cheques which have not been cleared) at any time, but periodic transaction limits may apply to some access methods. A SMALLBiz Account offers you a choice of access options for your money. Deposits and withdrawals can be made using any of the following access methods:

- A) Visa Debit card or rediCARD;
- B) Access your money 24/7 at ATMs overseas and within Australia, and EFTPOS facilities Australia wide using your card;
- C) BPAY bill pay service;
- D) Telephone Banking and Internet Banking;
- E) Batch transactions via Internet Banking;
- F) Member Cheque book;

G) Automatic Payments – Direct Debits and/or Periodic Payments;

H) Personal Financial Centres.

You will need to make specific arrangements with us to be able to use some of these access methods, and specific terms and conditions, and fees and charges, apply to some of the access methods (the details are elsewhere in our Product Guide and in our Fees & Charges booklet).

13 SMALLBiz GST Payment Account

A SMALLBiz GST Payment Account is an account designed to help your business in meeting its goods and services tax (GST) obligations. It provides flexibility for your business to save for its GST obligations, and then offers a number of access methods for your business to make required payments to the Australian Taxation Office.

A SMALLBiz Payment GST Account is available to all members who have a SMALLBiz Account or Business Savings Account.

13.1 Features and Benefits

Same as SMALLBiz Account (refer to section 12.1 for details) except for part c where you will receive up to 2 free transactions per month. Refer to our Fees & Charges booklet for details.

13.2 Interest

Same as the SMALLBiz Account – refer to section 12.2 for details.

13.3 Making Deposits or Withdrawals

Same as the SMALLBiz Account – refer to section 12.3 for details.

14 Business Account*

(*No longer available as a new account)

A Business Account is a savings account designed to help you manage your business transactions. It provides flexibility to cater for your everyday transaction requirements.

An existing Business Account remains available to:

- A) A public or proprietary limited company;
- B) A partnership (limited or otherwise);
- C) Individuals carrying on business under either their own name or a business name; or
- D) Any incorporated body which carries on a business.

14.1 Features and Benefits

- A) Money available at call.
- B) No monthly account keeping fees.
- C) Have your pay deposited in to your account, or split your pay between accounts.

- D) A Line of Credit (Overdraft) facility may be linked to the account for approved applicants.
- E) We will provide you with a Statement of account at least once every 6 months.

14.2 Interest

Same as the SMALLBiz Account – refer to section 12.2 for details.

14.3 Making Deposits or Withdrawals

Same as the SMALLBiz Account – refer to section 12.3 for details.

15 Community Account

A Community Account is a savings account for not-for-profit organisations such as clubs, charities, and associations.

A Community Account is only available to incorporated and unincorporated clubs and associations. Unincorporated clubs and associations must provide documented proof of not-for-profit status.

15.1 Features and Benefits

- A) Money available at call.
- B) No monthly account keeping fees.
- C) All transactions on a Community Account are fee free except when non-rediATMs are used. Refer to our Fees & Charges booklet for details.
- D) We will provide you with a Statement of account every month.
- E) All members with a Community Account are eligible for an additional 0.10% pa bonus interest rate on acquired or maturing and rolled over standard Term Deposits (excluding special offers and negotiated rates).

15.2 Interest

- A) Interest is only paid when the account is in credit.
- B) The annual interest rate is tiered – the higher the tier into which the account balance falls, the higher the annual interest rate that is paid on the whole account balance.
- C) Details of the annual interest rates currently applying to Community Accounts, and of the relevant tiers, are in our Savings and Business Accounts Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- D) Interest on the account is calculated daily by multiplying the balance of the account at the end of the day by the daily interest rate. The daily interest rate is the relevant annual interest rate on that day divided by 365.
- E) Interest is paid monthly, on the last day of each calendar month, by crediting it to the account.

15.3 Making Deposits or Withdrawals

You can make deposits to the account of any amount at any time. You can withdraw all or part of the account balance (except for the proceeds of any cheques which have not been cleared) at any time, but periodic transaction limits may apply to some access methods. A Community Account offers you a choice of access options for your money. Deposits and withdrawals can be made using any of the following access methods:

- A) Visa Debit card or rediCARD (refer terms and conditions for age restrictions on access cards).
- B) Access your money 24/7 at ATMs overseas and within Australia, and EFTPOS facilities Australia wide using your card;
- C) Bank@Post using your card;
- D) BPAY bill pay service;
- E) Telephone Banking and Internet Banking;
- F) Member Cheque book;
- G) Automatic Payments – Direct Debits and/or Periodic Payments;
- H) Over the counter at any Personal Financial Centre;
- I) Secure Deposit Box available at selected Personal Financial Centres.

You will need to make specific arrangements with us to be able to use some of these access methods, and specific terms and conditions, and fees and charges, apply to some of the access methods (the details are elsewhere in this Product Guide and in our Fees & Charges booklet).

16 Non-interest Savings Account

The terms and conditions applying to this account are the same as those applying to Access Savings except that no interest is paid on credit balances in the account – refer to section 3 for details.

17 All-in-One Account

The terms and conditions applying to this account are the same as those applying to an Access Savings Account except that an All-In-One Account is a mortgage secured line of credit facility – refer to section 3 for details. The terms and conditions applying to the linked mortgage secured line of credit facility are set out in our All-In-One loan contract.

Details of the annual interest rate currently applying to All-In-One Accounts are in our Savings and Business Accounts Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.

An All-In-One Account operates as a Line of Credit (overdraft), meaning that any available credit is susceptible to fraud. If the need arises, at your request we can temporarily restrict the amount of your available

credit that can be accessed by card or other electronic means, to reduce this risk.

We will restrict the amount of your available credit that can be accessed by card or other electronic means only after your identity has been properly verified, either by telephone using a Telephone Banking Passcode or in person at a Personal Financial Centre. For joint accounts, we will restrict the amount of your available credit that can be accessed, amend an existing restriction or reinstate full access, if requested by any of the joint owners.

You can amend your restriction instructions at any time but are encouraged to leave some leeway in your available credit to ensure that regular payments (Direct Debits, Member Cheques etc) are not inadvertently dishonoured.

18 Wealth Accumulation Account

The terms and conditions applying to this account are the same as those applying to an Access Savings Account except that a Wealth Accumulation Account is linked to a line of credit facility – refer to section 3 for details. A Wealth Accumulation line of credit facility is designed to cater for investment purposes and is available to approved members. The terms and conditions applying to the linked line of credit facility are set out in our Wealth Accumulation loan contract. Details of the annual interest rate currently applying to a Wealth Accumulation Account is in our Savings and Business Accounts Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.

19 Money Market Account*

(* No longer available as a new account)

The terms and conditions applying to this account are the same as those applying to our Cash Management Account – refer to section 8 for details.

If the balance falls below \$50,000 the account will be required to be closed.

Details of the annual interest rates currently applying to a Money Market Account, and of the relevant tiers, are in our Savings and Business Account Interest Rates Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.

Withdrawals may only be made via a Personal Financial Centre. Applicable fees and charges are detailed in the Fees and Charges booklet.

20 Term Deposits

A Term Deposit offers you a smarter, safer investment for your money.

A Term Deposit provides flexibility to invest your money for a short term or over a longer period, depending on your requirements.

Term Deposits are lodgements of fixed amounts of money, which are allocated a fixed rate of interest for a fixed period of time.

20.1 Features and Benefits

- A) Term Deposits can be deposited for any term between 3 months and 5 years.
- B) Standard deposit terms to which rates apply are 3, 6, 9, 12, 24, 36, 48 and 60 months.
- C) Deposit terms which are between standard terms can also be selected (e.g. 18 months).
- D) No monthly account keepings fees.
- E) Investments start from as little as \$500.
- F) Various interest payment frequencies are available - monthly, six monthly annually or at maturity (if the term is 12 months or less). If the term is greater than 12 months than interest will be paid at least annually.
- G) We will provide you with a Statement of Account at least once every 6 months.

20.2 Interest

- A) Details of the interest rates applying to Term Deposits are set out in our Term Deposit Interest Rate Schedule, which can be obtained from a Personal Financial Centre, by phoning 13 25 85 or by visiting our website.
- B) The annual interest rate on your Term Deposit is fixed for the term of the deposit.
- C) The annual interest rate allocated to a Term Deposit depends on the amount deposited, the deposit term, and the frequency with which interest is paid. These matters are agreed when your Term Deposit is made.
- D) Interest on your Term Deposit may be paid at specific regular intervals or at maturity (the end of the fixed period).

20.3 Calculation of Interest and Frequency of Interest Payments

Interest is calculated daily by multiplying the balance of the Term Deposit at the end of the day by the daily interest rate. The daily interest rate is the applicable annual interest rate divided by 365.

20.4 Interest Instructions

When you make a Term Deposit you may choose to have interest paid in one of the following ways:

- A) Paid into your savings account on the same membership;

- B) Paid into a Credit Union savings account on another membership; or
- C) If your interest is payable at maturity, you may choose to re-invest it with the original Term Deposit amount for another term of your choice.

20.5 Maturity of a Term Deposit

On the maturity date the principal of the Term Deposit, and any interest which has accrued but has not been paid, will become payable to you.

Within 14 days prior to maturity we will send you a letter which:

- A) shows details of your Term Deposit including the principal, interest payable and the maturity date; and
- B) advises you of our prevailing Term Deposit rates.

Prior to the maturity date you may notify your intention at maturity of either:

- A) withdrawing the Term Deposit (and any interest accrued but not paid); or
- B) re-depositing all or part of the Term Deposit (and any interest accrued but not paid) for a further term of your choice.

If you do not notify us of your intention to withdraw or re-deposit prior to maturity, the Term Deposit (and any interest accrued but not paid), will be automatically re-deposited for a further term of the same duration at the current relevant prevailing interest rate.

When an amount is re-deposited for a further term, the new annual interest rate will depend upon the amount re-deposited, the new term, the frequency with which interest is paid and the interest rates which we are offering at that time.

The annual interest rate applying to a Term Deposit between its maturity date and the date on which it is withdrawn or re-deposited will be the Term Deposit Rollover Rate current at that time.

20.6 Alterations to a Term Deposit prior to Maturity

20.6.1 Adding to your Term Deposit

You may only add to an existing Term Deposit upon maturity. If you wish to deposit additional funds to an existing Term Deposit, you may do so by notifying us within 14 days prior to maturity. However, these additional funds will only be added at maturity. If you notify us of your intention to deposit additional funds for a fixed period, more than 14 days before your existing Term Deposit matures, you will need to make a new and entirely separate Term Deposit.

20.6.2 Withdrawing funds from your Term Deposit

You may withdraw the whole or part of the balance of a Term Deposit prior to maturity. However, if you do so, a reduction in your return on the amount withdrawn will be applied. Details of the reduction in return that will be applied in either situation are set out in our Fees & Charges booklet.

No reduction in return will be applied if the withdrawal is as a result of the death of one of the owners of the Term Deposit.

The balance which remains in a Term Deposit following a partial withdrawal will continue to earn the contracted rate until maturity, provided that the same rate would have applied to this amount when it was initially deposited. If the remaining balance would have earned a lower rate when it was originally deposited, then this lower rate will apply to the remaining balance as from the date of the partial withdrawal.

20.6.3 Other changes to your Term Deposit

You cannot change the contracted Term Deposit term prior to the maturity of the deposit. However, you can make alterations to interest payment instructions (e.g. change payment to another Credit Union savings account) at any time prior to maturity by filling out a form which is available at any Personal Financial Centre, or by telephoning 13 25 85 and quoting your Telephone Banking Passcode.

21 rediCARD

The rediCARD is a non-cash payment facility which can be used to perform transactions on Linked Accounts. By using a rediCARD you can access your funds in Linked Accounts using a rediATM, other ATM, EFTPOS or Bank@Post facility.

21.1 Features and Benefits

Your rediCARD gives you convenient access to your money, when and where you need it. A rediCARD can be used for:

- A) Withdrawing cash from automatic teller machines (ATMs) including from any Australian or overseas ATM displaying the Visa Plus symbol;
- B) Purchases via EFTPOS at retail outlets such as supermarkets, petrol stations, hotels and other outlets within Australia that display the EFTPOS logo ('e');
- C) Transferring funds between accounts at Credit Union rediATMS; and
- D) Identification purposes when you wish to withdraw or deposit funds into your account at our Personal

Financial Centres or at Bank@Post outlets (at registered Australia Post outlets).

Upon acceptance of your rediCARD application a four digit PIN (Personal Identification Number) will be posted to you. Your rediCARD will be issued and must be used in conjunction with your PIN when completing electronic banking transactions. You may change your PIN within any Personal Financial Centre at any time during business hours. However, the new PIN must contain a minimum of four digits and a maximum of six digits.

You can activate your card via Internet Banking or at a Personal Financial Centre. If you are under 13 years of age, or if more than one signatory is required to authorise transactions on your account, you will be supplied with a rediCARD without a PIN. You will only be able to use the rediCARD for identification purposes at our Personal Financial Centres for over the counter deposits, withdrawals and transfers, but not for electronic transactions such as ATM, EFTPOS, BPAY or Bank@Post purposes.

You cannot link your rediCARD to a Christmas Club Account or monEsaver Internet Savings Account, or use it at a Bank@Post outlet in relation to a Business account. If you are 18 years of age or over, you may apply for a Line of Credit to be attached to a Linked Account. If approved, a Line of Credit allows you to overdraw your account up to an amount which has been agreed by us.

Transaction limits apply to rediCARDS – see clause 35 for details of the current limits.

21.2 Security Risks

Unless the proper precautions are taken, there are risks that your rediCARD may be lost, stolen or used without your permission. There are also inherent risks associated with EFT transactions. Although we take all precautions, the security of electronically initiated transactions can never be guaranteed.

You may be liable for unauthorised use of your rediCARD. You should refer to the rediCARD Conditions of Use below to gain an understanding of your liability as a result of unauthorised use of the rediCARD and ways in you can minimise the risk of a security breach.

21.3 Fees and Charges

After your rediCARD is issued you must pay those of the fees and charges set out in our Fees & Charges booklet that apply to rediCARD transactions. We may debit those fees and charges to your Linked Account(s) or you can authorise us to debit them to another account that you have with us (which will be known as your fee posting account).

21.4 rediCARD Conditions of Use

The rediCARD Conditions of Use in this clause 21.4, as well as the information in clauses 21.1 to 21.3, govern the use of the rediCARD to access your Linked Account(s). We will process the value of all transactions, and any fees and charges, to your Linked Account(s). Each such transaction will be governed by these rediCARD Conditions of Use and by the terms and conditions applying to the relevant Linked Account.

You should follow the guidelines to protect against unauthorised use of the rediCARD and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 21.4.12 of these rediCARD Conditions of Use and the Electronic Funds Transfer Code of Conduct.

Guidelines for Ensuring the Security of the rediCARD and PIN:

- A) Sign the rediCARD as soon as you receive it;
- B) Keep the rediCARD in a safe place;
- C) If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name;
- D) Never write the PIN on the rediCARD;
- E) Never write the PIN on anything that is kept with or near the rediCARD;
- F) Never lend the rediCARD to anybody;
- G) Never tell or show the PIN to another person;
- H) Use care to prevent anyone seeing the rediCARD number and PIN being entered at Electronic Equipment;
- I) Immediately report the loss, theft or unauthorised use of the rediCARD to us or to the REDICARD HOTLINE;
- J) Keep a record of the rediCARD number and the REDICARD HOTLINE telephone number for your area with your usual list of emergency telephone numbers;
- K) Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the rediCARD has been used without your authority; and
- L) Immediately notify us of any change of address.

21.4.1 Introduction

- A) These rediCARD Conditions of Use govern use of the rediCARD to access your Linked Account(s) with us. Each transaction on a Linked Account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these rediCARD Conditions of Use and the

terms applicable to any of your Linked Accounts, these rediCARD Conditions of Use shall prevail.

- B) These rediCARD Conditions of Use apply when the rediCARD is used to carry out an EFT Transaction.
- C) We may attach other services to the rediCARD. Please contact us for details.
- D) In accepting a rediCARD from us you are obliged to comply with these Conditions of Use.
- E) Definitions of terms used in these rediCARD Conditions of Use:
- F) 'Cuscal' means Cuscal Limited.
- G) 'Day' means a 24-hour period commencing at midnight Eastern Standard Time or Eastern Summer Time, as the case may be.
- H) 'EFT System' means the shared system under which EFT Transactions are processed.
- I) 'EFT Terminal' means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of us or any third party for use with a rediCARD and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.
- J) 'EFT Transaction' means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a rediCARD and PIN but not requiring a manual signature.
- K) 'Electronic Equipment' includes, but is not limited to, a computer, television, telephone and an EFT Terminal.
- L) 'Linked Account' means your account(s) which you link to a rediCARD, and includes any overdraft or line of credit which you may attach to a Linked Account.
- M) 'Merchant' means a retailer or any other provider of goods or services.
- N) 'Nominee' means any person nominated by you to whom we have issued an additional rediCARD to access your Linked Account(s).
- O) 'PIN' means the personal identification number issued to you or a Nominee by us for use with a rediCARD when giving an instruction through Electronic Equipment.
- P) 'rediCARD' means the rediCARD issued to you or a Nominee by us.
- Q) Unless otherwise required by the context, a singular word includes the plural and vice versa.

21.4.2 Codes Of Conduct

- A) We warrant that we will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.
- B) The relevant provisions of the Mutual Banking Code of Practice apply to these rediCARD Conditions of Use.

21.4.3 How to report loss, theft or unauthorised use of the rediCARD or PIN

- A) If you believe the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, you must immediately contact us during business hours or the REDICARD HOTLINE at any time on its emergency number detailed in the box below. You or your Nominee must provide the following information when making such notification to us or the REDICARD HOTLINE:
- 1) the rediCARD number;
 - 2) our name; and
 - 3) any other personal information you or your Nominee is asked to provide to assist in identifying you and the rediCARD.
- B) We or the REDICARD HOTLINE will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting us or the REDICARD HOTLINE.
- C) When contacting the REDICARD HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible at one of our Personal Financial Centres or the Member Contact Centre on 13 25 85.
- D) The REDICARD HOTLINE is available 24/7.
- E) If the REDICARD HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to us as soon as possible during business hours. We will be liable for any losses arising because the REDICARD HOTLINE is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to us as soon as possible during business hours.

