

Effective 17 February 2020

Product Guide.

Savings and Business Accounts
Term Deposits and Access Products

Beyond Bank
AUSTRALIA

This Product Guide contains information about, and sets out the terms and conditions applying to, the following accounts:

- Everyday Account
- Access Savings Account
- Purple Transactor Account
- Mortgage Offset Account
- Retirement Account
- All-In-One Account
- Community Account
- Bonus Saver Account
- Cash Management Account
- Car Budget Account
- monEsaver Internet Savings Account
- Junior Savers Club Account
- BU Savings Account
- Bonus Saver Youth Account
- Community Reward Account
- Christmas Club Account
- Business Transaction Account
- Business GST Payment Account
- Wealth Accumulation Account
- Term Deposits
- Non-Interest Savings Account

This Product Guide contains information about, and sets out the terms and conditions applying to, the following Access Products:

- Cards including rediCARD and Visa Debit cards
- Automatic Payments – Periodic Payments, Direct Debits and Quick Debits
- Internet, Mobile and Telephone Banking
- SMS – (TEXT ME!) Alerts and Push Notification (Mobile Banking Alerts)
- BPAY® and BPAY View®
- Personal Cheque Facility

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IMPORTANT INFORMATION YOU SHOULD READ BEFORE PROCEEDING

The terms and conditions for the above accounts and Access Products consist of:

- **this Product Guide;**

Part A General Information	Contains information that is applicable to all of our accounts and access methods, dispute resolution procedures and contacting us.
Part B Your Account	Contains specific information about each account we offer and how to open an account with us.
Part C Accessing Your Account	Contains information about the Access Products available with our accounts as well as general information about how to make deposits and withdrawals.

- **our Fees and Charges booklet; and**

Contains information about the fees and charges that will or may be payable by you if you acquire one of our accounts, Access Products or other services.

- **the Savings and Term Deposit or Business Banking Interest Rate Board (as applicable).**

Contains information about the interest rates and interest tiers that apply to our accounts.

You should read this Product Guide, our Fees and Charges booklet, and the Savings and Term Deposit or Business Banking Interest Rate Board carefully and retain them for future reference.

PART A – GENERAL INFORMATION

1 Contacting Us

If you require information or have any questions at any time about us or our products and services, you can:

- call into a branch;
- visit our website;
- send us an email; or
- phone 13 25 85.

2 Emergency Contact Numbers

Lost, stolen or unauthorised use of cards and card PINs

In person: at a branch during business hours

Phone: 13 25 85 from 8:00am to 8:00pm Monday to Friday and 9:00am to 3:00pm Saturday CST (Overseas callers +61 8 8205 8888)

Card Hotline for Visa Debit and Credit cards and rediCARDS available 24/7
Australia wide toll free 1800 648 027
Overseas +61 2 8299 9101

Lost, stolen or unauthorised use of Telephone, Internet and Mobile Banking Access Codes or PINs

In person: at a branch

Phone: 13 25 85 from 8:00am to 8:00pm Monday to Friday and 9:00am to 3:00pm Saturday CST (Overseas callers +61 8 8205 8888)

Email contactus@beyondbank.com.au

3 About These Terms and Conditions

The terms and conditions for our accounts and the Access Products we make available are contained in this document and the Fees & Charges booklet (collectively known as the terms and conditions). You should read these documents and our Savings and Term Deposit or Business Banking Interest Rate Board and ensure you understand them.

If you have a credit facility attached to your account, the terms and conditions of the credit facility will also apply.

By opening an account or using an Access Product you become bound by these terms and conditions.

4 Fees and Charges

Fees and charges apply to your Account, to the Access Products you use, and to the transactions conducted by you or your signatories. The amount of those fees and charges, and when and how they are payable, are set out in our Fees & Charges booklet.

5 Changes to Terms and Conditions

We may vary the terms and conditions, transaction limits and fees and charges applicable to your Account or an Access Product you use.

We may vary the interest rates applicable to your Account except we will not vary a fixed rate of interest on a term deposit during a fixed rate term unless we have agreed to you withdrawing all or part of the funds prior to the end of the agreed term.

When an account or Access Product is used after notification of any such changes, you accept those changes and use of your Account or Access Product will be subject to those changes.

We will notify you of any change as follows:

Type of change	Notice
Changing the method by which interest is calculated	Notice in writing 20 days before the change takes effect
Changing the frequency with which interest is credited	
Introducing or increasing fees and charges	
Increasing your liability for losses relating to EFT Transactions	
Introducing, removing or changing a daily or periodic transaction limit	Notice in writing on or before the day the change takes effect
Changing interest rates	
Introducing or increasing government charges (if not published by government)	
All other changes including changing or introducing new transaction limits	

We may give you notice of any change in accordance with section 6.

We are not obliged to give you advance notice if an immediate change is deemed necessary for the security of an access system or individual account.

6 Notices and Electronic Communications

We may give you information and notices in relation to your Accounts and Access Products in any way allowed by law and, where it applies, the ePayments Code. This may include by:

- post, to your last known residential or postal address;
- if you are registered for Internet Banking, notification or message sent to you within Internet Banking;
- if you have downloaded our Mobile Banking app, notification or message sent to you within the app;

- publishing on our website and notifying you that the information or notice is available and how you can access it;
- email;
- SMS; or
- where we consider it appropriate, media advertisement.

7 Requirements Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)

You acknowledge and agree that:

- We may be required to obtain additional information from you where required by any law in Australia or any other country.
- We may disclose any information which you provide to us or any other information where required by any law in Australia or any other country.
- We may delay or block any transaction, or refuse to make a payment, without incurring any liability if we believe, on reasonable grounds, that making a payment may breach any law in Australia or any other country.
- 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.
- 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.

8 Codes of Practice

We voluntarily subscribe to the Customer Owned Banking Code of Practice (COBCOP), the industry code of COBA – Customer Owned Banking Association, the association of mutual banks, building societies and credit unions. The COBCOP establishes higher standards than the law requires in a range of areas, and addresses issues not addressed by the law. The relevant provisions of the COBCOP apply to all of our products and services. A copy of the COBCOP is available upon request or on our website.

We voluntarily subscribe to the ePayments Code, administered by the Australian Securities and Investments Commission (ASIC). The ePayments Code sets out rules about how electronic funds transfers should work. The relevant provisions of the ePayments Code apply to all our services involving electronic funds transfers (EFTs). We will comply with the requirements of the ePayments Code where that code applies. A copy of the ePayments Code is available from ASIC's website.

9 Your Privacy

The protection of your privacy and maintaining confidentiality of your personal information is important to us. We are committed to complying with the *Privacy Act 1988 (Cth)*, the Australian Privacy Principles set out in the Act, applicable Codes of Practice and other laws and codes affecting your personal information.

We have a Privacy Policy that explains how and why we collect, use, store and disclose personal information. If you do not provide us with personal information we request, or provide us with incomplete or inaccurate personal information, it may not be possible to provide you with a product, an Access Product, process your transactions, or resolve a complaint or disputed transaction if one arises.

You consent to us disclosing your personal information to third parties where doing so is necessary for us to process your instructions in relation to an account or Access Product (eg to Cuscal Ltd or BPAY Pty Ltd in order to process a transfer or payment).

We also collect personal information about any signatories you nominate.

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 personal information, please refer to our Privacy Policy and Statement.

10 Complaints

There are several ways you can contact us:	
In person:	at a branch
Phone:	13 25 85
Mail:	C/- Customer Experience Support Manager GPO Box 1430, Adelaide SA 5001
Email:	contactus@beyondbank.com.au.

If you have a complaint about our products or services or wish to dispute a transaction, please let us know. We will investigate the matter and attempt to address your complaint immediately. If this is not possible, we will advise you of the timeframe for further investigation and resolution of your complaint.

If you are not satisfied with the outcome, you can ask us to review your complaint. The complaint will be dealt with by an officer who has the appropriate authority to investigate and resolve the complaint, usually within one month of receiving the request.

If the matter remains unresolved after 45 days, or you are unhappy with the final outcome, you may refer the matter to the Australian Financial Complaints Authority.

10.1 External Dispute Resolution

Beyond Bank is a member of the Australian Financial Complaints Authority (AFCA). AFCA was established to help individuals resolve certain disputes and problems with their bank which cannot be resolved by the internal complaint process.

AFCA is accessible, fair and an independent dispute resolution service which is free to our customers.

You may contact them here:

Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

11 Resolving Errors or Disputing EFT Transactions Including Chargebacks

If you believe an EFT Transaction is wrong or unauthorised, or your account statement contains any instances of unauthorised use or errors, you must notify us immediately.

Later, but as soon as you can, you must give us the following information:

- your name, account number and card number;
- the amount, date, and description of the error or the transaction you are unsure about; and
- an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error.

If your complaint concerns the authorisation of a transaction, we may ask you or your signatories for further information.

We will investigate the matter and attempt to address your complaint to your satisfaction immediately but, in any event, within 21 days of receipt of the details from you we will:

- complete our investigation and advise you in writing of the results; or
- 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.

- 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 we require from you.

- If your complaint has not been resolved within 120 days of receipt of the details from you, we will resolve the complaint in your favour.

If we find that an error was made, we will make the appropriate adjustments to your Account(s), including interest and charges (if any),

When we advise you of the outcome, we will notify you in writing of the reasons for our decision by reference to any applicable section of these terms and conditions and the ePayments Code, and will advise you in writing of the amount of any adjustment.

If we decide that you are liable for all or any part of a loss arising out of unauthorised use of the card or PIN, we will:

- give you copies of any documents or other evidence we relied upon; and
- advise you whether or not there was any system or equipment malfunction at the time of the relevant transaction.

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.

If you are not satisfied with the decision, you may refer the matter on to the Australian Financial Complaints Authority.

PART B – YOUR ACCOUNT

12 Becoming a Customer and Opening an Account

12.1 Becoming a Customer

When you open an account with us for the first time, you will be issued with one share in Beyond Bank Australia and become a part owner of the bank. If you close all your accounts, your share will be redeemed and the subscription price (if any) will be refunded. The current subscription price for new customer shares is \$0.00.

You are not required to make any deposits on the day you open your account. However, you must make a deposit to cover any up-front fees charged when a product such as a cheque book is required. Refer to our Fees & Charges booklet for details of our fees and charges.

If you are an existing customer, you may open new accounts with us at any time.

12.2 Access and Identification Cards

When you open an account with us, you will need to select a card for the purposes of supporting identification

and access to your funds. You will find information about these cards in Part C – Accessing your Accounts.

12.3 Opening an Account

Depending on the account you choose, you can open an account by visiting a branch, by phoning 13 25 85, online at our website, or through Internet Banking or Mobile Banking.

12.4 Joint Accounts

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

You can operate a joint account on a 'two [or more] to sign' or 'any one to sign' basis.

- 'Two [or more] to sign' means that two [or more] signatories are required to authorise withdrawals and other alterations to the account.
- 'Any one to sign' means that any signatory can authorise withdrawals and other alterations to the account.

If more than one signatory is required to authorise withdrawals, the types of Access Products available and transactions that can be performed on the account will be limited.

We may allow any signatory to change the account authority to 'two [or more] to sign'. We may allow the alteration of signing authorities of the account, only if all account owners agree (eg adding a new signatory, changing the number of signatories required to authorise a transaction).

If we consider there is a dispute between the account owners, we may decide to only permit operation of the account if all account owners agree.

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

We may accept a cheque payable to any one account holder into a joint account. Each of you has the right to all of the balance of the account, jointly with the other account holders.

Should a joint account holder die, we may treat the surviving joint account holder(s) as the owner(s) of the account.

12.5 Mistaken Internet Payments

If you receive a Mistaken Internet Payment into your account, we may be required to return the funds to the sending institution in accordance with the ePayments Code or the NPP Regulations. You irrevocably authorise us to do so where that is the case. Further details on how

we deal with Mistaken Internet Payments are provided in section 31.9.

13 Disclosing Your Tax File Number

When you open an account with us you will be asked to provide your Tax File Number (TFN), Australian Business Number (ABN) or TFN exemption which we will note against your account.

You do not have to disclose your TFN, ABN or TFN exemption to us. However, if you do not, we are obliged by law to deduct tax at the highest marginal tax rate (plus the Medicare levy) from any interest earned if the rate of interest earned exceeds the threshold stipulated by the Australian Taxation Office (ATO). This tax is paid to the ATO and is called 'Withholding Tax'. A higher threshold may apply to an account held by a child under 16 years of age provided you have supplied us with the child's date of birth.