REDICARD HOTLINE

Australia wide toll free 1800 224 004
Sydney Metropolitan Area 9959 7480
From Overseas +61 2 9959 7480

21.4.4 Signing the rediCARD

You agree to sign the rediCARD immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the rediCARD.

21.4.5 Protecting the PIN

- A) We will provide a PIN to use the rediCARD with Electronic Equipment. You agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the rediCARD.
- B) You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- C) If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part

of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to us that the PIN has been misused or has become known to someone else.

- D) You must not record the PIN on the rediCARD or keep a record of the PIN on anything which is kept with or near the rediCARD unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

21.4.6 Using the rediCARD

- A) We will advise you from time to time:
 - 1) what EFT Transactions may be performed using the rediCARD; and
 - 2) what EFT Terminals of other financial institutions may be used. We do not warrant that Merchants or EFT Terminals displaying rediCARD signs or promotional material will accept the rediCARD. We do not accept any responsibility should a Merchant or EFT Terminal displaying rediCARD signs or promotional material refuse to accept or honour a rediCARD, or should a Merchant or other financial institution impose additional restrictions on the use of the rediCARD.
- B) The rediCARD may only be used to perform transactions on your Linked Account(s). We will advise you of:
 - 1) the accounts which you may link to the rediCARD; and
 - 2) any credit facility which you may link to your Linked Account(s).
- C) We will debit your Linked Account(s) with the value of all withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- D) If a Linked Account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT transactions on that account.
- E) Transactions will not necessarily be processed to your Linked Account on the same day.
- F) You will continue to be liable to us for the value of any EFT Transaction occurring after you have closed your Linked Account(s) or after you have resigned from membership of the Credit Union.

21.4.7 Using the Card Outside Australia

- A) All transactions made overseas on the rediCARD will be converted into Australian currency by Visa International, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government mandated rate, that is in effect one day prior to the Central

Processing Date (that is, the date on which Visa processes the transaction).

- B) All transactions made overseas on the rediCARD are subject to a conversion fee equal to 2% of the value of the transaction and payable to Cuscal, the principal member of Visa International under which we can provide you with the overseas functionality of your rediCARD. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- C) You may be charged a surcharge for making an EFT Transaction using an EFT Terminal overseas. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- D) You should use the REDICARD HOTLINE if any of the circumstances described in clause 21.4.3 apply.
- E) A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

21.4.8 Additional Cards

- A) You may authorise us, if we agree, to issue an additional rediCARD to your Nominee provided this person is over the age of 18 (unless we agree to a younger age).
- B) You will be liable for all transactions carried out by your Nominee on the rediCARD.
- C) We will give each Nominee a PIN.
- D) Your Nominee's use of the rediCARD and PIN is governed by these rediCARD Conditions of Use.
- E) You must ensure that each Nominee protects their rediCARD and PIN in the same way as these rediCARD Conditions of Use require you to protect your rediCARD and PIN.

21.4.9 Withdrawal and Transaction Limits

- A) You agree that the rediCARD will NOT be used to:
 - 1) overdraw any of your Linked Account(s); or
 - 2) exceed the unused portion of your line of credit under any prearranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).
- B) If clause 21.4.9 (a) is breached, we may:
 - 1) dishonour any payment instruction given; and
 - 2) charge you an administrative fee as advised to you from time to time.
- C) We may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction. We may vary the transaction limit from time to time and will advise you of such a change.

- D) You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

21.4.10 Authorisations

You acknowledge and agree that:

- A) We have the right to deny authorisation for any EFT Transaction for any reason; and
B) We will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

21.4.11 Deposits at EFT Terminals

- A) We will credit your Linked Account(s) with the value of all deposit transactions at EFT Terminals.
B) Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been accepted by us.
C) Cheques will not be available to draw against until cleared.

21.4.12 Your liability in case the rediCARD is lost or stolen or in case of unauthorised use

- A) You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph B below apply.
B) You are not liable for losses:
- 1) where it is clear that you and your Nominee have not contributed to the loss;
 - 2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - a) the Credit Union;
 - b) any organisation involved in the provision of the EFT System; or
 - c) any merchant; relating to a forged, faulty, expired or cancelled rediCARD or PIN;
 - 3) that are caused by the same transaction being incorrectly debited more than once to the same account;
 - 4) resulting from unauthorised use of the rediCARD or PIN:
 - a) in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the rediCARD;
 - b) in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN; or
 - c) in either case, after notification to us or the REDICARD HOTLINE in accordance with clause 21.4.3 that the rediCARD is being used without authority, that it has been lost or stolen, or that PIN security has been breached.

- C) You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the rediCARD or PIN if the loss occurs before notification to us or the REDICARD HOTLINE that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else and if we prove, on the balance of probabilities, that you or your Nominee contributed to the loss through:
- 1) fraud, failure to look after and keep the PIN secure in accordance with clauses 21.4.5(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN; or
 - 2) unreasonably delaying notifying us or the REDICARD HOTLINE of the misuse, loss or theft of the rediCARD or of the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to us or the REDICARD HOTLINE.

However, you will **not be liable** for:

- 3) The portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
 - 4) The portion of the loss on any Linked Account which exceeds the balance of that Linked Account (including any prearranged credit); or
 - 5) All losses incurred on any account which you had not agreed with us could be accessed using the rediCARD and PIN.
- D) Where a PIN was required to perform the unauthorised EFT Transaction and clause 21.4.12(c) does not apply, your liability for any loss of funds arising from an unauthorised EFT Transaction using the rediCARD, if the loss occurs before notification to us or the REDICARD HOTLINE that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
- 1) \$150;
 - 2) the actual loss at the time of notification to us or the REDICARD HOTLINE of the misuse, loss or theft of the rediCARD, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your rediCARD or your Linked Account); or
 - 3) the balance of your Linked Account, including any prearranged credit.
- E) If, in cases not involving EFT Transactions, the rediCARD and PIN are used without authority, you are liable for that use before notification to us or the REDICARD HOTLINE of the unauthorised use, up to your current daily withdrawal limit.

- F) Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

21.4.13 Steps you must take to resolve errors or disputed EFT

- A) If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify us. We are solely responsible for resolving your complaint. Later, but as soon as you can, you must give us the following information:
- 1) your name, account number and rediCARD number;
 - 2) the error or the transaction you are unsure about;
 - 3) a copy of the periodical statement in which the unauthorised transaction or error first appeared;
 - 4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error; and
 - 5) the dollar amount of the suspected error. If your complaint concerns the authorisation of an EFT Transaction, we may ask you or your Nominee to provide further information.
- B) We will investigate your complaint, and if we are unable to settle your complaint immediately to your and its satisfaction, we will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- C) Within 21 days of receipt from you of the details of your complaint, we will:
- 1) complete its investigations and advise you in writing of the results of its investigations; or
 - 2) advise you in writing that we require further time to complete our investigation. We will complete our investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.
- D) If we are unable to resolve your complaint within 45 days, we will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.
- E) If your complaint has not been resolved within 120 days of receipt of the details of your complaint, we will resolve the complaint in your favour.
- F) If we find that an error was made, we will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will

advise you in writing of the amount of the adjustment.

- G) When we advise you of the outcome of our investigation, we will notify you in writing of the reasons for our decision by reference to these rediCARD Conditions of Use and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments we have made to your Linked Account(s). If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Financial Ombudsman Service or any other dispute resolution body that we may advise from time to time. The Financial Ombudsman Service's contact details are in section 37.
- H) If we decide that you are liable for all or any part of a loss arising out of unauthorised use of the rediCARD or PIN, we will:
 - 1) give you copies of any documents or other evidence we relied upon; and
 - 2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- I) If we fail to carry out these procedures or causes unreasonable delay in resolving your complaint, we may be liable for part or all of the amount of the disputed transaction if that failure or delay has prejudiced the outcome of the investigation.

21.4.14 Malfunction

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your Nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

21.4.15 Transaction Slips and Receipts

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales vouchers to assist in checking EFT Transactions against your Statements.

21.4.16 Transaction and Other Fees

- A) We will advise you whether we charge a fee, and the amount of such fee, for:
 - 1) any transactions;
 - 2) issuing the rediCARD or any additional or replacement rediCARD;
 - 3) using the rediCARD;

- 4) issuing the PIN or any additional or replacement PIN;
 - 5) using the PIN; or any other service provided in relation to the rediCARD.
- B) We will also advise you whether we will debit any of your Linked Accounts with Government charges, duties or taxes arising out of an EFT Transaction.
 - C) The fees and charges payable in respect of the rediCARD are set out in our Fees & Charges booklet.

21.4.17 Changes to rediCARD Conditions of Use

- A) We may change these rediCARD Conditions of Use from time to time.
- B) We will notify you in writing at least 30 days before the effective date of change if we will:
 - 1) impose or increase any fees or charges for the rediCARD;
 - 2) increase your liability for losses; or
 - 3) impose, remove or adjust daily or other periodic transaction limits applying to the use of the rediCARD, PIN, your Linked Account(s) or Electronic Equipment.
- C) If you do not wish your daily withdrawal limit to be increased you should notify us.
- D) We will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- E) We are not obliged to give you advance notice if an immediate change to the rediCARD Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- F) When the rediCARD is used after notification of any such changes, you accept those changes and use of the rediCARD shall be subject to those changes.

21.4.18 Account Statements

- A) We will provide you with an account Statement for each Linked Account at least every 6 months. You can elect to receive a paper Statement or register to receive an on-line Statement via Internet banking (refer clause 24.4.11 e-statements). You may request more frequent account Statements.
- B) For any Linked Accounts which have a pre-arranged credit facility attached such as a line of credit or overdraft, we will send you an account Statement monthly.
- C) You may request a copy of your account Statement at any time.
- D) We may charge a fee for responding to any request by you to provide more frequent account Statements or copies of your account Statements. You will be

advised of the amount of this fee at the time of your request.

21.4.19 Cancellation and Return of the rediCARD

- A) The rediCARD always remains the property of the Credit Union.
- B) We can immediately cancel the rediCARD and demand its return or destruction at any time for security reasons or if you breach these rediCARD Conditions of Use or the terms and conditions of your Linked Accounts, including by capture of the rediCARD at any EFT Terminal.
- C) We may, at any time, cancel the rediCARD for any reason by giving you 30 days written notice.
- D) The notice does not have to specify the reasons for the cancellation.
- E) You may cancel your rediCARD or any additional rediCARD issued to your Nominee at any time by giving us written notice.
- F) If you or your Nominee cancel the rediCARD issued to you, any additional rediCARD issued to your Nominee(s) will also be cancelled.
- G) You will be liable for any transactions you or your Nominee make using the rediCARD before the rediCARD is cancelled but which are not posted to your Linked Account until after cancellation of the rediCARD.
- H) You must return your rediCARD and any additional rediCARD issued to your Nominee to us when:
 - 1) we notify you that we have cancelled the rediCARD;
 - 2) you close your Linked Account(s);
 - 3) you cease to be a member of the Credit Union;
 - 4) you cancel your rediCARD, any additional rediCARD issued to your Nominee, or both; or
 - 5) you alter the authorities governing the use of your Linked Account(s), unless we agree otherwise.

21.4.20 Use after cancellation or expiry of the rediCARD

- A) You must not use the rediCARD or allow your Nominee to use the rediCARD:
 - 1) before the valid date or after the expiration date shown on the face of the rediCARD; or
 - 2) after the rediCARD has been cancelled.
- B) You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) with us.

21.4.21 Privacy and Confidentiality

We collect personal information about you or your Nominee for the purposes of providing its products and

services to you. We may disclose that personal information to others in order to execute your instructions, where we reasonably consider it necessary for the provision of the rediCARD or the administration of your Linked Account(s), or if it is required by law. You represent that, in supplying us with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause.

You and your Nominee may have access to the personal information we hold about each of you at any time by asking us.

For more details of how we handle personal information, please refer to our Privacy Statement.

21.4.22 Miscellaneous

- A) You agree that you will promptly notify us of any change of postal or email address for the delivery of paper account Statements, e-statements or notices that we are required to send to you.
- B) We may post all account Statements and notices to you at your registered address as provided for in our records. Alternatively, if you have registered for Internet Banking e-statements, we will send an email notification when your e-statement is available to view at the registered email address as provided for in our records.

22 Visa Debit Card

If you are 18 years of age or older, you may apply for a Visa Debit card to access funds in your Linked Account(s), including SMALLBiz Accounts (but excluding monEsaver Internet Savings Accounts and Christmas Club Accounts).

Visa Debit cards are issued by us. At all times we are the entity responsible to you for providing you with the services in relation to the Visa Debit card. We are a member of Cuscal. Cuscal is the principal member of Visa Debit International under which we can provide you with the Visa Debit card.

22.1 Features and Benefits

Your Visa Debit card gives you convenient access to your money, when and where you need it. A Visa Debit card may be used for:

- A) Purchases at various EFTPOS (Electronic Funds Transfer at Point Of Sale) facilities within Australia, such as supermarkets, petrol stations, hotels and other outlets which display the EFTPOS logo ('e');
- B) Withdrawing cash from domestic automatic teller machines (ATMs) displaying the Visa logo or overseas ATMs displaying the Visa/Plus logo;
- C) Purchases from any merchant displaying the Visa logo, both domestic and overseas;

- D) Purchases and bill payments via the Internet, mail or telephone;
- E) Cash advances at financial institutions, either domestic or overseas;
- F) Identification purposes when you wish to withdraw or deposit funds into your account at our Personal Financial Centres or Bank@Post outlets (may not be available to all Visa Debit cards); and
- G) Transferring funds between accounts at Credit Union rediATMs.

If you are 18 years of age or over, you may apply for a Line of Credit to be attached to a linked account. If approved, a Line of Credit allows you to overdraw your account up to an amount which has been agreed by us.

Upon acceptance of your Visa Debit card application, a four digit PIN will be posted to you and your Visa Debit card will be issued. The PIN is required for transactions at Electronic Banking Terminals (i.e. ATMs, EFTPOS and Bank@Post) for security purposes. You may change your PIN within any Personal Financial Centre at any time during business hours. However, the new PIN must contain a minimum of four digits and a maximum of six digits.

You can activate your card via Internet Banking, the Member Contact Centre or via your Personal Financial Centre. Transaction limits apply to Visa Debit cards.

22.2 Merchant Surcharges

Some overseas Merchants and EFT Terminals charge a surcharge for making EFT Transactions. You should ask whether any surcharge applies, and the amount of any surcharge, before confirming the transaction. Once you have confirmed a transaction you will not be able to dispute the surcharge.

22.3 Security Risks

Unless the proper precautions are taken, there are risks that your Visa Debit card may be lost, stolen or used without your permission. There are also inherent risks associated with EFT transactions. Although we take all precautions, the security of electronically initiated transactions can never be guaranteed.

You may be liable for unauthorised use of your Visa Debit card. You should refer to the Visa Debit card Conditions of Use below to gain an understanding of your liability as a result of unauthorised use of the Visa Debit card and ways by which you can minimise the risk of a security breach.

22.4 Fees and Charges

After your Visa Debit card is issued you must pay those fees and charges set out in our Fees & Charges booklet that apply to the facility. We will debit those fees and charges to your Linked Accounts or you can authorise

us to debit them to another account that you have with us (which will be known as your fee posting account).

22.5 Visa Foreign Currency Conversion Fee

All transactions made overseas on the Visa Debit card will be converted into Australian currency by Visa Debit International, and calculated at a wholesale market rate selected by Visa Debit from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which Visa Debit processes the transaction).

All transactions made overseas on the Visa Debit card are subject to a conversion fee equal to 2% of the value of the transaction and payable to Cuscal. The amount of this conversion fee is subject to change from time to time and we will advise you in writing in advance of any such change.

Transactions may not be processed to your Linked Account on the same day. To the extent permitted by law, you bear the risk of a change in exchange rates in the intervening period.

22.6 Visa Conditions of Use for Visa Debit Cards

These Visa Conditions of Use apply to your use of the Visa Debit card and govern the use of the Visa Debit card to access your Linked Account(s). We will process the value of all transactions, and any fees and charges, to your Linked Account(s). Each such transaction will be governed by these Visa Conditions of Use and by the terms and conditions applying to the relevant Linked Accounts.

If you would like any further information about the Visa Debit card please call into one of our Personal Financial Centres, call our Member Contact Centre on 13 25 85 or visit our website.

You should follow the guidelines below to protect against unauthorised use of the Visa Debit card and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 22.6.16 of these Visa Conditions of Use and the Electronic Funds Transfer Code of Conduct.

Guidelines for Ensuring the Security of the Visa Debit card and PIN:

- A) Sign the Visa Debit card as soon as you receive it;
- B) Keep the Visa Debit card in a safe place;
- C) If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name;
- D) Never write the PIN on the Visa Debit card;

- E) Never write the PIN on anything which is kept with or near the Visa Debit card;
- F) Never lend the Visa Debit card to anybody;
- G) Never tell or show the PIN to another person;
- H) Use care to prevent anyone seeing the Visa Debit card number and PIN being entered at Electronic Equipment;
- I) Immediately report the loss, theft or unauthorised use of the Visa Debit card to us or to the Visa Card Hotline;
- J) Keep a record of the Visa Card number and the Visa Card Hotline telephone number for your area with your usual list of emergency telephone numbers;
- K) Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Visa Debit card has been used without your authority; and
- L) Immediately notify us of any change of address.

22.6.1 Introduction

- A) These Visa Conditions of Use govern use of the Visa Debit card to access to your Linked Account(s) with us. Each transaction on a Linked Account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these Visa Conditions of Use and the terms applicable to your Linked Account(s), these Visa Conditions of Use shall prevail.
- B) Definitions

In these Visa Conditions of Use:

- 1) 'Card Details' means the information provided on the card and includes, but is not limited to, the card number and expiry date.
- 2) 'Cuscal' means Cuscal Limited ABN 95 087 822 455.
- 3) 'Day' means a 24 hour period commencing at midnight Eastern Standard Time or Eastern Summer Time, as the case may be.
- 4) 'EFT System' means the shared system under which EFT Transactions are processed.
- 5) 'EFT Terminal' means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of us or any third party for use with a Visa Debit card and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.
- 6) 'EFT Transaction' means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a Visa Debit card and/or PIN or card details but not requiring a manual signature.
- 7) 'Electronic Equipment' includes, but is not limited to, a computer, television, telephone and an EFT

Terminal. 'Linked Account' means your account(s) which you link to a Visa Debit card, and includes any overdraft or line of credit which you may attach to your Linked Account.

- 8) 'Merchant' means a retailer or any other provider of goods or services.
- 9) 'Nominee' means any person nominated by you to whom we have issued an additional Visa Debit card to access your Linked Account(s).
- 10) 'PIN' means the personal identification number issued to you or a Nominee by us for use with a Visa Debit card when giving an instruction through Electronic Equipment.
- 11) 'Visa Debit card' means the Visa Debit card issued to you or a Nominee by us.

Unless otherwise required by the context, a singular word includes the plural and vice versa.

22.6.2 Codes Of Conduct

- A) We warrant that we will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.
- B) The relevant provisions of the Mutual Banking Code of Practice apply to these Visa Conditions of Use.

22.6.3 Signing the Visa Debit card

- A) You agree to sign your Visa Debit card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of your Visa Debit card.
- B) You must ensure that your Nominee signs the Visa Debit card issued to them immediately upon receiving it and before using it.

22.6.4 Protecting the PIN

- A) We will provide a PIN to use the Visa Debit card with certain Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of the Visa Debit card.
- B) You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- C) If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to us that the PIN has been misused or has become known to someone else.
- D) Do not record the PIN on the Visa Debit card or keep a record of the PIN on anything which is kept with or near the Visa Debit card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

22.6.5 Using the Visa Debit Card

- A) The Visa Debit card may only be used to perform transactions on your Linked Account(s). We will advise you of the accounts, including any credit facility, which you may link to the Visa Debit card.
- B) We will debit your Linked Account(s) with the value of all transactions, including sales and cash advance vouchers arising from the use of the Visa Debit card (including all mail or telephone orders placed by quoting the Visa Debit card number) and all other EFT Transactions, or credit your Linked Account(s) with the value of all deposit transactions at EFT Terminals.
- C) We will advise you from time to time:
 - 1) what EFT Transactions may be performed using the Visa Debit card; and
 - 2) what EFT Terminals of other financial institutions may be used.
- D) Transactions will not necessarily be processed to your Linked Account on the same day.

22.6.6 Using the Visa Debit card outside Australia

- A) Use of the Visa Debit card outside Australia must comply with any exchange control requirements.
- B) All transactions made overseas on the Visa Debit card will be converted into Australian currency by Visa International, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which Visa processes the transaction).
- C) All transactions made overseas on the Visa Debit card are subject to a currency conversion fee equal to 2% of the value of the transaction and payable to Cuscal, the principal member of Visa International under which we can provide you with the Visa Debit card. The amount of this currency conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- D) Some overseas Merchants and EFT Terminals charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- E) Before travelling overseas, you or your Nominee should contact us to obtain the Visa Card Hotline number for your country of destination. You should use the Visa Card Hotline if any of the circumstances described in clause 22.6.17 apply.

- F) A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

22.6.7 Withdrawal and Transaction Limits

- A) You agree that the Visa Debit card will not be used to:
 - 1) overdraw any of your Linked Account(s); or
 - 2) exceed the unused portion of your line of credit under any pre-arranged credit facility such as line of credit or overdraft.
- B) If clause 22.6.7(a) is breached, we may:
 - 1) dishonour any payment instruction given; and
 - 2) charge you an administrative fee as advised to you from time to time.
- C) We may at any time limit the amount of an EFT Transaction. We will advise you of any such daily or periodic transaction limits.
- D) You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

22.6.8 Authorisations

You acknowledge and agree that:

- A) We have the right to deny authorisation for any EFT Transaction for any reason; and
- B) We will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

22.6.9 Deposits at EFT Terminals

- A) We will credit your Linked Account(s) with the value of all deposit transactions at EFT Terminals.
- B) Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been accepted by us.
- C) Cheques will not be available to draw against until cleared.

22.6.10 Account Statements

- A) We will send you an account Statement for each Linked Account at least every 6 months. You may request more frequent account Statements.
- B) In respect of any Linked Accounts which have a pre-arranged credit facility attached such as line of credit or overdraft, we will send you an account Statement monthly.
- C) You may request a copy of your account Statement at any time and relevant fees are payable as contained in our Fees & Charges booklet.

- D) We may charge a fee for responding to any request by you to provide more frequent account Statements or copies of your account Statements.

22.6.11 Transaction slips and Receipts

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales and cash advance vouchers, to assist in checking EFT Transactions against your statements.

22.6.12 Additional Cards

- A) You may authorise us, if we agree, to issue an additional Visa Debit card to your Nominee provided this person is over the age of 18 (unless we agree to a younger age).
- B) You will be liable for all transactions carried out by your Nominee on the Visa Debit card.
- C) We will issue each Nominee a PIN.
- D) Your Nominee's use of the Visa Debit card and PIN is governed by these Visa Conditions of Use.
- E) You must ensure that each Nominee protects their Visa Debit card and PIN in the same way as these Visa Conditions of Use require you to protect your Visa Debit card and PIN.

22.6.13 Renewal of the Visa Debit card

- A) Unless you are in breach of these Visa Conditions of Use or we deem otherwise for the security of the EFT System or individual accounts, we will automatically provide you and your Nominee with a replacement Visa Debit card before the expiry date of the current Visa Debit card or additional Visa Debit card.
- B) If you do not wish to receive a replacement Visa Debit card, either for yourself or for your Nominee, you must notify us before the expiration date of the current Visa Debit card. You must give us reasonable time beforehand to arrange cancellation of the issue of a replacement Visa Debit card.

22.6.14 Cancellation and return of the Visa Debit card

- A) The Visa Debit card always remains the property of the Credit Union.
- B) We can immediately cancel the Visa Debit card and demand its return at any time for security reasons or if you breach these Visa Conditions of Use or the terms and conditions of your Linked Accounts, including capture of the Visa Debit card at any EFT Terminal.
- C) We may at any time, cancel the Visa Debit card for any reason by giving you 30 Days written notice.

The notice does not have to specify the reasons for the cancellation.

- D) You may cancel your Visa Debit card or any Visa Debit card issued to your Nominee at any time by giving us written notice.
- E) If you or we cancel the Visa Debit card issued to you, any Visa Debit card issued to your Nominee(s) will also be cancelled.
- F) You will be liable for any transactions you or your Nominee make using the Visa Debit card before the Visa Debit card is cancelled but which are not posted to your Linked Account until after cancellation of the Visa Debit card.
- G) You must return your Visa Debit card and any Visa Debit card issued to your Nominee to us when:
 - 1) We notify you that we have cancelled the Visa Debit card;
 - 2) you close your Linked Account(s);
 - 3) you cease to be a member of the Credit Union;
 - 4) you cancel your Visa Debit card, any Visa Debit card issued to your Nominee, or both; or
 - 5) you alter the authorities governing the use of your Linked Account(s) unless we agree otherwise.

22.6.15 Use after cancellation or expiry of the Visa Debit card

- A) You must not use the Visa Debit card or allow your Nominee to use the Visa Debit card:
 - 1) before the valid date or after the expiration date shown on the face of the Visa Debit card; or
 - 2) after the Visa Debit card has been cancelled.
- B) You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) with us.

22.6.16 Your liability in case the Visa Debit card is lost or stolen or in case of unauthorised use

- A) You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph B below apply.
- B) You are not liable for losses:
 - 1) where it is clear that you and your Nominee have not contributed to the loss;
 - 2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - a) the Credit Union;
 - b) any organisation involved in the provision of the EFT System; or
 - c) any Merchant relating to a forged, faulty, expired or cancelled Visa Debit card or PIN;
 - 3) that are caused by the same transaction being incorrectly debited more than once to the same account;

- 4) that would exceed the amount of your liability to us had we exercised our rights (if any) under the Visa International Rules and Regulations against other parties to those rules and regulations; or
 - 5) resulting from unauthorised use of the Visa Debit card or PIN:
 - a) in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the Visa Debit card;
 - b) in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN; or
 - c) in either case, after notification to us in accordance with clause 22.6.17 that the Visa Debit card is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- C) You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the Visa Debit card or PIN if the loss occurs before notification to us or the Visa Card Hotline that the Visa Debit card has been misused, lost or stolen or the PIN has become known to someone else and if we prove, on the balance of probabilities, that you or your Nominee contributed to the loss through:
- 1) fraud, failure to look after and keep the PIN secure in accordance with clauses 22.6.4 (b), (c) and (d), or extreme carelessness in failing to protect the security of the PIN; or
 - 2) unreasonably delaying in us or the Visa Card Hotline of the misuse, loss or theft of the Visa Debit card or of the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to us or the Visa Card Hotline.

However, you will **not be liable** for:

- 3) the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
 - 4) the portion of the loss on any Linked Account which exceeds the balance of that Linked Account (including any prearranged credit); or
 - 5) all losses incurred on any account which you had not agreed with us could be accessed using the Visa Debit card and PIN.
- D) Where a PIN was required to perform the unauthorised transaction and clause 22.6.16(c) does not apply, your liability for any loss of funds arising from an unauthorised transaction using the Visa Debit card, if the loss occurs before notification to us or the Visa Card Hotline that the Visa Debit card has

been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:

- 1) \$150;
 - 2) the actual loss at the time of notification to us or the Visa Card Hotline of the misuse, loss or theft of the Visa Debit card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Visa Debit card or your Linked Account); or
 - 3) the balance of your Linked Account, including any prearranged credit.
- E) If, in cases not involving EFT Transactions, the Visa Debit card or PIN are used without authority, you are liable for that use before notification to us or the Visa Card Hotline of the unauthorised use, up to your current daily withdrawal limit.
- F) Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

22.6.17 How to report loss, theft or unauthorised use of the Visa Debit card or PIN

- A) If you or your Nominee believe the Visa Debit card has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact us (if during business hours) or the Visa Card Hotline at any time on its emergency number detailed below.
- B) The Visa Card Hotline or we will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting us or the Visa Card Hotline.
- C) When contacting the Visa Card Hotline, you or your Nominee should confirm the loss or theft as soon as possible at one of our Personal Financial Centres or the Member Contact Centre on 13 25 85.
- D) The Visa Card Hotline is available 24/7.
- E) If the Visa Card Hotline is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to us as soon as possible during business hours. We will be liable for any losses arising because the Visa Card Hotline is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to us as soon as possible during business hours.
- F) If the loss, theft or misuse, occurs OUTSIDE AUSTRALIA you or your Nominee must notify an organisation displaying the Visa sign and also then confirm the loss, theft or misuse of the card:
- 1) with us by telephone or priority paid mail as soon as possible; or

- 2) by telephoning the Visa Card Hotline number for the country you are in, which you must obtain from us prior to your departure in accordance with clause 22.6.6(E) of these Visa Conditions of Use.

VISA CARD HOTLINE

Australia wide toll free 1800 224 004

Sydney Metropolitan Area (02) 9959 7480

**Visa International 24 hour hotline (612) 9959 7480 or
(1) 410 581 9994 within the USA**

22.6.18 Steps you must take to resolve errors or disputed EFT transactions (Chargebacks)

- A) If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify us. Later, but as soon as you can, you must give us the following information:
 - 1) your name, account number and Visa Debit card number;
 - 2) the error or the transaction you are unsure about;
 - 3) a copy of the periodical statement in which the unauthorised transaction or error first appeared;
 - 4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error; and
 - 5) the dollar amount of the suspected error.

If your complaint concerns the authorisation of a transaction, we may ask you or your Nominee to provide further information.

- B) We will investigate your complaint, and if we are unable to settle your complaint immediately to your and its satisfaction, we will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- C) Within 21 Days of receipt from you of the details of your complaint, we will:
 - 1) complete our investigation and advise you in writing of the results of our investigation; or
 - 2) advise you in writing that we require further time to complete our investigation.

We will complete our investigation within 45 Days of receiving your complaint, unless there are exceptional circumstances.

- D) If we are unable to resolve your complaint within 45 Days, we will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.

- E) If your complaint has not been resolved within 120 days of receipt of the details of your complaint, we will resolve the complaint in your favour.
- F) If we find that an error was made, we will make the appropriate adjustments to your Linked Account(s) including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- G) When we advise you of the outcome of our investigations, we will notify you in writing of the reasons for our decision by reference to these Visa Conditions of Use and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments we have made to your Linked Account(s). If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Financial Ombudsman Service or any other dispute resolution body which we may advise from time to time. The Financial Ombudsman Service contact details are in section 37.
- H) If we decide that you are liable for all or any part of a loss arising out of unauthorised use of the Visa Debit card or PIN, we will:
 - 1) give you copies of any documents or other evidence we relied upon; and
 - 2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- I) If we fail to carry out these procedures or cause unreasonable delay in resolving your complaint, we may be liable for part or all of the amount of the disputed transaction if that failure or delay has prejudiced the outcome of the investigation.

22.6.19 Transaction and Other Fees

- A) We will advise you whether we charge a fee, and the amount of such fee, for:
 - 1) any transactions;
 - 2) issuing the Visa Debit card or any additional or replacement Visa Debit cards;
 - 3) using the Visa Debit card;
 - 4) issuing the PIN or any additional or replacement PIN;
 - 5) using the PIN; or
 - 6) issuing account statements.
- B) Any other service provided in relation to the Visa Debit card.
- C) We will also advise you whether we will debit any of your Linked Accounts with Government charges, duties or taxes arising out of any transaction.
- D) The fees and charges payable in respect of the Visa Debit card are set out in our Fees & Charges booklet available at any Personal Financial Centre, by calling 13 25 85 or by visiting our website.

22.6.20 Exclusions of Warranties and Representations

- A) We do not warrant that Merchants displaying Visa signs or promotional material will accept the Visa Debit card in payment for goods and services. You should always enquire beforehand before selecting goods or services.
- B) We do not accept any responsibility should a Merchant, bank or other institution displaying Visa signs or promotional material, refuse to accept or honour the Visa Debit card. We do not warrant that EFT Terminals displaying Visa signs or promotional material will accept the Visa Debit card.
- C) We are not responsible for any defects in the goods and services acquired by you through the use of the Visa Debit card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or Merchant of those goods and services.

22.6.21 Malfunction

- A) You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction.
- B) If an EFT Terminal malfunctions and you or your Nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Linked Account(s) and refunding to you any charges or fees imposed on you as a result.

22.6.22 Changes to Visa Conditions of Use

- A) We reserve the right to change these Visa Conditions of Use from time to time.
- B) We will notify you in writing at least 30 Days before the effective date of change if it will:
 - 1) impose or increase any fees or charges for the Visa Debit card;
 - 2) increase your liability for losses; or
 - 3) impose, remove or adjust daily or other periodic transaction limits applying to the use of the Visa Debit card, PIN, your Linked Account(s) or Electronic Equipment.
- C) We will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- D) We are not obliged to give you advance notice if an immediate change to these Visa Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- E) When the Visa Debit card is used after notification of any such changes, you accept those changes and

use of the Visa Debit card shall be subject to those changes.

22.6.23 Privacy and Confidentiality

We collect personal information about you or your Nominee for the purposes of providing our products and services to you. We may disclose that personal information to others in order to execute any instructions, where we reasonably considers it necessary for the provision of the Visa Debit card or the administration of your Linked Account(s), or if it is required by law.

You represent that, in supplying us with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause.

You and your Nominee may have access to the personal information we hold about each of you at any time by asking us.

For more details of how we handle personal information, please refer to our Privacy Statement.

22.6.24 Miscellaneous

- A) You agree that you will promptly notify us of any change of address for the mailing of any notifications which we are required to send to you.
- B) We may post all statements and notices to you at your registered address as provided for in our records. Alternatively, if you have registered for Internet Banking e-statements, we will send an email notification when your e-statement is available to view at the registered email address as provided for in our records.
- C) If the Visa Debit card is issued on a joint account, each party to that account is jointly and severally liable for all transactions on the Visa Debit card.

23 Automatic Payments - Periodic Payments, Direct Debits and Quick Debits

Periodic Payments and Direct Debits allow you to arrange automatic payments from your Credit Union Account on a regular basis.

You can organise to have us pay a third party, or have a third party debit, a specific amount from one of the following accounts:

- A) Access Savings Account;
- B) Community Account;
- C) All-In-One Account;
- D) BU Savings Account and Freestyler Account;
- E) Business Savings Account;
- F) Cash Management Account;
- G) Retirement Account;
- H) SMALLBiz Account;
- I) SMALLBiz GST Payment Account; and

J) Wealth Accumulation Account.

You may arrange to have your regular payments, such as household bills, insurance or loan repayments debited from your account automatically. These may be paid by us to a third party (Periodic Payments), or set up so that the other party debits your account directly (Direct Debits).

23.1 Features and Benefits

Automatic payments enable you to pay your bills at regular intervals.

These payments may be set up by us to debit from your account an amount and send it to a third party (Periodic Payments).

You may also set up an automatic payment so a third party debits your account directly (Direct Debits).

23.2 Fees and Charges

After the Automatic Payment is arranged you must pay the fees and charges set out in our Fees & Charges booklet that apply to Automatic Payments. We will debit those fees and charges to the account.

23.3 Periodic Payments – insufficient funds

If insufficient funds are available for a Periodic Payment, the account will be checked for five consecutive working days. After this time, if there are still insufficient funds available, the payment will not be made and a fee for insufficient funds may be charged. A fifth rejection may result in cancellation of the authority.

If there are insufficient funds in your account when the payment is due, we may transfer sufficient funds from another account or accounts held in your name to allow payment of the Periodic Payment, but we are under no obligation to do so. Any fees applicable to withdrawals from an account from which the transfer was made will apply as normal.

23.4 Stopping a Periodic Payment

In order to stop a Periodic Payment, you must advise a staff member at any of our Personal Financial Centres, call the Member Contact Centre on 13 25 85 (Telephone Banking Passcode required) or log into Internet Banking and provide the following details of the payment to be stopped:

- A) Payee;
- B) Amount of the periodic payment;
- C) The date you want the payment to be stopped from.

We may also cancel a periodic payment authority in the event of 5 rejections due to insufficient funds.

23.5 Altering a Periodic Payment

You can alter the amount or payment date of a Periodic Payment by:

- A) Advising a staff member at any Personal Financial Centre (identification required);
- B) Contacting a Member Contact Centre consultant (Telephone Banking Passcode required); or
- C) Logging onto Internet Banking.