Note – Where a child's account is held by an adult on behalf of the child, but there is no formal trust, the lower threshold applies.

13.1 Non-Resident Withholding Tax

We are obliged by law to deduct non-resident Withholding Tax from any interest earned by account holders whose normal place of residence is outside Australia and who are classified as non-residents for taxation purposes.

You can find out more about withholding tax and the thresholds that apply at www.ato.gov.au

14 Signatories

You can authorise someone else to be a signatory and operate an account at any time. A signatory is able to use the account in the same way you can (eg give instructions and make withdrawals and transfers that may incur fees), including by using a card. You will be bound by their actions and liable for transactions conducted by them.

Note – A signatory is someone you appoint to operate your account. They are not an account owner.

These terms and conditions apply to any signatory in the same way they apply to you. You should ensure each signatory has read them and complies with them as if they were you.

Note – You are liable for all transactions initiated by your signatories. You should ensure that any person you authorise to operate your account is a person you trust fully.

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

You may cancel any signatory's authorisation by contacting us. You do not need to obtain a signatory's consent to cancel their access. However, you will remain liable for any transactions authorised by your signatories until you cancel their authorisation.

15 Financial Claims Scheme

We are an Australian authorised deposit-taking institution (ADI) and all our deposit accounts are protected accounts under the Commonwealth Government's Financial Claims Scheme (FCS). You may be entitled to payment under the FCS. However, payments are subject to a limit for each depositor. The FCS only applies in the unlikely event that we become insolvent. Information about the FCS can be obtained from <https://www.fcs.gov.au/> or the APRA hotline on 1300 55 88 49.

16 Accounts and Access Products

The following product comparison tables provide a summary of our product features and the Access Products available for each product. Sections 17 and 18 detail any specific provisions that apply to a product. Part C details specific provisions that apply to an Access Product.

Product Comparison Table – Features

	Transaction Accounts		
	Everyday Account	Access Savings Account	Purple Transactor Account
Available to:	Personal customers	Personal customers	Personal customers
INTEREST			
Calculated daily	Non interest account	✓	Non-interest account
Paid		End of May & November	
Fixed/Variable		Variable	
Tiered/Stepped		x	
Bonus Interest		x	
Payment method		Credited to your Account	
ACCOUNT FEATURES			
Minimum balance ¹	Nil	Nil	Nil
Statement frequency	6-monthly	6-monthly	6-monthly
Statement delivery	eStatement or paper	eStatement or paper	eStatement only
Account keeping fee	✓Waived if electronic credits total \$2,500 or more in the month	x	x
Fees and charges apply ²	Most transactions fee-free	✓	Most transactions fee-free
Monthly fee free allowance available ²	x	Based on relationship portfolio value	x
Optional line of credit facility available ³	✓	✓	x
For specific terms refer to section(s)	N/A	17.1	17.2

✓ = Available x = Not available

¹ Interest may not be paid/offset on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

² Refer to the current Fees & Charges booklet for details.

Product Comparison Table – Features

	Transaction Accounts		
	Mortgage Offset Account	Car Budget Account	Retirement Account ¹
Available to:	Personal customers with a qualifying home loan ²	Personal customers	Retirees and Aged pensioners only
INTEREST			
Calculated daily	✓	✓	✓
Paid	Monthly	Monthly ³	Monthly
Fixed/Variable	Variable	x	Variable
Tiered/Stepped	x	x	Stepped
Bonus Interest	x	x	x
Payment method	Offset against your home loan interest	N/A ³	Credited to your Account
ACCOUNT FEATURES			
Minimum balance ⁴	Nil	Nil	Nil
Statement frequency	6-monthly	6-monthly	6-monthly
Statement delivery	eStatement or paper	eStatement or paper	eStatement or paper
Account keeping fee	x	x	x
Fees and charges apply ⁵	✓	✓	✓
Monthly fee free allowance available ⁵	Based on relationship portfolio value	✓	Based on relationship portfolio value
Optional line of credit facility available ⁶	x	x	✓
For specific terms refer to section(s)	17.3	17.4	N/A

✓ = Available x = Not available

¹ Only available to self-funded retirees and those in receipt of a Superannuation or Aged Pension or the Mature Aged Allowance.

² Refer to Mortgage Offset Account fact sheet for eligible loans.

³ No interest paid. Instead the account balance offsets the outstanding balance of a linked Car Loan up to a maximum of \$2,500.

⁴ Interest may not be paid/offset on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

⁵ Refer to the current Fees and Charges booklet for details.

⁶ Normal lending criteria, terms, conditions, fees and charges apply.

Product Comparison Table – Features

Transaction Accounts			
All-In-One Account	Cash Management Account	Wealth Accumulation Account	Community Account ⁴
Personal customers	All customers	Investors	Not-for-profit organisations
✓	✓	✓	✓
End of May and November	Monthly	Monthly	Monthly
Variable	Variable	Variable	Variable
x	Tiered	x	Tiered
x	x	x	x
Credited to your Account	Credited to your Account	Credited to your Account	Credited to your Account
Nil	\$1,000 to open	Nil	Nil
6-monthly	6-monthly	Monthly	6-monthly
eStatement or paper	eStatement or paper	eStatement or paper	eStatement or paper
x	x	x	x
✓	✓	✓	✓
Based on relationship portfolio value	✓	Based on relationship portfolio value	✓
Combined home loan & transaction account	x	Line of credit account	✓
N/A	N/A	N/A	N/A

✓ = Available x = Not available

Product Comparison Table – Access Products

	Transaction Accounts		
	Everyday Account	Access Savings Account	Purple Transactor Account
Card access¹			
Withdraw cash and make balance enquiries at any ATM in the world displaying the Visa symbol ²	✓	✓	✓
Pay for purchases using Visa Debit card in person (inc. with cashout) or over the phone or internet	✓	✓	✓
Pay for purchases (and cash withdrawals) using eftpos ³	✓	✓	✓
Deposit and withdraw cash using Bank@PostTM ³	✓	✓	✓
Electronic access¹			
Internet Banking ⁴	✓	✓	✓
Mobile Banking ⁴	✓	✓	✓
Telephone Banking	✓	✓	✓
Direct Debits	✓	✓	✓
Pay bills using BPAY	✓	✓	✓
Make Periodic Payments	✓	✓	✓
Make batch payments ⁵	x	x	x
Osko Payment and PayID	✓	✓	✓
round2save available	x	✓	✓
Cheques			
Personal Cheque book ⁶	x	✓	x
Corporate cheques	✓	✓	✓
Over the counter			
Deposit cash and cheques	✓	✓	✓
Withdraw cash	✓	✓	✓
Transfer funds to another account, to another financial institution or overseas	✓	✓	✓
Contact Centre			
Transfer funds to another account, to another financial institution or overseas	✓	✓	✓

¹ Card and electronic access is restricted for persons under 13 years old.

² There is a limit per day for cash withdrawals using a card and PIN.

³ Bank@Post is not available for business and high volume transactions.

⁴ Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

⁵ Batch payments is an Internet Banking service available to eligible Business Banking and Community Customers. Refer to Part C for further details.

⁶ A personal cheque facility is only available if you are at least 18 years old.

Product Comparison Table – Access Products

Transaction Accounts						
Mortgage Offset Account	Car Budget Account	Retirement Account	All-In-One Account	Cash Management Account	Wealth Accumulation Account	Community Account
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
x	x	x	x	✓	x	✓
✓	✓	✓	✓	✓	✓	✓
x	x	x	x	x	x	x
✓	x	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓

Product Comparison Table – Features

	Youth Savings Accounts		
	Junior Savers Club Account	BU Savings Account	Bonus Saver Youth Account
Available to:	Personal customers up to 12 years of age	Personal customers 13 to 17 years of age	Personal customers up to 17 years of age
INTEREST			
Calculated daily	✓	✓	✓
Paid	End of May each year	End of March, June, September & December	Monthly
Fixed/Variable	Variable	Variable	Variable
Tiered/Stepped	x	x	Tiered
Bonus Interest	x	x	✓
Payment method	Credited to your Account	Credited to your Account	Credited to your Account
ACCOUNT FEATURES			
Minimum balance ¹	Nil	Nil	Nil
Statement frequency	6-monthly	6-monthly	6-monthly
Statement delivery	eStatement or paper	eStatement or paper	eStatement or paper
Account keeping fee	x	x	x
Fees and charges apply ²	Most transactions fee free	Most transactions fee free	Most transactions fee free
Monthly fee allowance available ²	N/A	N/A	N/A
Optional line of credit facility available ³	x	x	x
For specific terms refer to section(s)	17.5	17.6	17.7

✓ = Available x = Not available

¹ Interest may not be paid on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

² Refer to the current Fees & Charges booklet for details.

³ Normal lending criteria, terms, conditions, fees and charges apply.

Product Comparison Table – Access Products

	Youth Savings Accounts		
	Junior Savers Club Account	BU Savings Account	Bonus Saver Youth Account ¹
Card access²			
Withdraw cash and make balance enquiries at any ATM in the world displaying the Visa symbol ³	✓	✓	✓
Pay for purchases (and cash withdrawals) using eftpos ³	✓	✓	✓
Deposit and withdraw cash using Bank@Post ⁴	✓	✓	✓
Pay for purchases using Visa Debit card in person (inc. with cashout) or over the phone or internet	✓	✓	✓
Electronic access²			
Internet Banking ⁵	✓	✓	✓
Mobile Banking ⁵	✓	✓	✓
Telephone Banking	✓	✓	✓
Direct Debits	✓	✓	✓
Pay bills using BPAY	✓	✓	✓
Make Periodic Payments	✓	✓	✓
Make batch payments ⁶	x	x	x
Osko Payment and PayID	✓	✓	✓
round2save available	x	✓	x
Cheques			
Personal Cheque book ⁷	x	x	x
Corporate cheques	✓	✓	✓
Over the counter			
Deposit cash and cheques	✓	✓	✓
Withdraw cash	✓	✓	✓
Transfer funds to another account, to another financial institution or overseas	✓	✓	✓
Contact Centre			
Transfer funds to another account, to another financial institution or overseas	✓	✓	✓

¹ Cards and automatic payments are not recommended access methods.

² Card and electronic access are restricted for persons under 13 years of age.

³ There is a limit per day for cash withdrawals using a card and PIN.

⁴ Bank@Post is not available for business and high volume transactions.

⁵ Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

⁶ Batch payments is an Internet Banking service available to eligible Business and Community Customers. Refer to Part C for further details.

⁷ A personal cheque facility is only available if you are at least 18 years old.

Product Comparison Table – Features

	Savings Accounts		
	Bonus Saver Account	monEsaver Internet Savings Account	Community Reward Account
Available to:	Personal customers	All customers	All customers
INTEREST			
Calculated daily	✓	✓	✓
Paid	Monthly	Monthly	Monthly
Fixed/Variable	Variable	Variable	Variable
Tiered/Stepped	Tiered	Tiered	Tiered
Bonus Interest	✓	x	x
Payment method	Credited to your Account	Credited to your Account	Credited to your Account
ACCOUNT FEATURES			
Minimum balance ¹	Nil	Nil	Nil
Statement frequency	6-monthly	6-monthly	6-monthly
Statement delivery	eStatement or paper	eStatement or paper	eStatement or paper
Account keeping fee	x	x	x
Fees and charges apply ²	✓	✓	✓
Monthly fee free allowance available ²	x	Internet, Mobile and Telephone Banking transfers and BPAY payments are free	x
Optional line of credit facility available ³	x	x	x
For specific terms refer to section(s)	17.7	N/A	17.8

✓ = Available x = Not available

¹ Interest may not be paid/offset on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

² Refer to the current Fees & Charges booklet for details.

³ Normal lending criteria, terms, conditions, fees and charges apply.