Cancellations and alterations to Periodic Payments must be advised prior to the next due date.

23.6 Direct Debits – insufficient funds

If you have authorised a third party to debit your account directly, and there is not enough money in your account when the payment is due, a fee for insufficient funds may be charged. If there are insufficient funds in your account when the payment is due, we may transfer funds from another account or account(s) held in your name(s) if sufficient funds are available there to allow payment of the Direct Debit. However, we are under no obligation to do so. A fee will be charged to you if we do transfer funds to enable payment of the Direct Debit.

23.7 Stopping a Direct Debit

In order to stop a Direct Debit, you must instruct the party with authority to debit your account (the third party) to stop debiting your account. Cancellations to Direct Debits must be advised to the third party prior to the next due date of the Direct Debit.

23.8 Posting priority and Altering a Direct Debit

When organising a new Direct Debit (including change of supplier number) the following procedure is applied when posting the funds.

- A) If you have quoted your member number to the third party your first payment will debit an account according to a posting priority determined by us from time to time. Details of this posting priority may be obtained from us and we recommend that you obtain these details prior to organising a Direct Debit. This posting priority may result in the payment not debiting your preferred savings account, and may also result in the payment debiting a joint account. However quoting your member number will allow us to change the Direct Debit to another savings account or cancel the Direct Debit as directed by you in the future. Cancellations and alterations of Direct Debits must be advised to us prior to the next due date of the Direct Debit.
- B) If you have quoted your account number to the third party your payment will debit this nominated account. However quoting your account number will not allow us to change the Direct Debit to another savings account or cancel the Direct Debit.

Members will need to contact the third party to alter or cancel their payment. Cancellations and alterations of Direct Debits must be advised directly to the third party prior to the next due date of the Direct Debit

23.9 Quick Debits

Quick Debit is an electronic direct debiting facility which provides members access to external financial institution accounts that only they own. Once authorised, this enables us to debit the member's account held at another financial institution and credit the member's savings or loan account held with us on a one-off or regular basis.

You can organise to have us credit the specific amount to one of the accounts listed in section 23 and including all Personal, Car, Home and Commercial Loans.

23.9.1 Features and Benefits

Quick Debit enables you to credit your savings or loan account at one-off or regular intervals.

23.9.2 Fees and Charges

After the Quick Debit is arranged you must pay the fees and charges set out in our Fees & Charges booklet that apply to Quick Debits. We will debit those fees and charges to the account.

23.9.3 Debiting your account

The debit limit per transaction is \$5,000. The 'hold period' or number of clearance days for transfers is four days. If the debit day falls on a day that is not a business day, we may direct your external financial institution to debit your account on the previous or following business day.

23.9.4 Stopping a Quick Debit

In order to stop a Quick Debit, you must advise a staff member at any Personal Financial Centre or call our Member Contact Centre on 13 25 85 (Telephone Banking Passcode required), prior to the next due date to provide us with sufficient time to action the request.

23.9.5 Altering a Quick Debit

You can alter the amount or debiting date of a Quick Debit at any Personal Financial Centre or call our Member Contact Centre on 13 25 85 (Telephone Banking Passcode required), prior to the next due date to provide us with sufficient time to action the request.

23.9.6 Quick debit – insufficient funds

It is your responsibility to ensure that there are sufficient cleared funds available in your external financial institution account to allow a debit payment to be made in accordance with the Quick Debit authority.

If there are insufficient funds in your account held with an external financial institution to meet a debit payment:

- A) you may be charged a fee by your external financial institution;
- B) you may be charged a fee by us.

You should check the statement for your savings and/or loan account held with us to verify that the amounts credited to your account are correct.

24 Telephone and Internet Banking

Our Telephone Banking and Internet Banking services provide you with access to your accounts over the telephone or Internet.

24.1 About Telephone Banking and Internet Banking features and benefits

By using Telephone Banking or Internet Banking you can:

- A) Transfer money between accounts;
- B) Check the balances on your Savings, Term Deposit and Loan accounts;
- C) Check up to a minimum of 10 transactions on each account;
- D) Check your interest earnings;
- E) Obtain a list of our Personal Financial Centre locations;
- F) BPAY;
- G) Receive bills online through BPAY View (Internet Banking only);
- H) Apply for a loan (Internet Banking only);
- I) Batch Transactions for SMALLBiz and Business Accounts (Internet Banking only);
- J) Obtain information about Fees and Charges;
- K) Obtain information on current interest rates (Internet Banking only);
- L) Activate your Visa Debit card or rediCARD (Internet Banking only);
- M) Maintain Periodic Payments (Internet Banking only);
- N) Pay a bill by cheque (Internet Banking only);
- O) Loan redraw (Internet banking only);
- P) Register for or alter SMS banking service – TEXT ME! (Internet Banking only);
- Q) Register to receive Electronic Statements (Internet Banking only);
- R) Change your Personal Contact Details, such as address details, phone contact and email address (Internet Banking only);
- S) Register to receive Email Alerts (Internet Banking only);
- T) Register and maintain Secure SMS security (Internet Banking only);
- U) Activate accounts for use with Mobile Banking (Internet Banking only).

When you register for Telephone Banking, you will be provided with a default Passcode, which you should change when you access the service for the first time. Your Passcode must not resemble your date of birth, membership number, or a consecutive string of numbers (e.g. '1111'). Your Passcode will enable you to conduct transactions on your account, and obtain balances and other account information, via the Account Information Line 24/7 account access. Your Passcode is also required to authorise transactions, alterations, or enquiries on your account(s) using the Member Contact Centre.

For Telephone Banking call the Account Information Line on 13 14 02 and use a telephone keypad to electronically conduct transactions or account enquiries on accounts you are authorised to operate; or call the Member Contact Centre on 13 25 85 and verbally instruct one of our employees to conduct transactions, authorisations or account enquiries on those accounts you are authorised to operate. More information about the services available from the Member Contact Centre is in section 32.

When you register for Internet Banking you will be provided with a default logon password, which you must change when you access the service for the first time. Your password must not resemble your date of birth, membership number or a simple alpha or numerical string.

For 24/7 account access use Internet Banking. Logging into Internet Banking through our website and keying in the correct Internet Banking password and member number will enable you to access your account details and authorise account transactions and alterations on those accounts you are authorised to operate. On the Internet Banking website you'll find a step-by-step Guided Tour that demonstrates the features of Internet Banking. Transaction limits apply to Telephone Banking and Internet Banking – see section 35 for details of the current limits.

24.2 Fees and Charges

There is no fee for the provision of the Telephone Banking and/or Internet Banking facility. However there may be fees and charges that result from the use of the Telephone Banking or Internet Banking facility, e.g. BPAY. You must pay the fees and charges set out in our Fees & Charges booklet that apply to these access methods. We may debit those fees and charges to the account you access or you can authorise us to debit them to another account that you have with us (which will be known as your fee posting account).

24.3 Telephone Banking Conditions of Use

These Telephone Banking Conditions of Use operate in conjunction with the terms and conditions applicable to accounts that you access using this access method.

24.3.1 Telephone Banking Passcode

To use Telephone Banking you need a Telephone Banking Passcode. Members requesting a Telephone Banking Passcode must complete a Telephone Banking Passcode application form which is available at all Personal Financial Centres. Members can request that an application form be mailed to them by telephoning 13 25 85, or via our website.

24.3.2 Joint Accounts

Telephone Banking is available on joint accounts where the signing authority is for more than one account holder to sign, but access is restricted to information only.

24.3.3 Only one Telephone Banking Passcode will be issued per membership

When a Telephone Banking Passcode application has been received and processed, we will, when the correct Telephone Banking Passcode, membership name and number have been quoted, and the relevant signing authority verified, accept instructions by telephone for transactions and access to information on the membership. This can be effected by:

- A) Calling the Account Information Line on 13 14 02 and using a telephone keypad to electronically conduct transactions or account enquiries on accounts you are authorised to operate; or
- B) Calling the Member Contact Centre on 13 25 85 and verbally instructing us to conduct transactions, authorisations or account enquiries on those accounts you are authorised to operate.

24.3.4 Terms of use

All transactions and authorisations made in accordance with the correct Telephone Banking Passcode, membership name and number and subject to the signing authority shall be valid and constitute permissible debits, where applicable, to the relevant account(s). We shall not be liable in respect of any claims by you where a transaction or authorisation has been effected in accordance with such an instruction, even if the instructions have not been given by you or a person authorised on your behalf. All payments or transfers made via Telephone Banking are subject to sufficient funds being available in the account to meet such payments or transfers.

24.3.5 Fees

If, when using Telephone Banking, an authorisation or transaction is conducted which would normally incur a fee or charge if conducted in any other way, then that fee or charge will still apply.

24.3.6 Your liability for Telephone Banking transactions

If, for any reason whatsoever, we fail or are unable to complete a transaction or authorisation in accordance with your instructions, we shall be under no obligation to advise you, nor shall we be liable for any loss or damage suffered by you as a result. We will, however, use our best endeavours to notify you of such failure or inability either verbally or in writing.

24.3.7 Statements

When you receive your Statement of Accounts you should confirm that all entries are in accordance with instructions given. Any discrepancies should be notified to us immediately.

24.3.8 Confidentiality of your Telephone Banking Passcode

You must keep your Telephone Banking Passcode confidential. If you lose or forget your Telephone Banking Passcode, or suspect or become aware that your Telephone Banking Passcode is no longer confidential, please notify us immediately and we will arrange for a replacement Telephone Banking Passcode to be issued. On receipt of your notification no transactions, authorisations or account enquiries via the Telephone Banking Service will be permitted until a new Telephone Banking Passcode is used.

24.3.9 Cancellation of your Telephone Banking access

If you wish to discontinue usage of your Telephone Banking you must notify us in writing, quoting your name and membership number. We reserve the right to cancel your access to Telephone Banking at any time, and without notice.

24.4 Internet Banking Conditions of Use

These Internet Banking Conditions of Use operate in conjunction with the terms and conditions applicable to the accounts you access using this access method.

24.4.1 Creating and cancelling access to the Internet Banking service

- A) To use Internet Banking you need an Internet Banking Password.
- B) Members requiring access to our Internet Banking service can request an Internet Banking Password by phoning the Member Contact Centre on 13 25 85

- (overseas callers +61 8 8205 8888) or by visiting their nearest Personal Financial Centre.
- C) Application forms are available at all Personal Financial Centres or from our website.
 - D) Members will be required to provide sufficient identification before being granted access to Internet Banking.
 - E) Approval is at our discretion and we reserve the right to subsequently cancel your Internet Banking access without notice. We may also, without notice, terminate your access to the Internet Banking service if you transmit text with any Internet Banking transaction that we consider objectionable or inappropriate.
 - F) When an application has been received, approved and processed, we will, when the correct Internet Banking Password and membership number are quoted, accept instructions via the Internet Banking website for transactions and authorisations on the membership.
 - G) If you wish to discontinue usage of Internet Banking you must notify us in writing, secure email via the Internet Banking website, call our Member Contact Centre or visit your nearest Personal Financial Centre, quoting your name and membership number, and providing sufficient identification, e.g. a Drivers Licence. Any outstanding authorised transactions will continue to be processed notwithstanding the discontinuance of usage.
 - H) It is your responsibility to obtain and maintain any equipment (e.g. PC) or services (refer your Internet Service Provider) which are necessary to use the Internet and Internet Banking.

24.4.2 Internet Banking and the Internet Banking Password

- A) The only way to access Internet Banking is by having a membership number and Internet Banking Password.
- B) Internet Banking is available on accounts where the signing authority is for more than one Member or signatory to sign. Internet Banking access can be registered on a Membership regardless of the signing authority placed on the account(s), but the signing authority will affect the level of Internet Banking access of that Member/ signatory.
- C) Where a signing authority restriction exists on an account, the Member/signatory will have 'information only' access and will not be able to conduct certain transactions out of the restricted account using Internet Banking. Restricted Internet Banking access applies only to accounts with a signing authority restriction.
- D) Once your application has been approved and we have validated you as a registered Internet Banking

user, you will be able to access information about your accounts, and perform a range of transactions (subject to the signing authority on the accounts), by entering your membership number and your Internet Banking Password. Consequently, it is critical that you safeguard your Internet Banking Password to protect against unauthorised use. You should not:

- 1) disclose your Internet Banking Password to anyone; or
- 2) keep a written record of your Internet Banking Password.

If you keep a record of your Internet Banking Password, it should be in a disguised form, and not identifiable as an Internet Banking Password. If you keep a written record of your Internet Banking Password, it must be kept separate from your membership number.

- E) You must also take reasonable steps to prevent unauthorised access to your accounts by:
- 1) taking steps to prevent another person observing you entering your Internet Banking Password; and
 - 2) exiting the Internet Banking page before leaving the computer unattended.
- F) If you lose or forget your Internet Banking Password, or suspect or become aware that your Internet Banking Password is no longer confidential and there may be unauthorised access to your accounts, you must:
- 1) change your Internet Banking Password via the Internet Banking site (available 24/7); and
 - 2) notify your nearest Personal Financial Centre during business hours who will arrange for the Internet Banking Password to be reset; or,
 - 3) notify us immediately by telephoning 13 25 85 (Overseas callers +61 8 8205 8888) during Member Contact Centre hours, (8am to 8pm Monday to Friday, 9am to 3pm Saturdays (CST), excluding public holidays) or send an email at any time and we will arrange for the Internet Banking Password to be reset.
- Outside of Member Contact Centre hours, you must email us. We will recognise the time and date your email was received by us as the official notification time of your loss of confidentiality of your Internet Banking Password.
- G) Once your notification is actioned, no transactions, authorisations or account enquiries via the Internet Banking Service will be permitted until a new Internet Banking Password is issued.

Note: When the Internet Banking Password loaded on a non-personal Membership is altered, it is the

responsibility of the Authorised Signatory making the change to inform other Authorised Signatories of the new Password.

- H) We are not liable for any damage if an Internet Banking transaction is not effected, delayed or is in error, for any reason.
- I) We undertake to make all reasonable efforts to ensure that the Internet Banking Service is available to you at all times and information about your account(s) is accurate and current. However, we are not liable for the unavailability of Internet Banking in whole or in part, nor for inaccuracies in the information provided on your account(s), nor delays or errors in the execution of any transaction, instruction or request for information caused by the communication network, ancillary equipment, our computer systems or any other circumstance.
- J) Your liability for unauthorised transactions could vary depending on the precautions you undertook to keep your Internet Banking Password secure.

Your loss is limited to \$50, if you notified us immediately of the potential security exposure. Otherwise, your loss could be up to at least:

- 1) The actual losses; or
- 2) The amount you are able to withdraw from your account; or
- 3) The total amount you would have been allowed to withdraw on the days that the unauthorised use occurred.

24.4.3 Operations within the Internet Banking Service

- A) Please note that Pay a Bill by Cheque IS NOT THE SAME AS Internet BPAY.
- B) When we make a payment on your behalf we are not acting as your agent or the agent of the payee to whom the payment is directed.
- C) All transactions through the Internet Banking Service will generally be processed:
 - 1) On the same day, if you asked us to make transfer/payment before our processing cut-off time on a business day (OR between the hours of 8.00am and 8.00pm Central Standard Time Monday to Friday (and not a public holiday));
 - 2) On the next business day, if you asked us to make transfer/payment after our processing cut-off time, or on a weekend, or public holiday, or non credit union business day.
 - 3) On the date requested if it is a future dated transaction, including future dated BPAY, transactions.
- D) You should allow time for your request to be received and processed by your nominated payee. Payments by cheque may take a number of days for

this to occur, and even electronic transfers may not be processed immediately by the receiving organisation.

- E) Pay a Bill by Cheque transactions conducted using the Internet Banking service generate an individual cheque for your payment. Where transactions are requested between 7.30am to 4.00pm on weekdays, your cheque is generated at our Head Office, and is issued and posted on your behalf the day after your request. The cheque is posted promptly to the payee, but the final processing of the payment is up to the utility or organisation concerned and may not take place immediately. It may be a day or two before the transaction is processed and the bill is paid. Once again, your account will be debited immediately, but the payment may not be made immediately. Any transactions for Pay a Bill by Cheque conducted outside of the hours specified above will be processed in the next available business 'session' within the times specified above. We advise you to check your transaction listing regularly through Internet Banking to monitor the payment of your bills using this service, and to plan ahead so that the correct due dates are met using this service.
- F) All payments/transfers made via Internet Banking are subject to sufficient funds being available in your account, to meet such payments/transfers at the time the transaction is entered or at any specified future time.
- G) Once you have provided the details for a transfer, we will update the Internet Banking with your new details as saved favourites so that transfers to the new destination account will be available to select the next time you log in to Internet Banking.
- H) You must be careful to ensure that you enter transaction details carefully. Once a payment or transfer has been made, it will not be possible for us to stop or reverse the transaction.
- I) If you instruct us to make a transfer/payment and you later discover that:
 - 1) The amount you told us to transfer/pay was greater than the amount you needed to pay, you must contact the recipient/ biller to obtain a refund of the excess; or
 - 2) The amount you told us to transfer/pay was less than the amount you needed to transfer/pay, you can make another electronic transfer/payment for the difference between the amount actually transferred/paid to the recipient/biller and the amount you needed to transfer/pay.
- J) We are not obliged to effect the electronic transfer/payment if you do not give us all the information requested on the screen, or if any of that information you give us is inaccurate.

- K) If you ask us to effect a transaction and it is possible to effect it using more than one payment channel we may choose which payment channel is to be utilised to effect that transaction.
- L) If we are advised that your payment cannot be processed by a payee, we will:
 - 1) Attempt to advise you of this;
 - 2) Credit your account with the amount of the payment.
- M) We may at our discretion refuse to give effect to any Internet Banking transaction requested by you without being required to give any reason or advance notice to you. We will use our best endeavours to notify you if this is the case.
- N) We will take all reasonable precautions to ensure that information concerning your accounts and transactions performed through Internet Banking will remain confidential and protected from unauthorised access.
- O) If you instruct us to activate your card through the Internet Banking service, you need to ensure you key in the correct card number and expiry date. Activation of your card may not happen immediately. You should allow 12 hours before using your card.

24.4.4 Internet Banking Security – Second Tier Authentication

We provide two types of Second Tier Authentication to supplement your Internet Banking passcode with the aim of protecting your accounts against unauthorised use. This is in the form of a Secure SMS code or Factor 2[®] Token code generated each time a member accesses any of the following Internet Banking facilities:

1. BPAY payment;
2. Transfer to another membership;
3. External transfer;
4. Pay a Bill by cheque;
5. Access to BPAY View;
6. Loan Application;
7. e-statement;
8. Change Personal Details;
9. Secure SMS;
10. Mobile Banking;
11. TEXT ME!;
12. Your Member Messages.

Secure SMS

All members with Internet Banking access will be required to register for Secure SMS. However, if you do

not wish to carry out any of the above transactions or activities you will have the opportunity to opt out of using this function by selecting 'refuse registration' when prompted.

During the Secure SMS registration process you will have the option to register the following service:

- A) A Mobile phone to receive a secure SMS code each time you perform a transaction or activity that is subject to the second tier authentication; or
- B) A Home or Business landline phone to receive a secure voice code each time you perform a transaction or activity that is subject to the second tier authentication.

With the Secure SMS facility, not all transactions will prompt for a Secure SMS code. Only those transactions to payees (including BPAY) that are not in your current saved favourites list within Internet Banking will require a code to be entered.

Any member who is unable to register either a mobile or landline phone to receive their secure code, via the Secure SMS facility, can apply for a Factor 2 token which provides a similar one time passcode.

Security Tokens

This is the optional security facility for members that are unable to register for the Secure SMS facility.

Security tokens are small, lightweight devices which produce a 6-digit passcode every 30 seconds. This passcode must be loaded into Internet Banking each time a transaction to a payee that is not in your current saved favourites list within Internet Banking or to limited billers for BPAY is processed.

24.4.5 Mobile Banking

Any member registered for Internet Banking is able to access a Mobile Banking service via an Internet capable mobile phone. To access this facility, members must register their Mobile Banking Preferences within Internet Banking by nominating which accounts they want to activate for performing transactions. Members will still have access to 'view only' if they choose not to activate their accounts, as will members with a signing authority of 'both to sign' or 'two or more to sign'.

Transactions and activities performed within Mobile Banking will be limited to the following Internet Banking facilities:

1. View Accounts;
2. Pay a Bill using BPAY (only if biller details match a previous payment performed via Internet Banking);

3. Transfer Funds;

- Within own membership;
- To another membership (only if payee account matches a previous transfer performed via Internet Banking);
- To another Financial Institution (only if payee account matches a previous transfer performed via Internet Banking);

4. View existing Auto Transfers.

24.4.6 Queries relating to your Accounts

- A) When you receive your Statement of account(s) you should confirm that all entries are in accordance with instructions given. Any discrepancies should be notified to us immediately.
- B) We will provide you with a transaction receipt/reference number each time you make a Internet Banking transaction. You should record this transaction receipt number and it should be quoted if you have any queries in relation to a particular transaction.
- C) If you have a query or dispute on your account, and you have reported this to us, and we are unable to resolve the dispute immediately, we will indicate to you the time needed to investigate your claim. We will report to you as soon as possible and generally within 10 business days, giving you the reasons for our decisions.
- D) If you are not satisfied with our response and wish to take the matter further, we can provide you with information in relation to our dispute resolution process.

24.4.7 General

- A) You accept these conditions by using the Internet Banking Service.
- B) We have the right to use any credit balance in any accounts you may hold with us to pay any debts that you owe us.
- C) We are authorised to act upon all instructions given by you using your Internet Banking Password. You hereby acknowledge and agree that we may, at our discretion, record by whatever means the transactions you make through Internet Banking and that we, may use such records amongst other things, for statistical purposes.
- D) It is your responsibility to use other means of effecting transactions and obtaining information if for any reason you are unable to use the Internet Banking Service.
- E) If you transfer funds to another membership within the Credit Union, or to an account at another financial institution, it is your responsibility to ensure

that you have obtained proper authorisation from the account owner to access that account or membership.

- F) We are not liable for any dispute that may arise between you and the account owner as a result of such a transfer.
- G) The Internet Banking services that are made available to you will be as determined by us from time to time.

24.4.8 Internet Redraw Loan Facility

- A) This provision will only apply during such time as we offer this facility as part of Internet Banking.
- B) Fees and charges may apply to the use of a redraw facility depending on the terms and conditions of the relevant loan contract.
- C) If you have a loan account with us, and under the relevant loan contract there is a redraw facility, you will be able to utilise Internet Banking to access the redraw facility.
- D) There are several conditions attached to the use of the redraw facility. These are:
 - 1) your loan contract must specify that a redraw facility is available;
 - 2) you must have sufficient funds available to redraw;
 - 3) the loan contract will specify what proportion of the available funds you may access at any one time and in what multiples (for example, multiples of \$500 or \$1000 etc);
 - 4) once you have accessed the redraw facility, the terms and conditions of the loan contract will apply to the outstanding balance of the loan which will include the funds drawn under the redraw facility; and
 - 5) you may only transfer funds as part of the redraw facility to a Nominated Account which is a savings account you have with us.

You agree that you will not use Internet Banking to exceed the unused portion of your line of credit whether under any pre-arranged credit facility such as a line of credit, overdraft or otherwise.

24.4.9 Batch Transactions

About Batch Transactions facility, features and benefits

The Batch Transactions payment facility enables members with SMALLBiz and Business Accounts to create and process batch transactions, including Cemtex transactions, through Internet Banking on our website.

Fees and Charges

Fees and charges may apply from the use of the Batch Transaction facility. Details of any applicable fees and charges are set out in our Fees & Charges booklet. We may debit those fees and charges to the account you access for the use of this facility.

Conditions of Use

There are several conditions attached to the use of the Batch Transaction facility, apart from the conditions as defined in 24.4.3. Operations within the Internet Banking Service and these are:

- A) Members are required to be registered for Internet Banking;
- B) Members are required to be registered for Business Banking Internet Banking Batch Transactions;
- C) Members will be required to have either Secure SMS or Factor2[®] Security to perform Batch Transactions (refer 24.4.4 Internet Banking Security – Second Tier Authentication);
- D) Transactions are limited to Internal Transfers, External Transfers and BPAY;
- E) Batch Transactions provide a number of access levels for SMALLBiz and Business Accounts, allowing Multi Signature Verification. Levels of access include View Only, Create and Update a Batch, Create Update and Approve a Batch and Full Access which includes submitting a Batch;
- F) Members have the option to receive an email advice for Batch Transaction Confirmation and Processed transactions, including failed transactions; and
- G) Daily Transactions limits will apply for all Transfers and BPAY transactions.

24.4.10 Lending Application

About Internet Banking Lending Application facility, features and benefits

The Internet Banking Lending Application facility enables members to submit a loan application through the security of our Secure SMS or Factor2[®] authentication within Internet Banking. The Loan Application will pre-populate with certain information available on our banking systems, such as name, address and contact details. This will save the member time in completion of their application.

Conditions of Use

Conditions of use attached to the Internet Banking Lending Application facility include:

- A) Members are required to be registered for Internet Banking;
- B) Members will be required to have either Secure SMS or Factor2[®] Security to perform a Loan

- Application (refer 24.4.4 Internet Banking Security – Second Tier Authentication); and
- C) A member will be asked to provide us with the relevant consents/authorisations under the Privacy Act.

24.4.11 e-statements

About Internet Banking e-statement facility, features and benefits

The Internet Banking e-statement facility enables members to view their account Statements (e-statements) online, through the security of our Secure SMS or Factor2[®] authentication within Internet Banking, rather than receiving paper statements sent to the members' postal address. Members who currently receive a formal statement and have registered to receive an e-statement will receive an email each time a new e-statement becomes available in Internet Banking. The e-statements will be provided in a PDF format and can be viewed, saved and printed from Internet Banking. In addition to the e-statement, other marketing material and Credit Union information that would normally accompany a paper Statement will also be included as a PDF document in the e-statement portal or be provided via a link to our website.

Conditions of Use

Conditions of use attached to the Internet Banking e-statements facility include:

- A) Members are required to be registered for Internet Banking;
- B) Members will be required to have either Secure SMS or Factor2[®] Security to access e-statements (refer 24.4.4 Internet Banking Security – Second Tier Authentication);
- C) Members are required to have a current version of Adobe Reader to view e-statements and accompanying material on-line;
- D) Members must register to receive e-statements and provide an email address to receive notification that a new e-statement is available to view in Internet Banking;
- E) If a member currently receives a formal statement on the membership in their name, then registering for e-statements will entitle them to view e-statements on Internet Banking;
- F) Members will be required to supply us with the correct email address and ensure that the correct information is maintained to ensure notification of e-statements is sent to the correct email address;
- G) Members should regularly check their email for notices that e-statements are available;

- H) Change of email address can be completed on-line and must be completed in the e-statements section in Internet Banking;
- I) Once registered to receive e-statements, paper statements will no longer be sent to the membership;
- J) If the members email address is incorrect and the e-statement notification comes back as a return email we will send the member a paper statement and make our best attempts to contact the member and establish a new email address for them;
- K) Members can withdraw their consent to receive e-statements at any time, by deregistering this service and reverting to receipt of paper statements;
- L) If for any reason we are unable to provide an e-statement we may send a paper statement to the members nominated postal address;
- M) When members register for the e-statement facility they agree to receive their statements electronically and acknowledge that they have read and accept the Terms & Conditions that apply to this facility;
- N) If a member closes their membership their final statement will be provided in paper form;
- O) We will by default provide members with an account statement for each Linked Account at least every 6 months. Members may request or already be provided with more frequent statements;
- P) To change the statement frequency, members are required to contact the Credit Union as this can not be done on-line;
- Q) Historical e-statements will be available to members for 7 years from the commencement of the e-statements service on their membership;
- R) Members agree to check their e-statement in a timely manner to establish whether there are any errors, discrepancies or unauthorised transactions and, if so, the member shall notify us immediately by sending a secure message via our Internet Banking Your Member Message facility or calling our Member Contact Centre on 132585 (from overseas +61 8 8205 8888).

24.4.12 Email Alerts

About email alerts facility, features and benefits

This functionality will allow a member to elect to receive email notifications on transactions performed via their Internet Banking service. After successfully performing a transaction (e.g. Internal, within Financial Institution & External Transfers, BPAY, Pay a Bill by Cheque) a receipt will be emailed to the member's nominated email address. Members will have the ability to enable/disable this functionality and change their preferred email address for receipt of Email Alerts. Members will have the option to select an Email Alert for a selection of different Internet Banking transaction types.

Conditions of Use

Conditions of use attached to the Email Alerts facility include:

- A) Members are required to be registered for Internet Banking;
- B) Members must nominate their preferred email address when registering to receive Email Alerts.

24.4.13 On-line Information and Changes

- A) There are certain changes to your personal member information that you may be able to effect on-line. These are changes to contact details, such as:
 - 1) your residential and postal address;
 - 2) mobile telephone number; and
 - 3) email address.

This facility will only be available during such periods as we choose to make it available as part of our Internet Banking. We may vary the types of information you can update online at any time.

When an account is a joint account upon which 2 or more must sign for any transaction, you will not be able to effect changes to personal member information in relation to the account unless we receive written authorisation from the other account owners that single access and authority is permitted on the account.

- B) You are able to view details regarding the following types of Nominated Accounts:
 - 1) Overdraft;
 - 2) Line of Credit;
 - 3) Loan application; and
 - 4) Term Deposit.
- C) From time to time, we will tell you what other information you may view when using Internet Banking and what other changes you can make on-line. If we give you access to make changes on-line, you agree that effective from the time you confirm the changes, by submitting them to us on-line, you are solely responsible and liable for any changes made on-line.
- D) We collect personal information about you for the purposes of providing our products and services to you. We may disclose your personal information to others in order to execute your instructions (including your use of BPAY), where we reasonably think it is necessary for the provision of Internet Banking, or if it is required by law. You may have access to the personal information we hold about you at any time by asking us. For more details of how we handle your personal information, please refer to our Privacy Statement, available from our website or by telephoning us.

24.4.14 Your Liability in Case of Unauthorised Use of Internet Banking or Telephone Banking

- A) You are liable for all transactions carried out by you, or by your Nominee regardless of when the transactions are processed to Nominated Accounts.
- B) You are liable for all transactions and other losses caused by unauthorised use of Internet or Telephone Banking unless any of the circumstances specified in paragraph C below apply.
- C) You are not liable for losses:
 - 1) where it is clear that you or your Nominee have not contributed to the losses;
 - 2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - a) the Credit Union; or
 - b) any third party organisation involved in the provision of Internet or Telephone Banking;
 - 3) that are related to a Password that is forged, faulty, expired or cancelled;
 - 4) that are caused by the failure of the security measures we employ in our Internet or Telephone Banking to prevent unauthorised or fraudulent access to Nominated Accounts;
 - 5) that are caused by the same transaction being incorrectly debited more than once to your Nominated Accounts; or
 - 6) resulting from unauthorised use of your Password or Internet or Telephone Banking in relation to a transaction which takes place:
 - a) before the time your Password is provided to you; or
 - b) after we have received your request in writing to terminate your access to Internet or Telephone Banking; or
 - c) after you notify us that your Password has been misused, lost or stolen or become known to someone else.
- D) You will be liable for any loss of funds arising from any unauthorised transaction on a Nominated Account if the loss occurs before you notify us that your Password has been misused, lost or stolen or has become known to someone else and if we prove, on the balance of probabilities, that you contributed to the loss through:
 - 1) your fraud, your failure to look after and keep your Password secure in accordance with clause 24.4.2 or your extreme carelessness in failing to protect the security of your Password; or
 - 2) unreasonably delaying notifying us of the misuse, loss or theft of your Password or of it becoming known to someone else and the loss occurs between the time you did, or reasonably

should have, become aware of these matters and the time you notify us.

However, you will not be liable for:

- 3) The portion of the loss that exceeds any applicable daily or periodic transaction limits on your Nominated Accounts;
 - 4) The portion of the loss on any Nominated Account which exceeds the balance of that account (including any prearranged credit); and
 - 5) All losses incurred on any Nominated Account which you had not agreed with us could be accessed using your Password.
- E) If clause d above does not apply, your liability for any loss of funds arising from an unauthorised transaction on a Nominated Account, if the loss occurs before you notify us that your Password has been misused, lost or stolen or has become known to someone else, is the lesser of:
- 1) \$150;
 - 2) the balance of your Nominated Account (including any pre-arranged credit); or
 - 3) the actual loss at the time you notify us of the misuse, loss or theft of your Password, or of it becoming known to someone else (excluding that portion of the loss which exceeds any applicable daily or other periodic transaction limits on the Nominated Account).

Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct.

24.4.15 Our Liability

To the extent permitted by law and the Electronic Funds Transfer Code of Conduct, we, our agents or nominated service providers will not be liable to you for any loss, including consequential damage, arising as a result of:

- A) any breakdown or interruption in our system link before Internet Banking accepts your transaction in accordance with your instructions;
- B) any inaccuracy, corruption of data, errors or omissions on, or in relation to, Internet Banking because of the operation (or failure) of the Ancillary Equipment; or
- C) any refusal of another party to receive a payment instruction from you.

If the Internet Banking system malfunctions and you should have been aware that our system link was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Nominated Accounts and refunding to you any associated fees or charges.

25 BPAY® & BPAY View® Facilities

25.1 About the BPAY facility features and benefits

The BPAY facility is an electronic payment facility that enables you to pay bills to participant billers over the telephone or via the Internet or in such other medium as we advise you from time to time. You may choose to access our BPAY facility through Internet Banking or the Account Information Line on 13 14 02.

25.2 Risks

Although we take all precautions with respect to BPAY transactions, the security of electronic funds transfer transactions can never be guaranteed. Particularly in electronic mediums such as the Internet, there is always a risk of interception of data by a rogue or hacker. For ways in which you can minimise the risk of a security breach please refer to clause 25.4.10.

25.3 Fees and Charges

You must pay the fees and charges set out in our Fees & Charges booklet that apply to the use of this facility. We may debit those fees and charges to the account from which a BPAY payment is made or you can authorise us to debit them to another account that you have with us (which will be known as your fee posting account).

25.4 BPAY Conditions of Use

These Conditions of Use will govern your access to BPAY. It is therefore important that you read these Conditions of Use carefully before you use BPAY. If you access BPAY then you will be taken to have read, understood and accepted these Conditions of Use. Upon such use, these conditions of use apply to every BPAY payment on your accounts and you will be legally bound by them.

25.4.1 Definitions

In these BPAY Conditions of Use:

- A) Access Method – means a method authorised by us for your use and accepted by us as authority to make a BPAY payment and to access your account and includes, but is not limited to, any combination of a card, an account number, card number, expiry date, PIN and password, but does not include a method which requires your manual signature.
- B) Account(s) – means any account which we agree you may access for the purpose of effecting BPAY payments.
- C) Banking Business Day – means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.
- D) Biller – means an organisation who tells you that you can make bill payments to them through BPAY.

- E) BPAY – means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, either via telephone or Internet access or any other Access Method as approved by us from time to time.
- F) BPAY Payment – means a payment transacted using BPAY.
- G) BPAY Pty Ltd – means BPAY Pty Limited ABN 69 079 137 518, PO Box 1083 North Sydney NSW 2059, telephone (02) 9922 3511.
- H) Cuscal – means Cuscal Ltd.
- I) Cut Off Time – means the time, as we advise you from time to time, by which your payment instructions must be received by us in order for these instructions to be processed that day by BPAY. At present the cut off time is 6pm Central Standard Time.

In addition, references to:

- J) 'you' or 'your' are references to you, the account holder(s) in respect of the account from which you instruct us to make BPAY payments.

25.4.2 Mutual Banking Code of Practice

The relevant provisions of the Mutual Banking Code of Practice apply to these Conditions of Use.

25.4.3 Electronic Funds Transfer Code of Conduct

We warrant that we will comply with the Electronic Funds Transfer Code of Conduct where that code applies.