Product Comparison Table – Access Products

	Savings Accounts		
	Bonus Saver Account ¹	monEsaver Internet Savings Account ²	Community Reward Account
Card access³			
Withdraw cash and make balance enquiries at any ATM in the world displaying the Visa symbol ⁴	✓	x	x
Pay for purchases (and cash withdrawals) using eftpos ⁴	✓	x	x
Deposit and withdraw cash using Bank@Post ⁵	✓	x	x
Pay for purchases using Visa Debit card in person (inc. with cashout) or over the phone or internet	✓	x	x
Electronic access³			
Internet Banking ⁶	✓	✓	✓
Mobile Banking ⁶	✓	✓	✓
Telephone Banking	✓	✓	✓
Direct Debits	✓	x	x
Pay bills using BPAY	✓	✓	✓
Make Periodic Payments	✓	x	x
Make batch payments ⁷	x	✓	✓
Osko Payment and PayID	✓	✓	✓
round2save available	x	x	x
Cheques			
Personal Cheque book ⁸	x	x	x
Corporate cheques	✓	✓	✓
Over the counter			
Deposit cash and cheques	✓	✓	✓
Withdraw cash	✓	✓	✓
Transfer funds to another account or financial institution, or overseas	✓	✓	✓
Contact Centre			
Transfer funds to another account or financial institution, or overseas	✓	✓	✓

¹ Cards and automatic payments are not recommended access methods.

² Transaction fees apply for transactions other than transfers using Internet, Mobile or Telephone Banking.

³ Card and electronic access are restricted for persons under 13 years old.

⁴ There is a limit per day for cash withdrawals using a card and PIN.

⁵ Bank@Post is not available for business and high volume transactions.

⁶ Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

⁷ Batch payments is an Internet Banking service available to eligible Business Banking and Community Customers. Refer to Part C for further details.

⁸ A personal cheque facility is only available if you are at least 18 years old.

Product Comparison Table – Features

	Other Accounts & Investments		
	Christmas Club Account	Business Transaction Account	Business GST Payment Account
Available to:	Personal customers	Business customers ¹	Business customers ¹
INTEREST			
Calculated daily	✓	✓	✓
Paid	End of October each year	Monthly	Monthly
Fixed/Variable	Variable	Variable	Variable
Tiered/Stepped	x	Tiered	Tiered
Bonus Interest	x	x	x
Payment method	Credited to your Account	Credited to your Account	Credited to your Account
ACCOUNT FEATURES			
Minimum balance ²	Nil	Nil	Nil
Statement frequency	6-Monthly	Monthly	Monthly
Statement delivery	eStatement or paper	eStatement or paper	eStatement only
Account keeping fee	x	x	x
Fees and charges apply ³	✓	✓	✓
Monthly fee allowance available ³	Withdraw free between 1 November and 31 January ⁴	Based on Business Banking Portfolio Value	x
Optional line of credit facility available ⁵	x	✓	✓
For specific terms refer to section(s)	N/A	N/A	N/A

✓ = Available x = Not available

¹ Only available to a public or proprietary limited company, a partnership (limited or otherwise), a trustee of a formal trust, and individuals carrying on a business in their own name or a business name.

² Interest may not be paid/offset on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

³ Refer to the current Fees & Charges booklet for details.

⁴ Transaction fees apply between 1 February and 31 October.

⁵ Normal lending criteria, terms, conditions, fees and charges apply.

Product Comparison Table – Access Products

	Other Accounts		
	Christmas Club Account	Business Transaction Account	Business GST Payment Account ¹
Card access²			
Withdraw cash and make balance enquiries at any ATM in the world displaying the Visa symbol ³	x	✓	✓
Pay for purchases (and cash withdrawals) using eftpos ³	x	✓	✓
Deposit and withdraw cash using Bank@Post ⁴	x	x	x
Pay for purchases using Visa Debit card in person (inc. with cashout) or over the phone or internet	x	✓	✓
Electronic access¹			
Internet Banking ⁵	✓	✓	✓
Mobile Banking ⁵	✓	✓	✓
Telephone Banking	✓	✓	✓
Direct Debits	x	✓	✓
Pay bills using BPAY	x	✓	✓
Make Periodic Payments	x	✓	✓
Make batch payments ⁶	x	✓	✓
Osko Payment and PayID	✓	✓	✓
round2save available	x	x	x
Cheques			
Personal Cheque book ⁷	x	✓	✓
Corporate cheques	✓	✓	✓
Over the counter			
Deposit cash and cheques	✓	✓	✓
Withdraw cash	✓	✓	✓
Transfer funds to another account or financial institution, or overseas	✓	✓	✓
Contact Centre			
Transfer funds to another account or financial institution, or overseas	✓	✓	✓

¹ Cards and automatic payments are not recommended access methods.

² Card and electronic access are restricted for persons under 13 years of age.

³ There is a limit per day for cash withdrawals using a card and PIN.

⁴ Bank@Post is not available for business and high volume transactions.

⁵ Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

⁶ Batch payments is an Internet Banking service available to eligible Business Banking and Community Customers. Refer to Part C for further details.

⁷ A personal cheque facility is only available if you are at least 18 years old.

17 Specific Terms and Conditions for Savings Accounts

17.1 Access Savings Account

You can ask us for an Access Savings Account that does not pay interest. Your account will then be called a Non-Interest Access Savings Account.

17.2 Purple Transactor Account

- Registration for Internet Banking is a requirement of opening this account.
- Multiple Deposit Books are not available on this account.
- Card activation can be completed in Internet Banking or the Mobile Banking App only.

17.3 Mortgage Offset Account

A Mortgage Offset Account can only be linked to selected home or investment loans. You can find out which home and investment loans are eligible for mortgage offset by contacting us or referring to the Mortgage Offset Account information sheet.

17.3.1 Interest

If your Mortgage Offset Account is linked to an eligible home or investment loan account ('linked loan') and you maintain a minimum balance of \$500 in it, the interest that would otherwise be charged on the linked loan at the end of each month will be reduced by the offset amount.

We will calculate the offset amount by multiplying the balance of your Mortgage Offset Account or the unpaid balance of the linked loan (whichever is less) at the end of each day by the daily interest rate. The daily interest rate is the relevant annual interest rate on that day divided by 365.

If the balance in your Mortgage Offset Account is more than the linked loan account, the excess amount will not earn interest or an offset benefit.

If you do not have an eligible home or investment loan with us, your Mortgage Offset Account will become a Purple Transactor Account.

We may vary your loan contract to end an offset arrangement at any time by giving you 20 days written notice or immediately if you are in default under the loan contract.

17.4 Car Budget Account

The Car Budget Account provides an offset facility on eligible car loans. You can find out what car loans are eligible by contacting us.

You may only have one Car Budget Account linked to one loan account.

17.4.1 Interest

If your Car Budget Account is linked to an eligible car loan ('linked loan'), the interest that would otherwise be charged on the linked loan at the end of each month will be reduced by the offset amount.

We will calculate the offset amount by multiplying the balance of your Car Budget Account (up to the maximum offset limit of \$2,500) or the unpaid balance of the linked loan (whichever is less) at the end of each day by the daily interest rate. The daily interest rate is the relevant annual interest rate on that day divided by 365.

If the balance in the Car Budget Account is in excess of \$2,500 or if the balance is more than the linked loan account, the excess amount will not earn interest or an offset benefit.

When you payout and close your eligible car loan you can retain your Car Budget Account. However, no interest will be payable on the balance of the account.

We may vary your loan contract to end an offset arrangement at any time by giving you 20 days written notice or immediately if you are in default under the loan contract.

17.5 Junior Savers Club Accounts

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), guardian(s) or other adult associated with the child as trustee(s) for the child.

Once the child turns 13, subject to the membership class, the account will be automatically transferred into a BU Savings Account or Access Savings Account and some terms and conditions will change. We will notify you before any changes take effect.

17.6 BU Savings Accounts

A BU Savings Account is available to teenagers aged 13 to 17. The account can be opened in or transferred to their name provided they can register an acceptable signature.

Once you turn 18, the account will be automatically changed to a Purple Transactor Account and some terms and conditions will change. We will notify you before any changes take effect.

17.7 Bonus Saver Accounts

To qualify for monthly bonus interest on a Bonus Saver Account, you must:

- deposit at least \$20 during the month; and

- make no more than one withdrawal during the same month.

To qualify for monthly bonus interest on a Bonus Saver Youth Account, you must:

- deposit at least \$1 during the month; and
- make no more than one withdrawal during the same month.

17.8 Community Reward Accounts

The Community Reward Account supports eligible community and not-for-profit groups through the Community Bonus Payment, which is an annual donation made by us to participating organisations.

17.8.1 Linked Community Organisations

When you open a Community Reward Account, you must nominate a community organisation from the list of registered organisations available from us.

You can only nominate one community organisation per Community Reward Account.

If you choose to support more than one community organisation, you must open separate Community Reward Accounts for each community organisation you support.

17.8.2 Changing the Linked Community Organisation

You may choose to support a different community organisation at any time. If you choose to do this, the daily balance of the account is still attributed to the previous organisation for the period it was linked in that financial year. It is attributed to the new organisation from the date of the change.

17.8.3 Community Bonus Payment

Registered community organisations may be eligible to receive a Community Bonus Payment each year.

The Community Bonus Payment is calculated as at the end of 30 June by multiplying the Community Bonus Payment percentage by the average annual balance held in the Community Reward Accounts of all account holders who have nominated the same organisation.

The Community Bonus Payment percentage is based on the number of supporters a community organisation has at 30 June. We review the Community Bonus Payment percentage annually. You can find out the current Community Bonus Payment percentage by contacting us.

The average annual balance is the average of the daily balances in Community Reward Accounts at the end of each day for the 12 months ending on 30 June.

To receive a Community Bonus Payment, the average annual balance of a community organisation's supporters'

Community Reward Accounts as at 30 June must total a minimum of \$5,000. A Community Bonus Payment will not be paid if the balance is less than this. The minimum Community Bonus Payment we will make to a recipient organisation is \$50.

The Community Bonus Payment is paid to community organisations by the following August.

17.8.4 Default Recipient Organisation

Our default community organisation is the Beyond Bank Australia Foundation Ltd. Information on this organisation can be found by asking us or from our website.

If you do not nominate a registered community organisation at the time of opening an account, your Community Reward Account may be linked to our default recipient organisation or another registered organisation of our choosing. You can find out which organisation your account is linked to by contacting us.

At our discretion, we may deregister the organisation you have nominated as an eligible organisation. If we do this, we will link your account to our Default Recipient Organisation.

We will then advise you of this action and invite you to choose a new organisation from our current list of registered recipients.

18 Terms and Conditions for Term Deposits

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

The annual interest rate allocated to a Term Deposit is fixed for the term of the deposit and depends on the amount deposited, the deposit term, the frequency with which interest is paid, and the interest rates which we are offering at that time. These matters are agreed when your Term Deposit is made.

18.1 Features and Benefits

- Term Deposits are available for terms ranging between 3 months and 60 months.
- Minimum investments start from \$2,000.
- No monthly account fees apply.
- We will provide you with a statement of account every 6 months.

18.2 Interest

The annual interest rate allocated to a Term Deposit is fixed for the term of the deposit and depends on the amount deposited, the deposit term, the frequency with which interest is paid, and the interest rates which we are

offering at that time. These matters are agreed when your Term Deposit is made.

18.3 Interest Instructions

The interest on your Term Deposit may be:

- paid monthly, annually or at maturity; and
- paid into another account with us; or
- if your interest is payable at maturity, reinvested with the original Term Deposit amount for another term of your choice.

18.4 Maturity of a Term Deposit

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

Prior to maturity we will send you a renewal notice which:

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

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

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

If you notify us of your intention to withdraw, the Term Deposit funds will be transferred to another account with us on the date of maturity.

If you do not notify us of your intention to withdraw or reinvest prior to maturity, the Term Deposit (and any interest accrued but not paid) will be automatically reinvested for a further term of the same duration or the nearest available duration if a Term Deposit for the same duration is no longer available.

If you do not advise your instructions prior to maturity and we reinvest your Term Deposit for a further term, you will have a grace period of 7 calendar days, starting from the maturity date, to advise us of any alternative instructions you would like to make regarding your Term Deposit, without incurring a fee.

Changes you make during the grace period, such as changing the term or withdrawing funds, may result in a different applicable interest rate.

Any alternative instruction made during the grace period will take effect from the most recent maturity date so, if you choose to withdraw all or a portion of the funds from your Term Deposit during the grace period, no interest will be paid on this amount.

You may only make one change to your instructions during the grace period.

When an amount is reinvested for a further term following maturity, the new annual interest rate applying to the Term Deposit will depend upon the amount re-deposited, the new term, the frequency with which interest is paid and the interest rates which are applicable on that day.