25.4.4 Security Breaches

- A) We will attempt to make sure that your BPAY payments are processed promptly by participants in BPAY, and you must tell us promptly if:
 - 1) you become aware of any delays or mistakes in processing your BPAY payment;
 - 2) you did not authorise a BPAY payment that has been made from your account; or
 - 3) you think that you have been fraudulently induced to make a BPAY payment.
- B) If you think that the security of your Access Method has been compromised you must notify us immediately by: calling us on 13 25 85 during Member Contact Centre hours, (8am to 8pm Monday to Friday, 9am to 3pm Saturdays (CST)) or send an email to at any time.
- C) If you believe an unauthorised BPAY payment has been made and your Access Method uses a secret code such as a PIN or password, you should change that code. If the security of an Access

Method such as a card has been compromised, you should contact us to cancel the card.

- D) We will acknowledge your notification by giving you a reference number that verifies the date and time you contacted us.

25.4.5 Using BPAY

- A) We are a member of BPAY. We will tell you if we are no longer a member of BPAY.
- B) BPAY can be used to pay bills bearing the BPAY logo. We will advise you if and when other transactions can be made using BPAY.
- C) Unless you are advised otherwise, you may use BPAY only to make payments from the Account.
- D) When you tell us to make a BPAY payment you must tell us the Biller's code number (found on your bill), your Customer Reference Number (e.g. your account number with the Biller), the amount to be paid and the Account from which the amount is to be paid.
- E) You acknowledge that we are not required to effect a BPAY payment if you do not give us all the information specified in clause 25.4.5(d) or if any of the information you give us is inaccurate.
- F) We will debit the value of each BPAY payment and any applicable fees to the account from which the relevant BPAY payment is made.
- G) If you instruct us to make any BPAY payment, but close the account to be debited before the BPAY payment is processed, you will remain liable for any dishonour fees incurred in respect of that BPAY payment.
- H) You acknowledge that third party organisations (such as Billers or other financial institutions) may impose additional restrictions on your access to and use of BPAY.
- I) You acknowledge that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.

25.4.6 Processing of BPAY payments

- A) A BPAY payment instruction is irrevocable. Except for future-dated payments (addressed in clause 25.4.7) you cannot stop a BPAY payment once you have instructed us to make it and we cannot reverse it.
- B) We will treat your BPAY payment instruction as valid if, when you give it to us, you use the correct Access Method.
- C) You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay – for these errors see clause 25.4.6(g) when making a BPAY payment

or if you did not authorise a BPAY payment that has been made from your account.

- D) A BPAY payment is treated as received by the Biller to whom it is directed:
 - 1) on the date you direct us to make it, if we receive your direction by the Cut Off Time on a Banking Business Day; or
 - 2) otherwise, on the next Banking Business Day after you direct us to make it. The BPAY payment may take longer to be credited to a Biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY does not process a BPAY payment as soon as they receive its details.
- E) Notwithstanding this, a delay may occur processing a BPAY payment if:
 - 1) there is a public or bank holiday on the day after you instruct us to make the BPAY payment;
 - 2) you tell us to make a BPAY payment on a day which is not a Banking Business Day or after the Cut Off Time on a Banking Business Day; or
 - 3) a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.
- F) If we are advised that your payment cannot be processed by a Biller, we will:
 - 1) advise you of this;
 - 2) credit your account with the amount of the BPAY payment; and
 - 3) take all reasonable steps to assist you in making the BPAY payment as quickly as possible.
- G) You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY payment and later discover that:
 - 1) the amount you paid was greater than the amount you needed to pay, you must contact the Biller to obtain a refund of the excess; or
 - 2) the amount you paid was less than the amount you needed to pay, you can make another BPAY payment for the difference between the amount you actually paid and the amount you needed to pay.

25.4.7 Future-Dated Payments

You may arrange BPAY payments up to 60 days in advance of the time for payment. If you use this option you should be aware that:

- A) You are responsible for maintaining, in the account to be drawn on, sufficient cleared funds to cover all future-dated BPAY payments (and any other drawings) on the day(s) you have nominated for payment or, if the account is a credit facility, there must be sufficient available credit for that purpose.
- B) If there are insufficient cleared funds or, as relevant, insufficient available credit, the BPAY payment will

not be made and you may be charged a dishonour fee.

- C) You are responsible for checking your account transaction details or account Statement to ensure the future-dated payment is made correctly.
- D) You should contact us on 13 25 85 during Member Contact Centre hours (8am to 8pm weekdays, 9am to 3pm Saturday (CST), excluding public holidays) or send an email at any time if there are any problems with your future-dated payment.
- E) You must contact us if you wish to cancel a future dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY payment on or after that date. You may be charged a fee to cancel a future-dated payment. Refer to our Fees & Charges booklet for full details.

25.4.8 BPAY transaction limits

- A) We may limit the amount of BPAY payments you may make on any one day.
- B) If at any time BPAY will allow transactions other than bill payments to be processed through BPAY, we will advise you accordingly, but we may limit the amount you may transact on any one day via BPAY on the other transactions.

25.4.9 Refusing BPAY payment directions

You acknowledge and agree that:

- A) we may refuse for any reason to give effect to any direction you give us in respect of a payment to be made via BPAY; and
- B) we are not liable to you or any other person for any loss or damage which you or that other person may suffer as a result of such refusal.

25.4.10 Access method security guidelines

This clause will apply if your Access Method uses a secret code such as a PIN or password. You must look after your Access Method at all times so as to minimise the risk of losing it or allowing it to be used without your authorisation.

- A) You must not write a code on, or carry it or keep a record of it with any other part of your Access Method or on or with the one article unless you have taken reasonable steps to disguise the code or prevent unauthorised access to the record.
- B) You must not select a code that represents your birth date, membership number or a recognisable part of your name. If you do use an obvious code such as a name or date you may be liable for any losses that occur as a result of unauthorised use of the code before you notify us that the code has been misused or become known to someone else.

- C) You must not tell or show the code to anyone else (including family and friends).
- D) You must not act with extreme carelessness in failing to protect the security of the code.
- E) In addition, you must comply with the security guidelines that apply to your Access Method.

We recommend that you follow the following guidelines:

- F) use care to prevent anyone seeing the details you enter to access BPAY;
- G) change any code at regular intervals;
- H) never reveal any code to anyone;
- I) never write any code down; and
- J) immediately notify us of any change of address.

These guidelines provide examples only of security measures and will not determine your liability for any losses resulting from unauthorised BPAY payments. Liability for such payments will be determined in accordance with clause 25.4.11 of these Conditions of Use and the Electronic Funds Transfer Code of Conduct.

25.4.11 Your liability for BPAY payments

- A) You are liable for all transactions carried out via BPAY by you or by anybody carrying out a transaction with your consent, regardless of when the transaction is processed to your account with us.
- B) If you are responsible for a mistaken BPAY payment and we cannot recover the amount from the person who received it within 20 Banking Business Days of us attempting to do so, you will be liable for that payment.
- C) You are not liable for losses caused by unauthorised BPAY payments:
 - 1) where it is clear that you have not contributed to the loss;
 - 2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - a) us;
 - b) any organisation involved in the provision of BPAY; or
 - c) any Biller;
 - 3) relating to a forged, faulty, expired or cancelled Access Method;
 - 4) resulting from unauthorised use of the Access Method:
 - a) before you receive that Access Method; or
 - b) after you notify us in accordance with clause 25.4.4 that your Access Method has been misused, lost or stolen or used without your authorisation; or
 - 5) that are caused by the same BPAY payment being incorrectly debited more than once to your account.

- D) You will be liable for any loss of funds arising from unauthorised BPAY payments if the loss occurs before you notify us that your Access Method has been misused, lost or stolen or used without your authorisation and if we prove, on the balance of probabilities, that you contributed to the loss through:
- 1) your fraud or, if your Access Method includes a secret code or codes (such as a password or PIN), your failure to keep that code secure in accordance with clauses 25.4.10 a, b, c and d;
 - 2) unreasonably delaying notifying us of the misuse, loss, theft or unauthorised use of the Access Method and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us.

However, you will not be liable for:

- 3) the portion of the loss that exceeds any applicable daily or periodic transaction limits;
 - 4) the portion of the loss on your account which exceeds the balance of your account (including any prearranged credit); or
 - 5) all losses incurred on any account which you had not agreed with us could be accessed using the Access Method.
- E) Where a secret code such as a PIN or password is required to perform the unauthorised BPAY payment and clause 25.4.11 d does not apply, your liability for any loss of funds arising from an unauthorised BPAY payment, if the loss occurs before you notify us that the Access Method has been misused, lost, stolen or used without your authorisation, is the lesser of:
- 1) \$150;
 - 2) the balance of your account, including any prearranged credit; or
 - 3) the actual loss at the time you notify us that your Access Method has been misused, lost, stolen or used without your authorisation (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Access Method or your account).
- F) You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you did not observe any of your obligations under the BPAY terms and conditions or acted negligently or fraudulently under this agreement.
- G) If you notify us that a BPAY payment made from your account is unauthorised, you must provide us with a written consent addressed to the Biller who received that BPAY payment allowing us to obtain information about your account with that Biller as is reasonably

required to investigate the payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY payment.

- H) Notwithstanding any of the above provisions your liability will not exceed your liability under the Electronic Funds Transfer Code of Conduct.

25.4.12 Malfunction

You will not be responsible for any loss you suffer because BPAY accepted your instructions but failed to complete a BPAY payment. If there is a breakdown or interruption to any BPAY system and you should have been aware that the BPAY system was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your account and refunding any fees or charges imposed on you as a result.

25.4.13 Consequential Damage

- A) This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.
- B) We are not liable for any consequential loss or damage you suffer as a result of using BPAY, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.

25.4.14 Resolving Errors on Account Statements

- A) All BPAY payments and applicable fees will be recorded on the account statements of the accounts to which they are debited.
- B) You should check all entries on your account statements carefully.
- C) If you believe a BPAY payment entered on your Statement is wrong or was not authorised by you, contact us immediately and give the following details:
 - 1) your name, account number and card number (if any);
 - 2) the date and amount of the BPAY payment in question;
 - 3) the date of the account statement in which the payment in question first appeared;
 - 4) a brief and clear explanation of why you believe the payment is unauthorised or an error.

- D) If we are unable to settle your concern immediately and to your satisfaction, we will advise you in writing of the procedures for further investigation and resolution of the complaint and may request further relevant details from you.
- E) Within 21 days of receipt from you of the details of your complaint, we will:
 - 1) complete our investigation and advise you in writing of the results of our investigation; or
 - 2) advise you in writing that we require further time to complete our investigation.
- F) We will complete our investigation within 45 days of receiving your complaint unless there are exceptional circumstances. In such circumstances we will let you know of the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.
- G) When we complete our investigation, we will write to you and advise you of the outcome of our investigation and the reasons for that outcome by reference to these Conditions of Use and the Electronic Funds Transfer Code of Conduct.
- H) If you are not satisfied with our decision, you may request that the decision be reviewed by our senior management. If you wish to take the matter further, you may, for instance, contact the Financial Ombudsman Service or any other dispute resolution body which we advise you from time to time. The Financial Ombudsman Service contact details are in section 37.
- I) If we find that an error was made, we will make the appropriate adjustments to your affected account, including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- J) If we decide that you are liable for part or all of a loss arising out of unauthorised BPAY payment, we will:
 - 1) give you copies of any documents or other evidence we relied upon in reaching this decision; and
 - 2) advise you in writing whether or not there was any system malfunction at the time of the payment complained of.
- K) If we fail to observe these procedures or the requirements of the Electronic Funds Transfer Code of Conduct when we allocate liability, conduct the investigation or communicate the reasons for our decision and our failure prejudices the outcome of the investigation or causes unreasonable delay in its resolution, we will be liable for part or all of the amount of the disputed payment.

25.4.15 Transaction Recording

It is recommended that you record all receipt numbers issued in respect of BPAY payments to assist in checking transactions against your statements. We recommend you record the receipt numbers on the relevant bills.

25.4.16 Transaction and other fees

- A) We will advise you whether we charge any fees, and the amount of such fees (including any dishonour fee), for:
 - 1) issuing your Access Method or any additional or replacement Access Method;
 - 2) using your Access Method;
 - 3) any BPAY payment;
 - 4) giving you access to BPAY; or
 - 5) any other service provided in relation to BPAY.
- B) We will also advise you whether we will debit to you any government charges, duties or taxes arising out of a BPAY payment.
- C) We may charge you with dishonour fees for any future-dated BPAY payments that have failed due to insufficient funds in the relevant account.
- D) Please refer to our Fees & Charges booklet for details of all applicable fees.

25.4.17 Changes to BPAY Conditions of Use

- A) We may change these Conditions of Use and BPAY fees and charges from time to time.
- B) We will notify you in writing at least 30 days before the effective date of change if the change to the Conditions of Use will:
 - 1) introduce a new fee or charge; or
 - 2) vary the method by which interest is calculated or the frequency with which it is debited or credited.
- C) We will notify you in writing at least 20 days before the effective date of change or such other longer period as may be required by law if the change to the Conditions of Use will:
 - 1) increase charges relating solely to the use of your Access Method or the issue of additional or replacement Access Methods;
 - 2) increase your liability for losses;
 - 3) impose, remove or adjust daily or periodic limits on amounts which may be transacted via BPAY; or
 - 4) make any changes to your account(s) in respect of which the law requires that notice be given to you.
- D) We will notify you of any other changes to these Conditions of Use no later than the day the change takes effect, or such longer period as may be required by law, by:
 - 1) notices on or with periodic account statements;

- 2) direct written notice to you; or
- 3) press advertisement the national or local media.
- E) We are not obliged to give you advance notice if a variation involving an interest rate, fee or charge will result in a reduction in your obligations.
- F) If you do not wish your daily limit on transacted amounts via BPAY to be increased you must notify us before the effective date of change. Otherwise, once you access the increased transaction limit, you will be deemed to have consented to the increase.
- G) BPAY is owned and operated by third parties. If the rules and regulations of BPAY require that these Conditions of Use be changed, in any way at any time, (including without prior or full notice to you) then we will have the right to change these Conditions of Use accordingly.

25.4.18 Cancellation of BPAY Access

- A) You may cancel your access to BPAY at any time by giving us written notice. This will also result in the cancellation of your Access Method (i.e. Cancellation of Internet Home Banking and/or Account Information Line access)
- B) We may immediately cancel or suspend your access to BPAY and Access Methods at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your account.
- C) We may cancel your access to BPAY for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.
- D) If, despite the cancellation of your access to BPAY, you carry out a BPAY payment using the Access Method, you will remain liable for that BPAY payment.
- E) Your access to BPAY will be terminated when:
 - 1) we notify you that your Access Method or the account with us has been cancelled;
 - 2) you close the last of your accounts with us which has BPAY access;
 - 3) you cease to be our member; or
 - 4) you alter the authorities governing the use of your account or accounts with BPAY access (unless we agree otherwise).

25.4.19 Privacy

- A) We collect personal information about you for the purposes of providing our products and services to you and for processing your BPAY payments.
- B) If you register to use BPAY, we may disclose your personal and transactional information to other participants in BPAY in order to execute your instructions, including:
 - 1) Billers nominated by you;
 - 2) BPAY Pty Ltd and any agent appointed to it from time to time, including Cardlink Services Limited

who provides the electronic systems to implement BPAY; and

- 3) Cuscal.
- C) You must notify us if any of your personal information changes and you consent to us disclosing your updated personal information to the parties in clause 25.4.19(B).
- D) You may have access to the personal information we hold about you at any time by asking us, or to any of the personal information held by any of the parties in clause 25.4.19(B) by contacting them.
- E) If your personal information is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your BPAY payment.

25.4.20 Miscellaneous

- A) These Conditions of Use govern your BPAY access to any of your accounts with us. Each transaction on an account is also governed by the terms and conditions to which that account is subject. These Conditions of Use should be read in conjunction with the terms and conditions applicable to your account and Access Method. To the extent of any inconsistency between these BPAY Conditions of Use and the terms applicable to any of your accounts or Access Methods, these BPAY Conditions of Use will prevail.
- B) You agree that you will promptly notify us of any change of address.
- C) We may post all account statements and notices to you at your registered address as provided for in our rules.

25.5 BPAY View

25.5.1 About the BPAY View Facility and Benefits

BPAY View is an electronic bill viewing service which allows members to receive and view electronic bills from selected billers through the secure environment of Internet Banking.

25.5.2 Registering and Deregistering for BPAY View

To use this service you will need to complete the registration process, which is available through our Internet Banking service. Simply login to Internet Banking through our website and select BPAY View from the menu and complete the registration process. A valid email address is required to register for this service.

25.5.3 Nominating BPAY View Billers

You can select from the list of bills available and enter the BPAY View registration number and other information in the fields shown. However, you must have your paper bill with you when completing the registration, as each

billers requires you to enter different information. You can delete a BPAY View biller from your list on the nominated billers at any time.

25.5.4 Your Obligations

- A) Contact the BPAY View Biller directly, via the contact details on the detailed bill, if you have any queries in relation to bills or statements.
- B) Regularly check your emails for notification of new bills, or login to Internet Banking, and view any new bills at least once a week.
- C) Ensure that you notify us if your contact details change at any time, particularly your nominated email address for notification of new bills.
- D) Ensure that your mailbox can receive email notifications (e.g. it has sufficient storage space).
- E) Call our Member Contact Centre on 13 25 85 if you are unable to access the BPAY View section of Internet Banking.
- F) Ensure that you deregister BPAY View if you intend to disable your access to Internet Banking, or close your membership.

25.5.5 Fees & Charges

There are no fees and charges for registering or receiving electronic bills. However, if a BPAY payment is made utilising Internet banking, or the Account Information Line, then the normal BPAY payment fee will apply as set out in our Fees & Charges booklet.

25.5.6 BPAY View billing errors

If you have successfully registered with BPAY View, then billing errors may be noticed when any of the following occur:

- A) Failure to give you a bill (other than because you failed to view an available bill);
- B) Failure to give you a bill on time (other than because you failed to view an available bill on time);
- C) Giving a bill to the wrong person;
- D) Giving a bill with incorrect details.

If your BPAY View deregistration fails you will continue to receive bills.

You agree that if any billing error occurs:

- E) You must immediately, upon becoming aware of the billing error, take reasonable steps to minimise any loss or damage caused by the billing error, including contacting the applicable biller and obtaining a correct copy of the bill.
- F) The party that caused the error is responsible for taking corrective measures, including paying any charges or interest which would ordinarily be payable to the applicable biller, due to any consequential late payment and as a result of the billing error.