Interest rates are subject to change. Therefore, the applicable interest rate may be different to the interest rate you received for the previous term or the interest rate stated on the renewal notice.

18.5 Alterations to a Term Deposit Prior to Maturity

18.5.1 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 prior to maturity or within the 7 day grace period immediately following maturity. These additional funds will only be added to the Term Deposit from the maturity date. If you want to deposit additional funds for a fixed period, prior to your existing Term Deposit maturing, you will need to open a new and entirely separate Term Deposit.

18.5.2 Withdrawing Funds From Your Term Deposit

You can withdraw the whole or part of the balance of a Term Deposit at maturity, or during the following 7 day grace period, without prior notice.

However, if you wish to withdraw the whole or part of the balance of a Term Deposit prior to maturity, you must give us 31 days' notice. If you do withdraw the whole or part of the balance early, a fee and reduction in your return on the amount withdrawn will be applied. Details of the reduction in return are set out in our Fees & Charges booklet.

No fee or 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 of interest until maturity if the contracted rate would have applied to this amount when it was initially deposited. If the remaining balance would have earned a lower rate of interest when it was originally deposited, that lower rate will apply to the remaining balance as from the date of the partial withdrawal.

18.5.3 Other Changes to Your Term Deposit

You cannot change the contracted term of your Term Deposit prior to the maturity of the deposit. However, you can make alterations to interest payment instructions (eg

change payment to another account) at any time prior to maturity by contacting us.

19 Interest Calculations

The rate of interest applicable to an account will vary depending on the account you select and, for some accounts, its deposit balance (tiered or stepped interest). With the exception of Term Deposits, the interest rate on an account is variable and will change from time to time.

Note – The type of interest rate applicable to your account and whether your account has tiered or stepped interest can be found in the Product Comparison Table – Features.

Note – You will need to include any amount of interest paid to you as income in your tax return.

Details of our current annual interest rates are in our Savings and Term Deposit or Business Banking Interest Rate Boards, which can be obtained by visiting our website or by contacting us.

Interest is only paid when the account is in credit.

Interest 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.

Note – Tiered and stepped interest rates allow you to receive a higher rate of interest as your funds grow from one tier to the next.

19.1 Tiered Interest Rates

Tiered interest rates enable you to receive a higher rate of interest on your entire account balance as your funds increase from one tier to the next. However, from time to time, some tiers may have the same interest rate. You should note that we may vary account terms to change the tiers.

If an account has tiered interest, the interest rate that applies to the whole balance of the account is directly linked to the balance of the account.

Note – Remember that interest is calculated on the daily closing balance. This means that, if your account has a tiered interest rate and your account balance fluctuates from day to day, so might the interest rate that applies.

19.2 Stepped Interest Rates

If an account has stepped interest rates, different interest rates apply to different parts of your account balance. You receive a certain rate of interest on that part of your account balance that falls into a particular band of amounts. For example, the interest paid on the part of

your account balance between \$10,000 and \$20,000 may be different to the interest paid on the balance up to \$9,999. From time to time, some steps may have the same interest rate. You should note that we may vary account terms to change the steps.

If an account has a stepped interest rate, interest is calculated by multiplying that part of the account balance that falls into a particular band by the daily interest rate applying to that band, and then adding together the interest payable in each band.

19.3 Bonus Interest

Bonus interest rates enable you to receive a higher rate of interest on your account balance in a particular month if you have met the qualifying criteria. You should note that we may vary account terms to change the qualifying criteria.

Note – Accounts which earn bonus interest can be found in the Product Comparison Table – Features.

If, in a particular month, you:

- qualify for bonus interest, interest for that month will be calculated at a bonus annual interest rate which is tiered;
- do not qualify for bonus interest, interest for that month will be calculated at a base annual interest rate on the whole account balance.

If you close the account during the month, no bonus interest is payable for that particular month or part thereof.

20 Account Statements

Account statements provide a record of all transactions made on your Account for the statement period. Account statements may be provided electronically as an eStatement or by paper.

The statement frequency and available methods of statement delivery for your Account are specified in the Product Comparison Table – Features.

You may request more frequent Account statements or a copy of an Account statement at any time. A fee may apply to this service as specified in the Fees and Charges booklet.

If the Product Comparison Table – Features indicates that your Account is eligible to receive statements by eStatement only, then you must register for Internet Banking. In addition, you agree that we will provide you with Account statements as eStatements only, and that you may not elect to receive a paper statement unless we are required to give you a paper statement by law, and it is a condition of the Account that you also consent to receive eStatements for any credit products you have with

us. If the Product Comparison Table – Features indicates that paper or eStatements are available then, subject to any applicable legal requirements, we may give you Account statements either as eStatements (if you are registered for Internet Banking) or as paper statements, at our discretion. See section 31.7.2 for more information about eStatements.

You must tell us in a timely manner if there are any errors, discrepancies or unauthorised transactions on your Account.

20.1 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 a transaction, including EFT Transactions and purchases at a Visa Merchant.

When you receive your account statement you should confirm that all entries have been authorised by you or your signatories. Any discrepancies should be notified to us immediately.

21 Overdrawn Accounts

An account which does not have a line of credit attached must remain in credit at all times.

You agree that an Access Product will not be used to:

- overdraw any of your Account(s); or
- exceed the unused portion of your line of credit under any pre-arranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).

If you overdraw your Account or exceed your line of credit limit without prior arrangement we may:

- dishonour any payment instruction given;
- honour the payment, at our discretion;
- transfer funds which are standing to your credit in another of your Accounts to repay the overdrawn amount; or
- charge you a fee, including a dishonour fee or overdrawn account fee, as advised to you from time to time – see our Fees & Charges booklet.

If we honour the payment you must arrange for the amount owing to be repaid immediately.

Funds may also be transferred from one of your Accounts 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 reserve the right to combine your Accounts if we consider this to be the most appropriate course of action to minimise credit risk.

22 Accounts with Line of Credit Limits

You can apply for a line of credit facility, provided you are 18 years of age or older, by contacting us.

The terms and conditions, fees and charges applying to a linked line of credit facility are set out in our loan contract.

Any available credit on a line of credit facility may be susceptible to fraud. You can restrict the amount of your available credit that can be accessed by card or other electronic means by contacting us. For joint accounts, we will restrict the amount of 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 instructions at any time but are encouraged to leave some leeway in your available credit to ensure that regular payments (Direct Debits, Personal Cheques, etc) are not inadvertently dishonoured.

23 Dormant Accounts and Unclaimed Monies

Your account may be deemed to be dormant if you have not made any deposits or withdrawals during a continuous 24-month period. If this occurs, we may:

- send you advice about how you can reactivate your account or give you the option of closing your account; and/or
- charge a dormant account fee.

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.

If the balance in the dormant account is less than \$500, the account may be closed.

If the balance in the dormant account is more than \$500, and you have not made any deposits or withdrawals during a continuous 84-month (7-year) period, the account may be closed and the proceeds transferred to the Australian Securities and Investment Commission unclaimed money fund.

24 Changing Details on Your Account

If you change your personal information (eg change your address details) or choose to revoke the authority of any signatory, appoint a new signatory or add a temporary restriction, you must give us written notice of the change or phone 13 25 85.

You can provide a written notice by sending us a letter, a facsimile (refer section 1 for our contact details), a 'secure message' from Internet Banking, or by providing written instructions in person at a branch. Alternatively, you can make certain changes to your Account yourself within the 'My Details' menu in Internet Banking, including changing

your address and contact details (Secure SMS or Token registration required).

Any written instructions must be signed according to the signing authority of the account. For example, if the signing authority of an account is 'two to sign', two signatories must sign the written notice. Instructions provided via telephone will require a Verification Code. Some changes to your personal information can also be made in Internet Banking using your Internet Banking login and Secure SMS or Security Token.

You must notify us promptly of any change to your name or address for the mailing of any notifications and statements which we are required to send to you.

25 Closing Accounts and Memberships

If you wish to close an account, you may request this in writing or by completing a form available at any branch. If you do not have at least one active account or loan account with us, your membership may be terminated.

To close a joint account, one or more joint account holders may be required to authorise the account closure, depending on the signing authority of the account. If the signing authority of the account is 'any one to sign' then only one joint account holder is required to authorise closure of the account. However, if the signing authority of the account is 'two [or more] to sign' then two [or more] joint account holders are required to authorise the closure of the account. At our discretion, we may require all joint account owners to authorise the closure of the account.

If you have a credit limit attached to an account, the account cannot be closed until your liability for any draw down of the credit limit, including any interest payable, is repaid.

If you have a Personal Cheque book on the account you wish to close, before doing so you must 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.

We may, at any time, close any of your Accounts by giving you 20 days written notice. The notice does not have to specify the reasons for the closure.

Additionally, we may restrict access to, or close any of your Accounts at any time, without providing notice to you:

- for security reasons;
- if we consider your or any signatory's use of the Account is objectionable or inappropriate;
- if you have insufficient funds in your Account;
- if the Account becomes dormant; or
- if you breach these terms and conditions.

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

If your membership is terminated, you must:

- return any unused cheques;
- return all cards used to access the account;
- cancel any Direct Debit authorities;
- cancel any regular Visa deductions or subscriptions;
- ensure that all joint account holders have signed the request for termination if the membership is joint;
- make alternative arrangements for any insurance payments;
- make alternative arrangements for Term Deposit interest being transferred from another membership.

All Periodic Payment authorities will be cancelled automatically.

The request will be processed within 7 days.

After all transactions have been processed, we will:

- 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).

You will continue to be liable to us for the value of any transaction authorised by you or your signatories, but processed after you have closed your Linked Account(s) or after you have closed all accounts you have with us.

PART C – ACCESSING YOUR ACCOUNT

26 Transaction, Withdrawal and Account Balance Limits

We may at our discretion set and vary limits (maximum and minimum) for withdrawals, Access Products, each transaction using an Access Product, cumulative transactions using an Access Product, Account balances and aggregate Account balance.

Without limiting the above, we may set dollar limits for:

- cash withdrawals;
- Internet, Mobile and Telephone Banking transfers and batch payments; and
- BPAY.

The following standard transaction limits apply to our accounts and Access Products:

	Limit per day
Cash withdrawals over the counter at one or more branches without prior arrangement	\$3,000
Withdrawals, purchases and eftpos transactions using a card at ATMs, Bank@Post, eftpos or any other electronic terminal	\$1,500
Daily Visa authorisation limit for Visa Merchant purchases (exc. Visa purchases with cashout)	\$10,000
Daily limit for contactless transactions	
Standard limit:	\$1,200
Youth (13–15 year olds) limit:	\$1,000
Encashment of a cheque at a branch made payable to 'cash' and given to a third party who is also a customer of ours	\$3,000
Encashment of a cheque at a branch made payable to 'cash' and given to a third party who is <i>not</i> a customer of ours	\$1,000
BPAY transactions	\$10,000
Transfers to another financial institution using Internet or Mobile Banking	\$5,000
Transfers to another financial institution using Telephone Banking	\$1,000
Transfers between accounts with us and addressing by PayID	\$5,000
Transfers between accounts with us and addressing by BSB and account number	\$5,000
Aggregate Account balance of all your Accounts (deposit and/or loan)	\$30,000,000

Prior arrangements may be made to withdraw greater than the limit above at a branch.

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

27 Over the Counter Services

27.1 Deposits

You may make deposits into accounts held with us:

	Cash	Cheques
at any branch via a teller	✓	✓
via Bank@Post (designated Australia Post outlets) using your card and PIN ¹	✓	✓

✓ = Available x = Not available

¹ Australia Post imposes limits on the amount of cash or cheques they will accept and you cannot use your card at a Bank@Post outlet in relation to a business account.

You may also make electronic credits such as salary credits, Centrelink payments and dividend cheques into accounts held with us, and Quick Debits from accounts you have at other financial institutions.

Under Federal law, we must complete a 'Threshold Transaction Report' for all cash deposits of \$A10,000 or more.

27.1.1 Cheques

Cheques deposited must be cleared before funds are available to you. The usual clearance period is four business days but longer periods may apply if you use Bank@Post which takes up to seven business days. Overseas cheques will clear after 28 calendar days but, if lodged for 'collection', clearance can take up to six weeks.

Cheques payable to a third party or to us may not be accepted to your Account unless they are endorsed or verified. To endorse a cheque to a third party you must write the name of the person to whom the cheque is being endorsed, the reason for the endorsement and your signature on the back of the cheque. If the cheque is made payable to two or more persons, all persons to whom the cheque is made payable must sign the back of the cheque in order for it to be endorsed to a third party. 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.

Cheques that have been altered must bear the full signature of the drawer next to the alteration. Cheques with initialled alterations or with alterations that are not signed by the drawer will not be accepted to your Account.

27.1.2 Salary Cheques

If you receive regular salary cheques, you can ask for these to be deposited, without being subject to clearance periods.

To qualify, you will need to provide us with written confirmation from your employer that the cheque represents a regular salary payment. Then, if the first salary cheque deposited (the normal clearance period applies) is cleared satisfactorily, we may allow you to immediately draw on future salary cheque deposits.

We may withdraw this privilege at any time without notice.

If you withdraw or transfer funds prior to a salary cheque being cleared and it is later dishonoured, 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.

27.2 Making Withdrawals

You may withdraw funds from accounts held with us:

	Cash	Corporate cheque
at any branch via a teller	✓	✓
via Bank@Post (designated Australia Post outlets) using your card and PIN ¹	✓	x

✓ = Available x = Not available

¹ Australia Post imposes limits on the amount of cash withdrawals and you cannot use your card at a Bank@Post outlet in relation to a business account.

Depending on the type of account you have, you may also make withdrawals using cards or other electronic access methods.

Funds held in accounts with us are 'at call' and available for you to withdraw or transfer at anytime unless:

- otherwise indicated in this Product Guide; or
- cheque proceeds are still subject to clearance days.

Under Federal law, we must complete a 'Threshold Transaction Report' for all cash withdrawals of \$A10,000 or more.

27.2.1 Over the Counter

You will need to produce your card for identification purposes. We may also ask you for alternative identification, such as a driver's licence, to verify your identity.

You may also give written and signed permission for another person who is not a signatory to withdraw funds from your account. This person will need to produce suitable identification before the transaction can be processed. We may refuse to process a transaction if we decide it is necessary to contact you to confirm the legitimacy of the authorisation and are unable to do so.

27.3 Transfers

You may make transfers between accounts or from an account to a loan account at a branch.

If it is a two or more to sign account, all required signatures will be needed to conduct the transfer.

You can also transfer funds using:

- Telephone Banking;
- Internet Banking;
- Mobile Banking; or
- any Beyond Bank ATM (within the same membership only).

28 Access Products

Access Products allow you to withdraw funds and make payments from your Account. They include the following services offered by us:

- Cards (Visa Debit card and rediCARD)
- Automatic payments (Direct Debits, Periodic Payments and Quick Debits)
- Telephone Banking (Account Information Line and via phone 13 25 85)
- Internet Banking
- Mobile Banking
- TEXT ME! – SMS Banking Service
- Personal Cheque Facility.

28.1 Obtaining an Access Product

You may apply for an Access Product in accordance with these terms and conditions.

28.2 Cancelling Access Products

You may cancel or suspend your or any signatory's access to an Access Product at any time by contacting us. You can cancel some Access Products in Internet Banking.

We may cancel an Access Product, or your or any signatory's access to an Access Product, at any time without providing notice to you:

- for security reasons;
- if we consider your or any signatory's use of the Access Product is objectionable or inappropriate;
- if you have insufficient funds in your account;
- if the Access Product becomes inactive; or
- if you breach these terms and conditions.

We may, at any time, cancel an Access Product, or your or any signatory's access to an Access Product, for any other reason by giving you 20 days written notice. The notice does not have to specify the reasons for the cancellation.

Your or any signatory's access to an Access Product will be terminated when:

- we notify you that your access has been cancelled or your account with us has been closed;
- you close the last of your accounts with us;
- you cease to be our customer; or
- you alter the authorities governing the use of your account or accounts (unless we agree otherwise).

You will be liable for any transactions made by you or any signatory using an Access Product before the Access Product is cancelled that are not posted to your Account until after cancellation of the Access Product.

28.2.1 Cancelled Cards

A card always remains our property.

If you or we cancel a card issued to you, any card issued to any signatory will also be cancelled.

If you or we cancel a card, you must immediately return to us all cards issued to you and any signatories. We can demand a card's return including by capture of the card at any EFT Terminal.

You must not use the card or allow any signatory to use the card after the card has been cancelled. 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.

You must also return to us your card and any card issued to a signatory when:

- you close your Linked Account(s);
- you cease to be a customer of the Bank; or
- you alter the authorities governing the use of your Linked Account(s) (unless we agree otherwise).

28.2.2 Cancelled Personal Cheque Facility

If a Personal Cheque facility is cancelled, you must immediately return to us all unused cheques issued to you and any signatory.

29 Cards

This section applies if you or any signatory have been issued with, or requested, a rediCARD or a Visa Debit card to access your Linked Account(s). The following table lists the accounts that can be accessed using a card.

	Visa Debit	rediCARD
Everyday Account	✓	✓
Access Savings Account	✓	✓
Purple Transactor Account	✓	x
Retirement Account	✓	✓
All-In-One Account	✓	✓
Mortgage Offset Account	✓	✓
Car Budget Account	✓	x
monEsaver Internet Savings Account	x	x
Christmas Club Account	x	x
Community Account	✓	✓
BU Savings Account	✓	✓
Community Reward Account	x	x
Junior Savers Club Account	✓ ¹	✓ ¹
Bonus Saver Account	x	x
Bonus Saver Youth Account	x	x
Double Interest Saver Account	x	x
Cash Management Account	✓	✓

	Visa Debit	rediCARD
Wealth Accumulation Account	x	x
Business Transaction Accounts	✓	✓
Business GST Accounts	x	x
Term Deposits	x	x

✓ = Available x = Not available

Note: Visa Debit cards are issued by us. 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 which is the principal member of Visa Debit International under which we can provide you with the Visa Debit card.

¹ Conditions apply see section 29.2.

29.1 Features and Benefits

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

	Visa Debit	rediCARD
Purchases (and cash withdrawals ¹) at retail outlets within Australia that display the eftpos logo such as supermarkets and petrol stations	✓	✓
Purchases from any Merchant displaying the Visa logo, both in Australia and overseas	✓	x
Purchases and bill payments via the internet, mail or telephone	✓	x
Withdrawing cash from ATMs within Australia displaying the Visa logo	✓	✓
Obtaining your Linked Account balance from ATMs within Australia displaying the Visa logo	✓	✓
Withdrawing cash from overseas ATMs displaying the Visa/Plus logo	✓	✓
Obtaining your Linked Account balance from overseas ATMs displaying the Visa/Plus logo	✓	✓
Cash advances at financial institutions, either within Australia or overseas	✓	x
Transferring funds between accounts at any Beyond Bank ATM	✓	✓
Deposits and withdrawals at Australia Post outlets displaying the Bank@Post symbol ²	✓	✓
Identification purposes when you withdraw or deposit funds at our branches	✓	✓
Enable round2save ³	✓	x

✓ = Available x = Not available

¹ This service is not available at all retail outlets. Limits may be imposed.

² You must have a card and PIN linked to your Account to use Bank@Post. You cannot use your card at a Bank@Post outlet in relation to a Business account.

³ Conditions apply, see section 31.5.

29.2 Obtaining a Card

You must be 13 years of age or older to apply for a Visa Debit card. Customers who are not eligible for a Visa debit card may be eligible for a rediCARD to access funds in Linked Account(s).

Upon acceptance of your card application, a four digit PIN will be posted to you and your card will be issued. The PIN is required when completing electronic banking transactions. You may change your PIN during business hours at any branch, via Internet Banking or Mobile Banking or at any Beyond Bank ATM. The new PIN must contain a minimum of four digits and a maximum of six digits.

You must activate your card via Internet Banking or Mobile Banking, by phoning 13 25 85 or at any branch. You may be required to provide identification in order to complete the activation of your card.

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 branches for over the counter deposits, withdrawals and transfers. You will not be able to use it for electronic transactions such as ATM, eftpos and Bank@Post.

29.3 Additional Cards

You may authorise us, if we agree, to issue a card to each signatory provided each person complies with the Visa Debit criteria as set out above. If we issue a card we will also issue a PIN.

You will be liable for all transactions carried out by your signatory on the card.

Your signatory's use of the card and PIN is governed by these terms and conditions.

You must ensure that each Signatory protects their card and PIN in the same way as these terms and conditions require you to protect your card and PIN.

29.4 Security Risks

Unless the proper precautions are taken, there are risks that your card may be lost, stolen or used without your permission. You can update the status of your card to Lost or Stolen within Internet Banking or Mobile Banking.

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 card. You should read these terms and conditions to understand your liability as a result of unauthorised use of the card

and ways by which you can minimise the risk of a security breach.

Guidelines for Ensuring the Security of your Card and PIN

You should follow these guidelines to protect against unauthorised use of your card and PIN. These guidelines are 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 these terms and conditions and the ePayments Code.

- Sign the card as soon as you receive it;
- Keep the card in a safe place;
- If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name;
- Never write the PIN on the card;
- Never write the PIN on anything which is kept with or near the card;
- Never lend the card to anybody;
- Never tell or show the PIN to another person;
- Use care to prevent anyone seeing the card number and PIN being entered at Electronic Equipment;
- Keep a record of the card number and the relevant Card Hotline telephone number for your area with your usual list of emergency telephone numbers;
- Immediately report the loss, theft or unauthorised use of the card to us or to the Card Hotline;
- Examine your account statement immediately upon receiving it to identify and report, as soon as possible, any instances where the card has been used without your authority; and
- Immediately notify us of any change of address.

29.4.1 Signing the Card

You must sign your card immediately upon receiving it as a means of preventing fraudulent or unauthorised use of your card.

You must ensure that any signatory signs any card issued to them immediately upon receiving it.

29.4.2 Protecting the PIN

We provide a PIN to use the card with certain Electronic Equipment. You and any signatories agree:

- To protect this PIN as a means of preventing fraudulent or unauthorised use of the card.
- Not to tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- If you change the PIN, not to 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.

- Not to record the PIN on the card or keep a record of the PIN on anything which is kept with or near the card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

29.5 Using the Card

The card may only be used to perform transactions on your Linked Account(s).

We will advise you from time to time:

- which accounts, including any credit facility, you may link to the card;
- which EFT Transactions may be performed using the card; and
- which EFT Terminals of other financial institutions may be used.

Transactions will not necessarily be processed to your Linked Account on the same day.

29.5.1 Authorisations

You acknowledge and agree that:

- we have the right to deny authorisation for any EFT Transaction for any reason; and
- 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.

29.5.2 Withdrawals

We will debit your Linked Account(s) with the value of all:

- withdrawal EFT Transactions; and
- sales and cash advance transactions arising from the use of the Visa Debit card (including all mail or telephone orders placed by quoting the Visa Debit card number).

29.5.3 Using the Card Outside Australia

All transactions made overseas on the card will be converted into Australian currency by Visa Worldwide, 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).

All transactions made overseas on the card are subject to a currency conversion fee payable to Cuscal as the principal member of Visa Worldwide. The amount of this fee is detailed in our Fees & Charges booklet.

Some overseas Merchants and EFT Terminals charge a surcharge for making EFT Transactions. Surcharges may also be charged for ATM transactions by ATM operators. Once you have confirmed a transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

Some overseas Merchants and EFT Terminals allow the cardholder the option of converting the value of the transaction into Australian dollars at the point of sale (also known as Dynamic Currency Conversion). Once you have confirmed the transaction, you will not be able to dispute the exchange rate applied.

Before travelling overseas, you or any signatory should contact us to obtain the relevant Card Hotline number for your country of destination. You should use the hotline in the event of loss, theft or unauthorised use of the card or PIN.

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.

29.5.4 Using Your Card at an ATM

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. ATMs that don't have the capacity to capture cards will instead freeze your card's access to your Linked Account(s) for a period of 24 hours from the last unsuccessful attempt.

Ensure you remove your card from the ATM at the completion of your transaction. Failure to take appropriate care with your card could leave you liable for any unauthorised transactions.

29.5.5 Using Your Card at a Merchant Terminal

At many retailers, you can use your card at a Merchant Terminal to make a purchase and your money will be drawn directly from your Linked Account.

If you are using a rediCARD, you will need to select 'Savings' on the Merchant terminal and will need to input your PIN before you are able to complete the transaction. This is an eftpos purchase and your money is debited from your account immediately.