- G) You agree that for the purpose of this clause you are responsible for a billing error if the billing error occurs as a result of an act or omission by you or the malfunction, failure or incompatibility of computer equipment you are using at any time to participate in BPAY View.

25.5.7 Cancellation of BPAY View

- A) You may cancel your access to a BPAY View biller at any time by deregistering the biller through Internet banking;
- B) We may immediately cancel or suspend your access to BPAY View at any time for security reasons, or if you breach these Conditions of Use or the terms and conditions of your account;
- C) We may cancel your access to BPAY View for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.
- D) Your access to BPAY View will be terminated when:
- 1) We notify you that your Access Method or the account with us has been cancelled;
 - 2) You close the last of your accounts with us which has BPAY View access;
 - 3) You cease to be our member; or
 - 4) You alter the authorities governing the use of your account or accounts with BPAY View access (unless we agree otherwise).

25.5.8 Nominating BPAY View Billers

You need to register the BPAY View biller you wish to receive electronic bills from through the BPAY View section of Internet banking. A full list of active BPAY View billers can be obtained from:

http://www.bpay.com.au/consumers/bpayview/which_bills_can_i_view.aspx

25.5.9 Collection & Disclosure of Personal Information

By registering for BPAY View you:

- A) Agree to us disclosing to relevant billers nominated by you:
- 1) Any such personal information as required by the biller to verify that you can receive bills and statements electronically using BPAY View. Typically, this can include your name, email address and the fact that you are a member of the Credit Union;
 - 2) If you de-register from BPAY View.
- B) Authorise us, or a nominated BPAY View biller (as appropriate), to collect data regarding access to the BPAY View link for the purpose of accessing a bill or statement.
- C) Agree to receive bills and statements electronically and agree that this satisfies the legal obligations (if

any) of a biller to provide you with bills and statements. For the purpose of this clause, we act as the agent for each registered BPAY View biller in providing the link to the relevant bill or statement.

25.5.10 Paper Bills & Statements

You may receive paper bills and statements from your BPAY View biller:

- A) If you request a BPAY View biller to provide a paper bill or statement in addition to the electronic version. However, this may attract a fee from the BPAY View biller.
- B) If you de-register from BPAY View.
- C) If you de-register a biller from BPAY View.
- D) If the biller ceases to participate in the BPAY View scheme.
- E) If the biller is required by law to continue sending a paper bill.

26 SMS Banking Service – TEXT ME!

TEXT ME! enables you to obtain information about your accounts by Short Message Service (SMS) to your mobile phone. Once registered, you can choose to receive an alert notifying you of your balance or when a direct credit, such as your pay, goes into your account.

TEXT ME! also allows you to request account information on demand. There are two different ways that you can receive your information:

- A) Event Triggered Alerts;
- B) On demand.

26.1 Event Triggered Alerts

A SMS will be sent directly to your specified mobile phone number when a nominated transaction occurs on your account(s). When you register for TEXT ME! you can request a SMS be sent to your specified mobile phone number when one of the following occurs on your account(s):

- A) Any direct credit is processed;
- B) Any direct debit is processed;
- C) Your account balance goes above a pre-set limit;
- D) Your account balance falls below a pre-set limit.

You may also nominate to receive a SMS containing your account balance on a regular basis at a specific time and frequency. Your account balance will be sent to your specified mobile phone number - we will only provide one account balance per SMS. If you would like to receive multiple account balances, you must arrange these individually.

Event triggered alerts are sent 7 days a week between 7am and 10pm Central Standard Time. If one of the above listed events occurs on your account out of those hours, your information will be sent to you once the

service is operational. You can nominate to receive any combination of the Event Triggered Alerts that you wish.

Each alert will be sent by an individual SMS.

You can change the selected options for your event triggered alerts and regular balance(s) by logging on to our Internet Banking via our website at any time or by phoning our Member Contact Centre on 13 25 85.

26.2 On demand

You can obtain important account information on demand via SMS. You simply create a SMS message, type the relevant code and send it from your specified mobile phone number to the mobile phone number, 0428 132 585. You will then receive a SMS containing your requested information. The box below lists the information you can receive on demand and the relevant code:

Information Required	Code
Balance	B or b
Transaction history	T or t
Transaction history - credits only	TXCR or txcr
Transaction history - debits only	TXDR or txdr
Interest earned/paid request on your account(s)	I or i

On demand SMS requests are available at anytime, and must be sent individually.

26.3 Reliance on the TEXT ME! Service

The TEXT ME! service is just one of the tools you can use to assist you in managing your accounts. TEXT ME! should be used in conjunction with other services such as our Internet Banking and Telephone Banking. You should not rely entirely on TEXT ME! for your balance and transaction histories. It is important you regularly check your account statements.

We undertake to make all reasonable efforts to ensure that the TEXT ME! service is available to you at all specified times and information about your account(s) is accurate and current. However, we are not liable for the unavailability of TEXT ME! in whole or in part, nor for inaccuracies in the information provided about your account(s), nor for delays or errors in the execution of instructions or requests for information caused by the communication network, ancillary equipment, our computer systems, service providers or any other circumstance. We accept no liability to you for any loss you suffer as a result of any such problem with TEXT ME!.

If you believe there is a problem with the TEXT ME! service, please notify us immediately on 13 25 85 or by visiting your nearest Personal Financial Centre.

26.4 Changes to the TEXT ME! Service

We may change the Event Triggered Alerts and on demand services offered to you through TEXT ME! from time to time. Information about the services currently available through TEXT ME! is available by visiting our website or by calling our Member Contact Centre on 13 25 85.

26.5 Security and Privacy

TEXT ME! is only available on accounts in which you have an ownership interest, not on accounts for which you are only a signatory.

Once your application has been approved and we have validated you as a registered TEXT ME! user, you will be able to request and receive information about your accounts. When you register for TEXT ME! you are authorising us to send account information to your specified mobile phone number. The content of the SMS messages sent to you by us may contain information about your account balances and transactions that you may like to keep private. Once we have sent a SMS to your specified mobile phone number, we have no control over who can access this information.

SMS messages are not deemed to be secure. If you have concerns about this, you should not register for the TEXT ME! service. There are some steps you can take to help keep your account information secure. It is recommended that you endeavour to:

- A) Keep your mobile phone in a secure and safe place at all times;
- B) Safeguard your mobile phone from being accessed inappropriately;
- C) Delete TEXT ME! messages from your mobile phone once you have obtained your information; and
- D) Inform us immediately if your mobile phone is lost or stolen or if your mobile phone number has been disconnected, changed or suspended.

We do not keep records of the content of TEXT ME! SMS messages we have sent you.

26.6 SMS messages sent overseas

When you take your mobile phone overseas and you do not cancel your registration for the TEXT ME! service, it is then assumed that we are authorised to process your account information outside Australia, using transmission equipment outside Australia that may store your information. We have no control over the privacy and control of your account information once your mobile phone leaves Australia.

26.7 TEXT ME! Transaction Fees

We charge a transaction fee for each SMS message sent to your specified mobile phone number and will debit this to your primary fee posting account at the end of each month. Your telecommunications provider may charge you additional costs for sending and receiving SMS messages.

Please be advised that you will be charged for all messages sent to your specified mobile phone number and you should be aware of the charges you will incur at the end of the month.

26.8 Cancelling the TEXT ME! Service

You may cancel your TEXT ME! registration at any time via our website, by phoning our Member Contact Centre on 13 25 85 or by visiting your nearest Personal Financial Centre.

We can cancel your TEXT ME! registration at any time, for any reason, including but not limited to:

- A) Insufficient funds in your primary account;
- B) Your account has been closed;
- C) The account operating authority on your account is changed; or
- D) If we are conducting maintenance on the service.

26.9 Definitions

In this section:

- A) 'SMS' means Short Message Service
- B) 'Specified Mobile Phone Number' means the mobile phone number you provide to us when you register for TEXT ME!
- C) 'Direct Credit' means when funds are credited to your account electronically by an external party. For example, your pay or your pension payment is credited to your account.
- D) 'Direct Debit' means when funds are debited from your account electronically by an external party. For example, when your monthly insurance payment is debited from your account.

27 Member Chequing Facility

If you are 18 years of age or older you may apply for a Member Cheque book to be attached to your savings account. The book will be mailed to you at your registered mailing address as provided for in our records.

A Member Cheque book is a convenient way to pay your personal bills. It gives you a permanent record of your transactions as well as helping you with household or business budgeting.

Your Member Cheque book can operate from any Access Savings Account, Retirement Account, Retirement *Plus* Account, Pensioner Protection Account, Deeming Plus Account, All-in-One Account, Freestyler Account, Cash Management Account, Wealth Accumulation Account, Mortgage Offset Account, Non-Interest Savings Account, Community Account, Business Account or SMALLBiz Account.

When your Member Cheque book is issued, your account will be debited for the appropriate fee to cover costs of printing and postage – the fee is detailed in our Fees & Charges booklet. After the initial Member Cheque book has been issued, future Member Cheque books will be ordered automatically after the 20th or subsequent cheque has been presented in a book of 30 cheques or the 70th or subsequent cheque has been presented in a book of 100.

27.1 Risks

If not properly safeguarded, cheques may be the subject of unauthorised use or alteration for which you may be liable. For ways in which you can minimise the risk of unauthorised use or alteration of your cheques please read clauses 27.3.2 and 27.3.3.

27.2 Fees and Charges

Fees and charges may apply to the Member Chequing Facility. Full details are in our Fees & Charges booklet.

27.3 Member Chequing Facility Conditions of Use

These Conditions of Use will govern your use of the Member Chequing Facility. It is therefore important that you read these Conditions of Use carefully before you use the Member Chequing Facility.

27.3.1 Our Authority and Cuscal

When we accept from you an application to use the Member Chequing Facility, you acknowledge that you have appointed both us and Cuscal as your agent and that you have authorised each of them to:

- A) conduct accounts ('the Bank Account') with a Bank ('the Bank') to enable you to draw cheques for payment of goods and services out of the funds in your Account in accordance with these Conditions of Use; and
- B) transfer funds to the Bank Account from your Account to pay the amount of cheques that you or your Authorised Signatories have signed and to pay the value of all costs taxes or charges made by us or the Bank.

27.3.2 Your obligation to safeguard chequebook

It is your responsibility to safeguard your chequebook from loss, theft or unauthorised use. You must:

- A) keep your chequebook under secure control and in a safe place at all times;
- B) never give your chequebook or an incomplete cheque to any person;
- C) read your periodic statement carefully and notify us promptly if it contains any entry which you suspect may represent an unauthorised transaction; and
- D) contact us immediately if you become aware that your chequebook or a cheque has been lost, stolen or used without your authority.

27.3.3 Writing cheques

When you write a cheque you have a duty to fill it out carefully so that no-one else can alter it. You must:

- A) write the amount in both words and figures and never leave a gap between the words or figures;
- B) begin the amount in words as close to the left hand side of the cheque as possible and write the amount in figures as close as possible to the dollar (\$) sign;
- C) always write cheques in ink which cannot be rubbed out and never in pencil; and
- D) never sign a cheque until you have filled it out completely.

27.3.4 Liability

You will be liable for all losses caused by your failure to observe the duties specified in clauses 27.3.2 and 27.3.3. However, in no case will you be liable where it is shown, on the balance of probabilities, that the loss was caused by:

- A) the fraudulent or negligent conduct of our employees or agents; or
- B) the same cheque being debited more than once to the same account.

27.3.5 Available Balance

The 'Available Balance' includes any funds lodged in your Account and any unused overdraft or other agreed credit facility made available for your Account. The Available Balance does not include:

- A) deposits received but uncleared in accordance with our policy;
- B) interest accrued but not credited; or
- C) deposits in transit.

If the amount of any cheque presented for payment to the Bank exceeds the Available Balance in your Account at the time the cheque is presented we may instruct the Bank to refuse to pay the cheque. If that occurs we will advise you in writing, by ordinary prepaid post, as soon as practicable, but we will not be liable for

any losses caused by our failure to do so. Where we refuse to pay a cheque in accordance with this condition, or in accordance with any other provision, we may, at our absolute discretion, debit to your Account any costs incurred through such refusal, and such costs shall constitute a debt owed by you to us.

27.3.6 Joint Account

If your Account is held in the name of two or more persons, all funds in that account and the Bank Account will be held in joint tenancy. If one of you dies, any balance in these accounts shall accrue in accordance with the law of survivorship.

27.3.7 Stop Payment

You acknowledge and agree that we are only required to instruct the Bank to stop payment on any cheque when our standard stop payment notice has been correctly completed, signed and delivered to us.

27.3.8 Transfer to Honour Payment

If a correctly authorised and presented cheque exceeds the Available Balance of your Account, we are authorised (but are under no obligation) to transfer to that account from any other account or accounts that you have with us sufficient funds to allow payment of the cheque. We may charge you a fee when we make such a transfer and, if we do, the fee will constitute a debt owed by you to us. You acknowledge that we will not be liable for any claim made by you should we fail or refuse to make such a transfer.

27.3.9 Overdrawn Advice

If we pay a correctly authorised and presented cheque that exceeds your Available Balance then you will incur a debt to us reflecting the amount by which the cheque exceeds the Available Balance. This debt is repayable by you immediately upon our written demand. If you fail to repay the debt then you will be required to pay all costs and expenses incurred by us in collection of that debt.

27.3.10 Complaints/Disputes

If you have a complaint about the Member Chequing Facility, or wish to dispute a transaction, you should contact us. Our staff will do everything they can to resolve your complaint immediately and to your satisfaction. If it is not possible to settle your concern immediately, or you are not satisfied with the result, we will advise you of the procedures for further investigation and resolution of your complaint. An officer with the appropriate authority to resolve the dispute will investigate your complaint thoroughly. If you are still not satisfied with the decision, you may request that the decision be reviewed by senior management. If you

wish to take the matter further, you may, for instance, contact the Financial Ombudsman Service or any other external dispute resolution body which we advise you of from time to time. The Financial Ombudsman Service contact details are in section 37.

27.3.11 Enquiries

When you ask, we will give you information about:

- A) our right to combine accounts;
- B) corporate cheques
- C) the advisability of you informing us promptly if you are in financial difficulty; and
- D) the advisability of you reading the terms and conditions applying to your product or service acquired from us.

We will also give you information about:

- E) the time generally taken for clearing a cheque and the manner in which a cheque may be specially cleared;
- F) the effect of crossing a cheque, the meaning of 'not negotiable' and 'account payee only' and the significance of deleting 'or bearer' when any of these expressions appear on a cheque;
- G) how and when a cheque may be stopped (see clause 27.4);
- H) how a cheque may be made out in order to reduce the risk of any unauthorised alteration; and
- I) the circumstances under which cheques may be dishonoured including information on post-dated and stale cheques.

27.3.12 Charges

You agree to pay all charges which are determined by us to apply in relation to transactions and cheques drawn on, or deposits made to, the Bank pursuant to this facility.

27.3.13 Privacy

We collect personal information about you so we can process your application, administer your account and tell you about our products and services. We may disclose your personal information to others where that is necessary to execute your instructions or if it is required by law. The types of people to whom we may disclose your personal information include your representative or guardian, regulatory bodies and any organisations with whom we have alliances or arrangements or who is involved in the chequing transactions (including but not limited to Cuscal, the National Australia Bank Ltd and JP Morgan Chase). We may also collect and disclose your personal information for the purpose of resolving a complaint or disputed transaction. You agree that we may collect and disclose your personal information by electronic communication

(such as by facsimile or e-mail). You acknowledge that there are inherent risks in the use of such electronic communication irrespective of whether that electronic communication is protected by way of encryption. You can access the personal information that we, Cuscal or the Bank may hold about you at any time. You should also tell us if you do not wish to receive marketing material. For more details on how we handle personal information, please refer to our Privacy Statement.

27.3.14 Change of Address

You agree that you will promptly notify us of any change of address for the mailing of any notification which we are required to send to you.

27.3.15 Statements

We may post all Statements and notices to you at your registered address as provided for in our records. Alternatively, if you have registered for Internet Banking e-statements, we will send an email notification when your e-statement is available to view at the registered email address as provided for in our records.

27.3.16 Definitions

In these Conditions of Use:

- A) 'Cuscal' means Cuscal Limited;
- B) 'you' means the Prime Member and, where applicable, the Joint Member jointly and severally; and
- C) 'your Account' means your account with us to which a member Chequing Facility is attached.

27.4 Stopping payment on Member Cheques

In order to stop payment on a cheque you have written, you must complete a form, available at any Personal Financial Centre or by calling the Member Contact Centre on 13 25 85 (Telephone Banking Passcode required), and provide the following details of the cheque:

- A) Cheque number;
- B) Amount of the cheque;
- C) Name of the payee;
- D) Date the cheque was drawn;
- E) Reason for the stop payment.

A fee may be charged. Please note that if the reason for the stop payment is a dispute, then a form must be signed. Payment cannot be stopped if the cheque has already been presented or if we receive your stop payment instructions after finalisation on the morning the cheque is presented. If at any time you wish to discontinue your Member Cheque book access to your Account, you must advise us in writing (a form is also available at any Personal Financial Centre) and return all unused cheques.

28 Making Account Deposits

You may make deposits into accounts held with us:

- A) At any Personal Financial Centre via a teller;
- B) Via Secure Deposit Boxes at selected Personal Financial Centres (see clause 28.4);
- C) Via Bank@Post (at designated Australia Post outlets, but not available for Business, SMALLBiz or monEsaver Internet Savings Accounts) - you can access up to two savings accounts and one loan account;
- D) By electronic direct credits, such as salary credits or other income such as Social Security payments and dividends.

Under Federal Law, we must complete a 'Threshold Transaction Report' for all cash deposits of \$10,000 or more.

28.1 Payroll/ Direct Credit

You can have your pay/direct credit deposited into one or more savings or loan account by arranging for your pay/direct credits to be split between your various accounts held with us.

When organising a new Direct Credit (including change of supplier number) the following procedure is applied when posting the funds.

- A) If you have quoted your member number to the crediting/payroll company your first payment will credit an account according to a posting priority determined by us from time to time. Details of this posting priority may be obtained from us and we recommend that you obtain these details prior to organising a Direct Credit. This posting priority may result in the payment not crediting your preferred account/s and may also result in the payment being credited to a joint account. However quoting your member number will allow us to make changes according to your needs. This includes creating payroll splits to other account(s) within your membership. You will need to contact us to alter the payment details prior to the next due date of the Direct Credit.
- B) If you have quoted your account number to the crediting/payroll company your payment will credit this nominated account. However quoting your account number will not allow us to make changes to your Direct Credit. You will need to contact the crediting/payroll company to alter your payment details prior to the next due date of the Direct Credit.

28.2 Salary cheques

If you are in receipt of regular salary cheques, you may arrange for these to be deposited, without being subject to clearance periods, at a Personal Financial Centre,

subject to our approval criteria. You will need to provide us with written confirmation from your employer that the cheque represents a regular salary payment. The first cheque deposit will still be subject to the normal clearance period and, provided that it is cleared satisfactorily, we will allow you to draw upon further salary cheque deposits immediately. We may withdraw this privilege from you at any time and without notice. Salary cheques deposited via Bank@Post will take up to 7 business days to clear. (Bank@Post is not available on Business, SMALLBiz or monEsaver Internet Savings Accounts).

28.3 Cheques

You can deposit cheques into any of your Accounts held with us at a Personal Financial Centre, through Bank@Post (excluding Business, SMALLBiz and monEsaver Internet Savings Accounts), by using the Secure Deposit Box at selected Personal Financial Centres, or by mailing cheques to us for deposit. Cheques deposited must be cleared before funds are available – refer to clause 28.2.

28.4 Secure Deposit Box

The service is available at most of our Personal Financial Centres.

You may deposit money into your account using our Secure Deposit Box. If you're in a hurry, and don't require access to the funds immediately, you can deposit cash and/or cheques into your Account without handing it over the counter to a Staff member. Simply fill out the deposit envelope, include your details where indicated and insert the envelope into the Secure Deposit Box.

The box will be cleared during opening hours and the deposits collected before closure will be credited on that business day. You'll find the deposit envelopes located in the Personal Financial Centre near the Secure Deposit Box.

By using the deposit envelope you agree to be bound by the terms and conditions in this clause 28.4. We will not be responsible for any delays in processing the contents of this deposit envelope.

Each deposit is subject to our verification. Our records indicating the contents of the envelope shall be prima facie evidence of the contents. The relationship of debtor and creditor between you and us shall not arise until verification of the contents of the envelope is complete and the deposit is processed by us. Cheques deposited that are payable to us and that are not endorsed or verified may not be processed. You agree to indemnify us against all claims and liability arising as

a consequence of the deposit of any cheque payable to a third party for collection by us.

We will accept responsibility for the security of your deposit correctly lodged in a deposit envelope in the deposit box. Where you suffer a loss as a consequence of the deposit box having been forcibly removed or interfered with in a criminal manner, we will require you to reasonably substantiate the value of any claim.

The proceeds of any cheques deposited will not be available until cleared in accordance with our normal deposit procedures. The deposit is otherwise subject to our normal terms and conditions. You can confirm that your transactions have been processed by phoning 13 14 02 one hour after the relevant Personal Financial Centre's closing time.

29 Making Withdrawals and Transfers from Your Account(s)

29.1 Availability of funds

Unless otherwise indicated in this Product Guide, funds held in accounts held with us are held 'at call' and are available for withdrawal and transfer at any time.

29.2 Proceeds from cheques

You cannot, however, withdraw or transfer proceeds of cheques which have not been cleared. You cannot withdraw or transfer any or all of those funds until four business days have elapsed (after this time, if the cheque has been honoured, it is said to have been 'cleared'). Overseas cheques will clear after 28 days, but if lodged for 'collection' clearance will take up to six weeks.

29.3 Salary cheques

If you withdraw or transfer funds prior to a salary cheque being cleared and it is later dishonoured, then we will debit your account for the amount of the cheque, plus a dishonour fee and any applicable overdrawn fees. Clearance approval may also be withdrawn.

29.4 Withdrawal options

Withdrawals may be made by you or any other authorised signatories on your account in the following ways:

29.4.1 Over the counter

Funds may be accessed over the counter in the form of cash or a Corporate cheque at any full service Personal Financial Centre. Your Visa Debit card and/or rediCARD will need to be produced for identification purposes.

You may also give written and signed permission for another person who is not a signatory to withdraw funds from your account via a Personal Financial Centre,

either by cash or Corporate cheque withdrawal. This person will need to produce suitable identification before the transaction can be processed.

Cash withdrawals on up to two savings accounts can be made at Bank@Post outlets with your Visa Debit card or rediCARD and PIN - not available for Business, SMALLBiz or MonEsaver Internet Savings Accounts.

Under Federal Law, we must complete a 'Threshold Transaction Report' for all cash withdrawals or deposits of \$10,000 or more.

If you have a Visa Debit card attached to your account, you may use it to access funds overseas by completing a Visa Cash Advance at any bank.

29.4.2 Automatic Teller Machine (ATM) withdrawals

One of the most convenient ways to access your money, 24/7, is through our network of associated ATMs.

If you have a Visa Debit card or rediCARD, you can withdraw cash from any ATM within Australia. Balance enquiries are available prior to a cash withdrawal at rediATMs. Non-rediATMs will normally print a balance on a receipt if you request one after the cash withdrawal transaction is complete.

If you have a Visa Debit card attached to your account, you may use it to access funds at overseas ATMs, which display the Visa/ Plus logo. If your rediCARD has a rediCARD Plus logo then this may also be used to access funds at overseas ATMs.

You will need to input your PIN before you can complete an ATM transaction. To guard against fraud, ATMs only allow two incorrect PIN attempts in a 24 hour period. On a third incorrect attempt, your card will be retained by the ATM, and further transaction attempts denied. Please note: ATMs that don't have the capacity to capture cards will instead freeze your accounts.

rediATMs may also be used to withdraw funds from a second or third savings account, transfer funds and obtain balances on your accounts. To have your card linked to a first, second and third savings account so you can transfer funds between accounts at rediATMs, phone 13 25 85 (if you have a Telephone Banking Passcode) or call into a Personal Financial Centre. (Funds transfer option only available on a rediATMs).

29.4.3 EFTPOS transactions

If you have a Visa Debit card or rediCARD, and a PIN, then you may pay for goods and services from any retail outlet within Australia which displays the EFTPOS logo ('e').

When you use EFTPOS in conjunction with your PIN, your money will be drawn directly from your Linked Account as soon as you make a purchase from an EFTPOS retailer. If you are using a rediCARD, you will need to input your PIN before you are able to complete the transaction. Some retailers will allow you to obtain cash when purchasing goods or services (some may set limits on the amount you can obtain).

If you are using a Visa Debit card and do not require cash, select 'Credit' on the keypad (where this is available) and sign the receipt. This transaction will be processed as a Visa merchant purchase. When you do require cash (and provided the retailer offers this service) then choose 'Savings' and input your PIN. Some retailers may charge you a fee for this service.

29.4.4 Visa merchant purchases

You can use your Visa Debit card to make purchases at any merchant worldwide which displays the Visa logo. The merchant will produce a docket of the transaction for you to sign and you will receive a copy for your own records.

It is advisable to retain your copy to check off the purchase against your monthly statement. Your Visa Debit card may also be used for purchases and bill payments via mail, telephone or Internet, and for regular deductions or subscriptions.

29.4.5 Credit Union Corporate Cheques

You may arrange for a Credit Union cheque withdrawal (also known as a 'corporate cheque'):

- A) In person at any Personal Financial Centre;
- B) By telephoning 13 25 85 (Telephone Banking Passcode required); or
- C) Using Internet Banking.

Please refer to our 'Fees and Charges' booklet for information regarding current charges for corporate cheques.

In order to stop payment on a corporate cheque, you must complete a form which is available at any Personal Financial Centre, or by calling 13 25 85, (If you contact us by telephone, a form will be posted or faxed to you for signing). You will need to provide the following details:

- A) Cheque number (if known);
- B) Amount of the cheque;
- C) Name of the payee;
- D) Date the cheque was drawn; and
- E) Reason for the stop payment.

Payment can only be stopped on a corporate cheque if it has been lost, stolen or destroyed and has not already been presented.

Please refer to our Fees & Charges booklet for information regarding current charges for stopping corporate cheques.

29.4.6 Automatic Payments

You may arrange to have your regular payments, such as bills, insurance or loan repayments debited from your account by automatic payment. These may be payable by us to a third party (external 'periodic payments'), or set up so that the other party debits your account directly for the payment of services ('Direct Debits'). One of our staff members can help you to arrange automatic payments. See section 23 of this Product Guide for further information.

29.5 Transfers

You may make transfers between savings accounts or from a savings account or SMALLBiz Account to a loan account. If it is a two or more to sign account, then all required signatures will be required to conduct the transfer. You can:

- A) Transfer money over the telephone using your Telephone Banking Passcode. Dial 13 14 02 and follow the Account Information Line instructions;
- B) Ask a consultant at a Personal Financial Centre to transfer funds for you (identification required);
- C) Ask a consultant in our Member Contact Centre to transfer funds for you Telephone Banking Passcode required);
- D) Transfer money via a rediATM (within the same membership only); or
- E) Use Internet Banking to transfer money.

30 Overdrawn Accounts

An account which does not have a Line of Credit (overdraft) attached should remain in credit at all times. However, if you have insufficient funds we may honour payments, at our discretion, if your account or your authorised Line of Credit becomes overdrawn by less than \$50.00. If we do, you must arrange for the amount owing to be repaid immediately.

If your account or authorised Line of Credit is overdrawn then overdrawn account fees may apply – see our Fees & Charges booklet.

31 Payment of an Overdrawn Account

If you overdraw a savings account or exceed your Line of Credit without prior arrangement, we may transfer funds which are standing to your credit in another account to repay the overdrawn amount. Funds may also be transferred from a Savings or Term Deposit Account to repay arrears on a loan or line of credit. Any fees applicable to withdrawals from an account from which the transfer was made will apply as normal.

We also reserve the right to combine accounts if we consider this to be the most appropriate course of action to minimise credit risk.

32 Member Contact Centre

Personal phone services are available through our Member Contact Centre by calling 13 25 85 during Member Contact Centre hours, 8.00am to 8.00pm Monday to Friday and 9.00am to 3.00pm Saturdays (CST), excluding public holidays or send an email at any time.

You can talk with one of our professional, experienced consultants, who can assist you with:

- A) Applications for products such as a line of credit, personal, housing and car loans;
- B) Savings and Term Deposit information;
- C) Current interest rates;
- D) Visa Debit card enquiries;
- E) Insurance enquiries, arranging and altering insurance cover;
- F) General enquiries including changing membership details (e.g. change of address);
- G) Arranging a Corporate Cheque;
- H) Altering payroll deductions, periodic payments and regular loan repayments;
- I) Card replacements;
- J) Changing membership details;
- K) Telephone Banking Passcode applications;
- L) Internet Banking enquiries;
- M) Foreign Exchange details and currency information and arranging foreign currency products;
- N) Account Information Line (13 14 02) enquiries;
- O) Arranging access to telephone or Internet Banking;
- P) Ordering Statements;
- Q) Arranging Health Insurance.

Please refer to our Fees & Charges booklet for information regarding current charges for these products and services.

33 Closing Accounts and Memberships

If you wish to close a savings account then you may request this in writing or complete a form available at any Personal Financial Centre. If you do not have at least one active savings or loan account then your membership could be terminated. If you have operated a Member Cheque book on the account you wish to close then you must also return any unused cheques to us. If the account was used for any Periodic Payments or Direct Debits, or was in receipt of regular credits, you must also advise whether these payments are to continue and, if so, to which account they are to be transferred.

A joint account may only be closed when all joint account owners provide their consent.

You may terminate your membership by writing to us or completing a form provided that you withdraw all deposits and repay all loans. In each case, you must:

- A) Return any unused cheques;
- B) Return all cards used to access the account;
- C) Cancel any direct debit authorities;
- D) Cancel any regular Visa deductions or subscriptions;
- E) Ensure that all joint members have signed the request for termination if the membership is joint;
- F) Make alternative arrangements for any insurance payments;
- G) Make alternative arrangements for Term Deposit interest being transferred from another membership. All periodic payment authorities will be cancelled automatically.

The request will not be processed for 7 days. If a Visa Debit card has operated on the membership, then the request will not be processed for an additional 45 days. After all transactions have been processed, we will either mail a cheque for the net balance in your accounts, transfer your balance to another membership you have with us or transfer your balance to another financial institution (including the return of your original value share subscription price and any deposit interest outstanding, less any accrued fees, overdraft interest and government charges applicable up to the date of closure and a corporate cheque fee).

34 Dormant Accounts

Your account may be deemed to be dormant if you have not made any deposits or withdrawals during a continuous 12-month period. If this occurs, we may charge a dormant account fee. We may also send you advice on how you may reactivate your account or give you the option of closing your account. If the balance of the dormant account is less than the fee the account may be closed and the proceeds retained as the fee. If you do not have any other active accounts your membership may be terminated.

35 Transaction and Withdrawal Limits

The following transaction limits apply to the products described in this Product Guide:

- A) No more than \$3,000 (in total) may be withdrawn in cash on any one day, when withdrawn over the counter at one or more Personal Financial Centres, unless you have made prior arrangements with us.
- B) No more than \$1,000 (in total) can be withdrawn or spent on purchases, on any one day, using a rediCARD or Visa Debit card via ATMs (within

Australia and overseas), Bank@Post, EFTPOS or any other electronic terminal.

- C) No more than \$10,000 can be spent on any one day on Visa Merchant Purchases.
- D) No more than \$3,000 can be paid in cash on one of your cheques which has been made payable to 'Cash' and given to a third party who is a member of the Credit Union (funds available at a Personal Financial Centre only).
- E) No more than \$1,000 can be paid in cash on one of your cheques which has been made payable to 'Cash' and given to a third party who is *not* a member of the Credit Union (funds available at a Personal Financial Centre only).
- F) No more than \$15,000 can be paid, on any one day, via BPAY.
- G) No more than \$5,000 can be transferred externally to another financial institution, on any one day, via Internet Banking or Telephone Banking.
- H) No more than \$50,000 can be transferred internally between accounts within the Credit Union.

On some occasions, these daily limits may be reduced if there is a technical fault.

36 Variations to Terms and Conditions

This clause 36 applies to the terms and conditions, and conditions of use, applying to all the products and services referred to in this Product Guide (other than loans), except to the extent that any provision in this clause 36 is inconsistent with any specific provisions relating to changes to terms and conditions that are in the terms and conditions or conditions of use applying to a specific product or service as set out in this Product Guide (in which case the specific provisions will prevail to the extent of the inconsistency).

36.1 Changes to interest rates, fees and charges, and the terms and conditions applying to products that are not electronic access products

We may change the interest rate applying to your account, the fees and charges that you must pay, or the other terms and conditions applying to your account. Subject to any laws that may require us to give you more notice or notice in a particular way, with which we will comply, we will notify you of any changes as follows:

- A) If we introduce a new fee or charge, or vary the method by which interest is calculated or the frequency with which it is credited, we'll give you notice at least 30 days before the variation takes effect.
- B) If we increase an existing fee or charge we'll give you notice at least 30 days before the variation takes effect.

- C) If we reduce the interest rate, or make any other change that will result in your return decreasing or your obligations increasing, we will give you notice not later than on the day the change takes effect.
- D) If we make any other change we will give you notice within three months after the change takes effect or when we next correspond with you, whichever is earlier.
- E) We will notify you of the introduction or variation of any Government charge payable directly or indirectly by you, unless it is publicised by the Government, a Government agency, or a representative body.
- F) We will give you written notice if we introduce a new fee or charge, or vary the method by which interest is calculated or the frequency with which it is credited. You agree that we may give you notice of all other changes by written notice, by an advertisement in a newspaper generally available in Australia, by a notice in your account statement or by a notice in our newsletter.

36.2 Changes to the terms and conditions applying to electronic access products

We may change the fees and charges that you must pay, or the other terms and conditions applying to the access method. Subject to any laws that may require us to give you more notice or notice in a particular way, with which we will comply, we will notify you of any changes as follows:

- A) We will give you written notice at least 30 days before the variation takes effect if we introduce new fees or charges or increase existing fees or charges relating solely to the use of the access method, or for the issue of an additional or replacement access method such as a card.
- B) We will give you written notice at least 20 days before the variation takes effect if we:
 - 1) make a change that will increase your liability for losses relating to electronic funds transfer (EFT) transactions; or
 - 2) impose, remove or adjust a periodic transaction limit.
- C) If we make any other change we will give you notice before the day the change takes effect (unless it is necessary to make the change immediately to restore or maintain the security of the access system or individual accounts). We will also give you notice of the introduction or variation of any Government charge payable directly or indirectly by you, unless it is publicised by the Government, a Government agency, or a representative body. You agree that we may give you notice of all such changes by written notice, by an advertisement in a newspaper generally available in Australia, by a

notice in your account statement or by a notice in our newsletter.

37 Dispute Resolution Procedures

If you have a complaint about our services, please contact us in the first instance to enable us to investigate the matter, we will address your complaint immediately.

There are several ways you can contact us:

- A) Talk with one our consultants by phoning 13 25 85 or calling into a Personal Financial Centre; or
- B) write to us at: C/- Dispute Resolution Officer, GPO Box 1430, Adelaide SA 5001; or
- C) email: yourconcerns@communitycps.com.au, yourconcerns@unitedcommunity.com.au, or yourconcerns@companion.com.au

If you are not satisfied with the final outcome, you can ask us to review your complaint. The complaint will be dealt with by one of our officers who has the appropriate authority to investigate and resolve the complaint. The officer will normally deal with the complaint within one month of receiving a complaint.

If the matter remains unresolved after 45 days, or you are unhappy with the final outcome, you may refer the matter on to the Financial Ombudsman Service. The Financial Ombudsman Service is a free and independent service providing mediation between financial institutions and their members.

A brochure detailing the Financial Ombudsman Service's is available on request at all our Personal Financial Centres or by phoning 13 25 85.

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001
Toll Free Call: 1300 780 808
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

However, please be aware that the Financial Ombudsman Service can only provide mediation after we have responded to your complaint in the first instance.

Member Contact Centre

Tel: 13 25 85

Account Information Line (24/7 Access)

Tel: 13 14 02

Adelaide

GPO Box 1430 Adelaide SA 5001

Fax: (08) 8231 3060

Email: member@communitycps.com.au

Website: www.communitycps.com.au

Community CPS Australia



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