If you are using a Visa Debit card, you can select either 'Savings' or 'Credit'. If you select 'Savings' it will be an eftpos transaction. Alternatively you can select 'Credit' on the keypad (where this is available). This is a Visa purchase. Depending on the transaction amount, you may or may not be required to enter your PIN.

Some retailers may allow you to include 'cash out' when you select 'Credit' or 'Savings' and input your PIN. Some retailers may charge you a fee for this service.

29.5.6 Using Your Card for Contactless Payments

If you have been issued with a Visa card, you can make Contactless Payments without swiping or inserting your card or entering a PIN (dependent on the value). You will just need to hold your Visa card in close proximity to the contactless reader until the transaction has been confirmed as approved, which generally takes a few seconds. Contactless Payments using the contactless functionality can only be made at a participating Merchant Terminal. A Contactless Payment may be processed as either an eftpos transaction or Visa purchase. This is at the discretion of the Merchant. Transaction limits do apply and, if you exceed these limits, you will still need to enter a PIN.

29.6 Regular Payments

A Regular Payment is an agreement between you and a Merchant by which you use your Visa Debit card details to authorise the Merchant to bill your Linked Account at intervals agreed by you (eg monthly or quarterly) to make recurring or instalment payments such as paying your monthly gym membership fee or purchasing a new television by instalment payments. The amount may differ or be the same for each payment.

29.6.1 Your Responsibilities and Obligations

You should keep a record of all regular payment arrangements you have established.

To change or cancel any regular payment arrangement, you should contact the Merchant at least 15 days prior to the next scheduled payment. Until you attempt to cancel the arrangement we must accept the Merchant's transaction.

To ensure your regular payment arrangements continue, you must notify the Merchant if your:

- Card details change (a change of card number or expiry date); or
- Card is cancelled.

If you fail to change your arrangement, we may not be able to honour the payment or the Merchant may stop providing the goods or services.

You should keep a copy of any change or cancellation request letter you send to the Merchant. Should the Merchant fail to act in accordance with these instructions or fail to comply with your request in a timely manner, you may have rights to a dispute.

Templates for recording your regular payment arrangements and changing your account details with a Merchant are available from the Australian Payments

Network Limited website, www.auspaynet.com.au. There is also a set of FAQs available for your reference.

29.6.2 Your Rights to Dispute

Any issues with your regular payments, including the failure of the Merchant to act on a change in account details advice, should be taken up directly with the Merchant. If you require further assistance to resolve an issue between yourself and a Merchant, contact us for more information or visit www.auspaynet.com.au.

29.7 Renewal of the Card

Unless you are in breach of these terms and conditions or we deem otherwise for the security of the EFT System or individual accounts, we will automatically provide you and your signatories with a replacement card before the expiry date of the current card or additional card.

You must not use the card or allow signatories to use the card before the valid date or after the expiration date shown on the face of the card.

If you do not wish to receive a replacement card, either for yourself or any signatory, you must notify us before the expiration date of the current card. You must give us reasonable time beforehand to arrange cancellation of the issue of a replacement card.

29.8 Notifying Loss, Theft or Unauthorised Use of the Card or PIN

If you, or any signatory, believe your card has been misused, lost or stolen or the PIN has become known to someone else, you or any signatory must immediately contact us or the Card Hotline.

We or the Card Hotline will acknowledge the notification by giving you a reference number. Please retain this number as evidence of the date and time of contacting us or the Card Hotline.

When contacting the Card Hotline, you or any signatory should also confirm the loss or theft as soon as possible by contacting us.

If the 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 Card Hotline was 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.

If the loss, theft or misuse, of a card occurs outside Australia, you or any signatory must notify an organisation displaying the Visa sign and also then confirm the loss, theft or misuse of the card:

- with us by telephone or priority paid mail as soon as possible; or
- by phoning the Card Hotline number for the country you are in, which you must obtain from us prior to your departure.

Emergency contact numbers can be found on our website or at the front of these terms and conditions.

You can update the status of your card to Lost or Stolen within Internet Banking or Mobile Banking.

29.9 Exclusions of Warranties and Representations

We do not warrant that Merchants or EFT Terminals displaying rediCARD, Visa or eftpos signs or promotional material will accept the card.

We do not accept any responsibility should a Merchant, Bank, EFT Terminal or other institution displaying rediCARD, Visa or eftpos signs or promotional material, refuse to accept or honour the card.

We are not responsible for any defects in the goods and services acquired by you through the use of the 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.

30 Automatic Payments – Periodic Payments, Direct Debits and Quick Debits

This section applies if you or any signatory have arranged an automatic payment on your account. The following table lists the accounts which allow automatic payments.

	Periodic Payments	Direct Debits	Quick Debits
Everyday Account	✓	✓	x
Access Savings Account	✓	✓	x
Purple Transactor Account	✓	✓	x
Retirement Account	✓	✓	x
All-In-One Account	✓	✓	x
Mortgage Offset Account	✓	✓	x
Car Budget Account	✓	✓	x
monEsaver Internet Savings Account	x	x	x
Christmas Club Account	x	x	x
Community Account	✓	✓	✓
BU Savings Account	✓	✓	x
Community Reward Account	x	x	x
Junior Savers Club Account	✓	✓	x
Bonus Saver Account	Not recommended		
Bonus Saver Youth Account	Not recommended		
Double Interest Saver Account	Not recommended		

	Periodic Payments	Direct Debits	Quick Debits
Cash Management Account	✓	✓	✓
Wealth Accumulation Account	✓	✓	x
Business Transaction Account	✓	✓	x
Business GST Account	x	x	x
Term Deposits	x	x	x

✓ = Available x = Not available

Note: Quick Debits are not available on accounts held by non-personal customers.

30.1 Features and Benefits

Automatic payments enable you to have your regular payments, such as bills, insurance or loan repayments debited from your account on a regular basis.

Periodic Payments allow us to debit your account with a pre-arranged amount and send it to another account or to a third party. You can arrange this by contacting us.

Direct Debits allow a third party to debit your account directly on a regular basis. They are ideal for paying bills that can change regularly. You can arrange this by contacting the third party.

Quick debits allow us to debit your account at another financial institution and pay your account with us. This is ideal for regular savings or making loan payments with us. You can arrange this by contacting us.

30.2 Periodic Payments – Insufficient Funds

In the event of insufficient funds being 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.

30.3 Stopping or Altering a Periodic Payment

You can stop or alter the amount or payment date of a Periodic Payment by contacting us (you will need to provide identification) or via Internet Banking. You must provide the following details of the payment to be stopped:

- payee;
- amount of the Periodic Payment; and
- the date from which you want the payment to be stopped.

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

We may cancel a Periodic Payment authority in the event of five rejections due to insufficient funds.

30.4 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 may be charged to you if we do transfer funds to enable payment of the Direct Debit.

30.5 Posting, Altering and Cancelling a Direct Debit

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 do so before organising a Direct Debit. The posting priority may result in the payment not debiting your preferred savings account, and may also result in the payment debiting a joint account. We will be able to change the Direct Debit to another savings account or cancel the Direct Debit as directed by you in the future.

If you have quoted your account number to the third party:

- your payment will debit this nominated account;
- we will not be able to change the Direct Debit to another savings account; and;
- you will need to contact the third party to change the account to which the Direct Debit is processed.

You can cancel any Direct Debit at any time by advising us. However, to prevent the third party from attempting to continue to debit your account, you should also notify them of your request to cancel the Direct Debit.

If you tell us you wish to cancel only one of multiple payment arrangements associated with a single Direct Debit, we will advise you to establish a new facility for the payment arrangements you wish to maintain.

Cancellations to Direct Debits must be advised to us (or directly to the third party) before the next due date of the Direct Debit. Cancellations to Direct Debits received on the same day a Direct Debit is scheduled will not take effect until the next business day.

30.6 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:

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

30.7 Posting, Stopping or Altering a Quick Debit

The debit limit per Quick Debit 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.

You can stop or alter the amount or payment date of a Quick Debit by contacting us (you will need to provide identification). Cancellations and alterations must be advised before the next due date.

31 Internet, Mobile and Telephone Banking

This section applies if you have registered for Internet, Mobile or Telephone Banking. The following table lists the accounts which can be accessed using these methods.

	Internet and Mobile Banking	Telephone Banking
Everyday Account	✓	✓
Access Savings Account	✓	✓
Purple Transactor Account	✓	✓
Retirement Account	✓	✓
All-In-One Account	✓	✓
Mortgage Offset Account	✓	✓
Car Budget Account	✓	✓
monEsaver Internet Savings Account	✓	✓
Christmas Club Account	✓	✓
Community Account	✓	✓
BU Savings Account	✓	✓
Community Reward Account	✓	✓
Junior Savers Club Account	✓	✓
Bonus Saver Account	✓	✓
Bonus Saver Youth Account	✓	✓
Double Interest Saver Account	✓	✓
Cash Management Account	✓	✓
Wealth Accumulation Account	✓	✓
Business Transaction Account	✓	✓

	Internet and Mobile Banking	Telephone Banking
Business GST Account	✓	✓
Term Deposits	View Only	View Only

✓ = Available x = Not available

View only access has limited functionality. For example, you will not be able to transfer funds between accounts, to other financial institutions or use BPAY.

Telephone Banking access on accounts requiring more than one account holder or signatory to sign is restricted to View Only.

Internet and Mobile Banking will be limited to 'view only' access if your account signing authority is 'two [or more] to sign'.

31.1 Features and Benefits

Internet, Mobile and Telephone Banking provide you with access to your accounts over the internet or by phone.

Telephone Banking is available in two ways. You can call:

- the Account Information Line on 13 14 02 and use your telephone keypad to electronically conduct transactions or account enquiries on accounts you are authorised to operate; or
- 13 25 85 and verbally instruct us to conduct transactions, authorisations or account enquiries on those accounts you are authorised to operate.

Internet Banking is available through our website.

Mobile Banking allows you to access your accounts using your compatible smartphone or tablet.

By using Internet, Mobile or Telephone Banking you can:

	Internet Banking	Mobile Banking	Telephone Banking
Check account balances	✓	✓	✓
Transfer money between accounts with us	✓	✓	✓
Transfer funds to an account at another financial institution	✓	✓	x
Schedule once-off or regular transfers in advance	✓	✓	x
Transfer funds to an account at a different financial institution in another country	✓	✓	x
Pay your bills via BPAY	✓	✓	✓
Receive bills via BPAY View	✓	x	x
Maintain regular transfers and Periodic Payments	✓	✓	x

	Internet Banking	Mobile Banking	Telephone Banking
Batch transactions for Business Banking and Community Customers	✓	x	x
Check your transaction history or interest details	✓	✓	✓
Get and view eStatements	✓	✓	x
Loan redraw	✓	✓	x
Apply for a loan and receive loan documents	✓	x	x
Activate your card	✓	✓	x
Update card status	✓	✓	x
Register for or alter SMS – TEXT ME!	✓	x	x
Register for and manage Push Notification Alerts	x	✓	x
Register for email alerts	✓	✓	x
Register for Secure SMS	✓	x	x
Open new Accounts	✓	✓	x
Maintain your Internet Banking preferences	✓	x	x
Change your personal contact details or Password	✓	✓	✓
Change your Mobile Banking PIN or manage the device	x	✓	x
Send and receive secure messages	✓	✓	x
Register/deregister or synchronise token	✓	x	x
Maintain transaction limits	✓	✓	x
Enable round2save	x	✓	x

✓ = Available x = Not available

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31.2 Obtaining Access

You can apply for access to Internet, Mobile or Telephone Banking by completing an application (which is available from us) and providing sufficient identification. Approval is at our discretion.

Mobile Banking is available to any customer with access to Internet Banking.

31.3 Access Codes

To use Internet or Telephone Banking you need an Access Code. A default Access Code will be issued to you when we accept your registration for the service. You should change the default Access Code when you access the service for the first time.

To use Mobile Banking you will need to download an iPhone, iPad or Android App and use a PIN. The first time

you open the App and enter Mobile Banking you will be asked to:

- enter your membership number and Internet Banking Access Code;
- register a unique 4-digit PIN; and
- give your device a name.

Then you only need to use your PIN when logging into Mobile Banking in the future.

You may register more than one device to use Mobile Banking but only one user can be registered per device.

Please refer to Security Risks for guidelines on choosing a new Access Code or PIN.

You acknowledge and agree that:

- your membership number and Access Code or PIN are the means by which you access, and we identify you, when you use Internet, Mobile or Telephone Banking to transact, alter or make enquiries on your Account(s);
- we will also require your name when you access Telephone Banking by phoning 13 25 85;
- we will, when the correct membership number and Access Code or PIN are quoted, accept instructions via Internet, Mobile or Telephone Banking for transactions and authorisations on your Account(s);
- anyone using your membership number and Access Code or PIN has access to, and may be able to conduct transactions on, your Account using Internet, Mobile or Telephone Banking; and
- the use of Secure SMS or a Security Token will enhance the security of your access.

You authorise us to accept and act upon instructions given to us using your, or any signatory's, membership number and Access Code or PIN and, subject to these terms and conditions, all transactions and authorisations made shall be valid and constitute permissible debits, where applicable, to the relevant account(s).

We will 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.

You also acknowledge that:

- it is your responsibility to obtain and maintain any equipment (eg telephone, mobile phone or computer) and services which are necessary to use Internet, Mobile or Telephone Banking;
- it is your responsibility to use other means of effecting transactions and obtaining information if, for any reason, you are unable to use Internet, Mobile or Telephone Banking;

- we may, at our discretion, record by whatever means the transactions you make through Internet, Mobile or , and may use such records, amongst other things, for statistical purposes;
- the Internet, Mobile or Telephone Banking services that are made available to you will be as determined by us from time to time.

31.4 Security Risks

It is critical that you protect your Access Code and PIN, and safeguard yourself against unauthorised use of Internet, Mobile or Telephone Banking.

You may be liable for unauthorised use of your Access Code or PIN. You should gain an understanding of your liability and ways in which you can minimise the risk of a security breach.

Guidelines for Ensuring Security in Internet, Mobile and Telephone Banking

You should follow these guidelines to protect against unauthorised use of Internet, Mobile or Telephone Banking. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised transactions. Liability for such transactions will be determined in accordance with these terms and conditions and the ePayments Code.

- Change the default Access Code as soon as you receive it.
- Make sure the Access Code or PIN does not represent your birth date, your membership number or a recognisable part of your name.
- Never write the Access Code or PIN down.
- If you keep a record of your Access Code or PIN:
 - disguise it so it is not identifiable as an Access Code or PIN;
 - never write it on anything which is kept with or near the telephone or computer, with your membership number, or in your mobile phone or tablet.
- Never tell or show the Access Code or PIN to another person.
- Use care to prevent anyone overhearing or seeing your Access Code or PIN when you enter it.
- Take care using computers in public places.
- Always log off after using Internet or Mobile Banking.
- Immediately report the loss, theft or unauthorised use of an Access Code or PIN to us.

31.4.1 Protecting Your Access Codes

You must keep your Access Code and PIN confidential. You must not tell or show your Access Code or PIN to

another person or allow it to be seen by another person, including your family and friends.

When you change the Access Code or PIN, you must not select one which represents your birth date, membership number, a recognisable part of your name or a consecutive string of numbers (eg '1111'). If you do use an obvious Access Code or PIN, such as a name or date of birth, you may be liable for any losses which occur as a result of unauthorised use of the Access Code or PIN before notification to us it has been misused or has become known to someone else.

Do not record the Access Code or PIN or keep a record of it on anything which is kept with or near the telephone, computer, mobile phone or tablet unless reasonable steps have been taken to carefully disguise it or to prevent unauthorised access to that record.

You must take reasonable steps to prevent unauthorised access to your accounts by:

- taking steps to prevent another person hearing or observing you entering your Access Code or PIN; and
- always logging off Internet or Mobile Banking and exiting the Internet or Mobile Banking page before leaving the computer or mobile phone unattended.

31.4.2 Lost, Stolen or Misused Access Codes

If you lose or forget your Access Code or PIN, or suspect or become aware that your Access Code or PIN is no longer confidential, you should immediately notify us by phone or, if outside our Contact Centre's operating hours, by email.

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 Access Code or PIN.

On receipt of your notification, your Access Code or PIN will be cancelled and no transactions, authorisations or account enquiries will be permitted via Internet, Mobile or Telephone Banking until a new Access Code or PIN is used.

For Internet or Telephone Banking, we will arrange for a replacement Access Code to be issued. For Mobile Banking you will need to register a new PIN by first using your membership number and Internet Banking Access Code.

Alternatively, if you have access, you can immediately change your Internet Banking Password via Internet Banking or your PIN via Mobile Banking. You can also update the status of your card to Lost or Stolen.

31.5 round2save

Eligible transaction account holders who have a VISA Debit Card attached to their account and are registered

users of Mobile Banking may choose to add round2save to their account.

round2save is a feature that rounds up to the nearest dollar the value of each eligible transaction debited to an eligible transaction account using the account holder's VISA Debit Card, or the information printed on it.

The amount by which the transaction is rounded up is automatically transferred to a savings account nominated by the transaction account holder. This transfer is referred to in these Terms and Conditions as a 'round2save Transaction'.

A round2save will only occur if there are sufficient funds available in the eligible transaction account to make the full round2save Transaction.

Each round2save Transaction will be debited from the eligible transaction account and transferred to the nominated savings account individually. round2save Transactions may be listed in the statement of account under a general description such as, but not necessarily, 'Round up transfer' followed by the originating transaction description.

round2save Transactions will occur on the night after the originating transaction is debited. In the case of a VISA purchase, it will occur after the originating transaction is processed from the eligible transaction account and no longer pending.

In order to enable round2save, an account holder must authorise us to debit the round2save amounts from an eligible transaction account and nominate a savings account into which the round2save amounts will be transferred. The nominated savings account must be held in the same name as the eligible transaction account.

round2save is only available on the following transaction accounts:

- Purple Transactor
- Access Savings
- BU Account

that are:

- held in single names; or
- held jointly where any one of the account owners alone is authorised to operate the account

round2save can only be activated through the Mobile Banking App. The account holder must be a registered user of the Mobile Banking App to use round2save.

round2save does not operate in respect of BPAY® Payments, fee transactions, transfers between accounts or Osko Payments performed on the transaction account. round2save will occur on in-store, contactless, digital wallet, online, ATM and international transactions performed on the transaction account. For international

transactions, the round2save amount will be calculated at the Australian dollar value of the transaction using the currency exchange rate applicable to the originating eligible transaction.

If a transaction debited to the eligible transaction account is reversed for any reason, there will be no reversal of the related round2save Transaction.

You may change your nominated eligible transaction account or savings account at any time through the Mobile Banking App. Every round2save Transaction that occurs after the change (even those relating to transactions on your VISA Debit Card that occurred before the time of the change) will be credited to the new nominated savings account on the night after the originating transaction is processed from the transaction account and no longer pending.

An account holder may add round2save to their eligible transaction account, or remove it, at any time through the Mobile Banking App.

31.6 Transactions

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.

We are not obliged to effect the transfer/ payment if you do not give us all the information requested, or if any of the information you give us is inaccurate.

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 utilised to effect that transaction.

Where you instruct us to make a transfer/payment using a PayID and we display the PayID Name registered to that PayID to you, you must ensure that the name reasonably represents the intended recipient before you confirm your instruction. You must cancel the instruction if the PayID Name that we display to you is not the intended recipient.

Where we allow you to provide one, you must ensure that any transaction reference or description you provide does not contain, reference or link to:

- any swearing or profanity, or any offensive, discriminatory, threatening or abusive content;
- any information that is confidential or must be kept secret;
- sensitive personal information of any person (including information or an opinion about a person's racial or ethnic origin, political opinions or membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a

trade union, sexual orientation or practices, criminal record, or health);

- anything which infringes the intellectual property rights of any person; or
- anything which is illegal or seeks to promote illegal activity.

Where we consider it appropriate to do so, we may disclose the information you include in a transaction reference or description to appropriate law enforcement authorities or, in the case of personal information about another person, to the person to whom the personal information relates.

31.6.1 Processing transactions

All transactions through Internet, Mobile or Telephone Banking will generally be processed by us:

- if we effect the transaction as an Osko Payment, immediately and the funds will generally be available to the payee straightaway;
- if we effect the transaction as an NPP Payment (other than an Osko Payment), immediately and the funds will generally be available to the payee on the same day (depending on the recipient's financial institution);
or
- otherwise:
 - on the same day, if you asked us to make the transfer/payment before our processing cut-off time of 8.00pm (Central Standard Time) on any business day, Monday to Friday (and not a public holiday);
 - on the next business day, if you asked us to make the transfer/payment after our processing cut-off time or on a weekend, public holiday or non-Banking Business Day;

and the funds will generally be available to the recipient on the Banking Business Day after the day we process the transfer/payment.

Future-dated transactions will be processed on the date requested, including future-dated BPAY transactions.

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, except as set out in these terms and conditions, and there are no "chargeback" rights (even if the transaction has been made from a credit card account or a Linked Account). If you transfer funds to another membership with us, or to an account at another financial institution, it is your responsibility to ensure that all details are correct. We are not liable for any dispute that may arise between you and the account owner as a result of such a transfer.

31.6.2 Mistakes and issues with transfers or payments

If you instruct us to make a transfer/payment and you later discover that:

- the amount you told us to transfer/pay was greater than the amount you needed to transfer/pay, you must contact the recipient/Biller to obtain a refund of the excess. If we processed the transfer/payment as an NPP Payment, we may be able to request that the funds, or just the overpaid amount, be returned on your behalf if you ask us to do so. However, the amount will not be returned to you unless the recipient consents to their financial institution returning the funds;
- 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;
- it was a Mistaken Internet Payment, we can assist in tracing the transfer/payment, but it may not be possible to recover the funds from the unintended recipient.

You should notify us immediately if you think that:

- you have made a mistake when making a transfer/payment;
- you did not authorise a transfer/payment that has been debited to your Account or you think a transfer/payment has not been processed in accordance with your instructions;
- you become aware that a transfer/payment made using a PayID from your Account was directed to an incorrect recipient; or
- you were fraudulently induced to make a transfer/payment.

Where we consider it appropriate and we are reasonably able to do so, we may request that the financial institution to which the funds were transferred returns the funds to us, on your behalf.

Where the transferred funds are returned to us, we will credit them to your account and make them available to you as soon as practicable.

You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur as a result of the return of funds to us where we have requested that a transfer/payment be returned on your behalf. We may debit any such loss, damage or cost to any of your accounts.

If, for any reason whatsoever, we delay, fail or are unable to complete a transaction or authorisation in accordance with your instructions, we are under no obligation to advise you, nor 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 delay, failure or inability either verbally or within our banking applications. Where we have processed a payment or transfer as an NPP Payment (including Osko Payments) you can see the status of the transaction in Internet Banking.

All payments or transfers are subject to sufficient funds being available in the account to meet such payments or transfers at the time the transaction is instigated or, in the event of future-dated transactions, at the specified future time.

If we are advised that your payment cannot be processed by a payee, we will:

- attempt to advise you of this; and
- credit your account with the amount of the payment (but only once any transferred funds are returned to us).

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.

Delays may occur in processing transactions where:

- we experience a services disruption which prevents us from processing transactions;
- we are required to delay processing a transaction in compliance with any applicable laws (including any laws relating to anti-money laundering and sanctions);
- you fail to comply with your obligations under these terms and conditions for any reason;
- the payee's financial institution or the payee fails to comply with their obligations or is experiencing a services disruption which prevents them from processing transactions;
- the payee's financial institution decides to delay processing; or
- we delay processing to investigate and review a transaction to ensure it is not fraudulent, illegal or improper, or to confirm that it has been properly authorised by you.

We will not be liable to you for any delay in relation to processing a transaction.

We may, at our discretion, refuse to give effect to any 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.

We will provide you with a transaction receipt/reference number each time you make a transaction. You should record this transaction receipt number and it should be quoted if you have any queries in relation to a particular transaction.

31.6.3 Internet Banking Security – Second Tier Authentication

To help protect you against unauthorised use of Internet Banking, we require you to use Second Tier Authentication in addition to your Internet Banking Access Code. Using a Secure SMS code, a Security Token or a mobile phone VIP Access Application, a unique code is generated and must be input each time you use any of the following Internet Banking facilities:

	Second Tier Authentication
BPAY payment	✓
Transfer funds to another membership	✓
Transfer funds to another financial institution	✓
Transfer funds to a different financial institution in another country	✓
Pay a bill by cheque	✓
BPAY View	✓
Lodge a loan application or receive loan documents	✓
Managing eStatements	✓
Change personal details	✓
Secure SMS	✓
Open new accounts	✓
TEXT ME!	✓
Secure Messages	✓
Update Card Status	✓

Secure SMS will only apply for transactions to payees or Billers you have not previously paid via Internet Banking.

Secure SMS

All customers with Internet Banking access are 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:

- 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
- 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.

Any customer 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 Security Token which provides a similar one time secure code.

Once registered, you will be prompted to request a unique Secure SMS code and then enter the code sent to you when you perform certain transactions such as transactions to payees (including BPAY) that are not in your current saved favourites list within Internet Banking. Not all transactions require second tier authentication.

When requesting the secure SMS code, you will have the option to select a different phone number for receipt of the secure code from a selection of phone numbers that pre-populates from a listing we have recorded on your membership.

Security Tokens

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

Security tokens can be in the form of a mobile phone VIP Access Application or a lightweight hardware security device. Both produce a 6-digit secure code every 30 seconds. This secure code must be entered into Internet Banking each time you enter an area to perform a transaction or activity that is subject to the second tier authentication.

31.6.4 Internet Loan Redraw

If you have a loan account with us that permits redraw, you will be able to use Internet Banking or Mobile Banking to access the facility.

To use redraw you must:

- have a loan contract that states that a redraw facility is available on your loan;
- have sufficient funds available to redraw;
- redraw only the proportion of the available funds you may access at any one time and satisfy the minimum redraw amount as detailed in your loan contract;
- only transfer funds to a nominated account which is a savings account you have with us.

An amount equivalent to the next scheduled repayment for the loan cannot be redrawn from the in-advance amount.

Once you have accessed redraw, the terms and conditions of the loan contract will apply to the outstanding balance of the loan which will include the funds redrawn.

31.6.5 Batch Transactions

The Batch Transactions payment facility enables customers with eligible Business Banking or Community Accounts to use Internet Banking to create and process batch transactions, such as payrolls and Cemtex

transactions. You can include the following as batch transactions:

	Transactions
BPAY	✓
Transfer money between accounts with us	✓
Transfer funds to an account at another financial institution	✓

To perform Batch Transactions you must:

- be registered for Internet Banking;
- be registered for Business or Community Banking Batch Transactions; and
- have either secure SMS or a Security Token.

Batch Transactions provide a number of access levels for Business Banking and Community Customers, 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.

You also have the option of receiving an email advice for Batch Transaction confirmation and processed transactions, including failed transactions.

Daily transaction limits apply for all transfers and BPAY batch transactions.

Batch Transactions processed via uploading a .aba (or 'Cemtex') file provided by your accounting software, will appear as a single transaction on your statement.

31.7 Other Internet Banking Services

31.7.1 Lending Applications

Internet Banking allows you to submit a loan application with the security of Secure SMS or Security Token authentication. The loan application will pre-populate with certain information such as name, address and contact details, thus saving you time.

To submit a loan application in Internet Banking you must:

- be registered for Internet Banking;
- be registered for either Secure SMS or Security Token second tier security;
- provide us with the relevant consents required under the *Privacy Act 1988 (Cth)*.

31.7.2 eStatements

If we give you an Account statement as an eStatement, we will make it available for you to access in Internet Banking or Mobile Banking instead of sending you a paper statement to your postal address.

The eStatement, along with other information and notices that would normally accompany a paper statement, will be provided in a PDF format and can be viewed, saved and printed from Internet Banking or Mobile Banking. We will

send you an email when your eStatement is available to view.

To receive eStatements you must:

- be registered for Internet Banking or Mobile Banking;
- be registered for either Secure SMS or Security Token second tier security;
- have provided a preferred email address and agree to inform us if that email address changes; and
- have a current PDF viewer to view eStatements.

Historical eStatements will be retained for seven years from the statement date.

31.7.3 Email Alerts

Email alerts allow you to have a receipt emailed to your nominated email address confirming transactions (including transfers, BPAY and Pay a Bill by Cheque) performed in Internet Banking or Mobile Banking.

To receive email alerts you must:

- be registered for Internet Banking or Mobile Banking; and
- have provided a preferred email address.

By logging in to Internet Banking or Mobile Banking you can:

- enable or disable this functionality;
- change your preferred email address for receipt of email alerts; and
- select an email alert for different transaction types.

31.7.4 Open a New Account

Internet Banking or Mobile Banking allow you to create a new deposit account for product as defined by us from time to time. To create the new deposit product in Internet Banking or Mobile Banking you must:

- be a Personal Member;
- be registered for Internet Banking or Mobile Banking; and
- be registered for either Secure SMS or Security Token second tier security.

31.7.5 Reduce Your Transaction Limits

Internet Banking or Mobile Banking allow you to reduce your own daily transaction limits for both transfer and BPAY transactions. To change these limits you must:

- be resigistered for Internet Banking or Mobile Banking; and
- be registered for either Secure SMS or Security Token second tier security.

31.8 Our Liability

To the extent permitted by law and the ePayments Code, we, our agents or nominated service providers will not be

liable to you for any loss, including consequential damage, arising as a result of:

- any breakdown or interruption in our system link before Internet Banking accepts your transaction in accordance with your instructions;
- 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
- any refusal of another party to receive a payment instruction from you.

31.9 Mistaken Internet Payments

31.9.1 Application

This section applies to Mistaken Internet Payments where:

- you report a Mistaken Internet Payment to us as the sending financial institution; or
- we, as the receiving financial institution, are notified by a sending financial institution that funds have been credited to your account as the result of a Mistaken Internet Payment by its customer.

It does not apply to BPAY payments.

The receiving financial institution is the financial institution which has a customer who received the payment, and the sending financial institution is the financial institution which has a customer who made the payment.

31.9.2 Notifying Us of a Mistaken Internet Payment

If you find that you have made a Mistaken Internet Payment, you should notify us as soon as possible. You can notify us by calling 13 25 85, or by completing and returning the Mistaken Internet Payments form available on our website or at any branch. Any delay in reporting the Mistaken Internet Payment may impact on our ability to recover the funds for you.

31.9.3 Investigating Your Claim of a Mistaken Internet Payment

Once we receive your request we will investigate whether a Mistaken Internet Payment has been made. We will also send you an acknowledgement of the request, with the reference number assigned.

If we are satisfied that a Mistaken Internet Payment has been made, we will send a request to the receiving financial institution for the return of these funds. If we are not satisfied a Mistaken Internet Payment has occurred, we are not required to take any further action. However, we will tell you of our decision in writing.

If we send a request to the receiving financial institution, but they are not satisfied that a Mistaken Internet

Payment has occurred, the receiving financial institution may choose to seek their customer's consent to return the funds to you. If consent is provided, and the receiving financial institution returns the funds to us, we will return the funds to you as soon as practicable after we have received them. However, if consent is not provided, or the receiving financial institution does not return the funds to us, we will not return any funds to you.

If we, and the receiving financial institution, are satisfied that a Mistaken Internet Payment has been made, but there are insufficient funds available in the account of the unintended recipient, the receiving financial institution is responsible for using its best endeavours to recover the funds (eg facilitating payment by instalments). However, if the receiving financial institution is unable to recover the funds, you will be liable for any losses you incurred from the Mistaken Internet Payment.

We will notify you of the outcome of our investigation into your reported Mistaken Internet Payment in writing within 30 days of the outcome of your request.

31.9.4 Process for Recovering Mistaken Internet Payments When We Are the Sending Financial Institution

The following table summarises the obligations of the receiving financial institution once we have reported the Mistaken Internet Payment to them. The process for recovering a Mistaken Internet Payment varies depending on when you notify us.

Time when you notify us of the Mistaken Internet Payment	Obligation of receiving financial institution after we request return of funds
Within 10 business days of the payment.	Investigate whether a Mistaken Internet Payment has occurred and, if satisfied, withdraw the funds from the unintended recipient's account and return the funds to us. This process must be completed within 5 business days if practicable, up to a maximum of 10 business days.
Between 10 business days and 7 months of the payment.	Complete investigation as to whether a Mistaken Internet Payment has occurred within 10 business days of receiving our request to return the funds. If satisfied a Mistaken Internet Payment has occurred: <ol style="list-style-type: none"> i. prevent their customer from withdrawing funds to the value of the Mistaken Internet Payment for a further 10 business days; ii. notify their customer that it will withdraw these funds from their account, unless they can establish an entitlement to the funds within 10 business days from the day the

	<p>restriction was placed on the funds.</p> <p>If no substantiated entitlement is established, return the funds to us within 2 business days of the end of the 10 business day period during which their customer was prevented from withdrawing the funds.</p>
<p>More than 7 months after the payment.</p>	<p>Complete investigation as to whether a Mistaken Internet Payment has occurred and seek the consent of the unintended recipient to return the funds.</p> <p>If the unintended recipient consents to the return, funds must be returned to us within 2 business days of that consent.</p> <p>If the unintended recipient does not consent or respond, no further action is required.</p>

31.9.5 Recovered Funds

If we receive funds back from an unintended recipient we will return them to your account as soon as practicable.

31.9.6 Process for Recovering Mistaken Internet Payments When We Are the Receiving Financial Institution

When we are notified by a sending financial institution that you have received funds into your account from a Mistaken Internet Payment by their customer, we will act in accordance with the obligations of the receiving financial institution described in this section on Mistaken Internet Payments.

32 BPAY® and BPAY View®

This section applies when you use the BPAY Payments service (including BPAY and BPAY View).

32.1 Features and Benefits

BPAY is an electronic payment facility that enables you to pay bills that bear the BPAY logo:

- over the telephone using the Account Information Line on 13 14 02; or
- via Internet or Mobile Banking.

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.

32.2 Security 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.

We will attempt to make sure that your BPAY payments are processed promptly by participants in BPAY, and you must tell us promptly if:

- you become aware of any delays or mistakes in processing your BPAY payment;
- you did not authorise a BPAY payment that has been made from your account; or
- you think that you have been fraudulently induced to make a BPAY payment.

If you think that the security of your Access Product has been compromised you must notify us immediately.

If you believe an unauthorised BPAY payment has been made and your Access Product uses an Access Code, you should change that code.

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

32.3 Using BPAY

We are a member of BPAY. We will tell you if we are no longer a member of BPAY.

Unless you are advised otherwise, you may use BPAY only to make payments from your Account.

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 (eg your account number with the Biller);
- the amount to be paid;
- the date for payment; and
- the account from which the amount is to be paid.

We will debit the value of each BPAY payment and any applicable fees to the account from which the relevant BPAY payment is made.

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.

You acknowledge that:

- we are not required to effect a BPAY payment if you do not give us all the information or if any of the information you give us is inaccurate;
- third party organisations (such as Billers or other financial institutions) may impose additional restrictions on your access to, and use of, BPAY; and
- the receipt by a Biller of a mistaken or erroneous payment does not and will not constitute, under any circumstances, part or whole satisfaction of any underlying debt owed between you and that Biller.

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.

We will advise you if and when other:

- transactions can be made using BPAY; or
- mediums can be used to access BPAY.

32.3.1 Processing of BPAY Payments

A BPAY payment instruction is irrevocable. Except for future-dated payments, you cannot stop a BPAY payment once you have instructed us to make it, and we cannot reverse it.

We will treat your BPAY payment instruction as valid if, when you give it to us, you use the correct Access Product.

A BPAY payment is treated as received by the Biller to whom it is directed:

- 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
- otherwise, on the next Banking Business Day after you direct us to make it.

Notwithstanding this, the BPAY payment may take longer to be credited to a Biller if:

- 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;
- the day after you instruct us to make the BPAY payment is not a Banking Business Day;
- if another participant in BPAY does not process a BPAY payment as soon as they receive its details; or
- a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

If we are advised that your payment cannot be processed by a Biller, we will:

- advise you of this;
- credit your account with the amount of the BPAY payment; and
- take all reasonable steps to assist you in making the BPAY payment as quickly as possible.

You may be charged a fee if your BPAY payment cannot be processed by a Biller. Please refer to the Fees and Charges booklet for full details.

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

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.

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:

- 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
- 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.

32.3.2 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:

- 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, sufficient available credit for that purpose;
- if there are insufficient cleared funds or insufficient available credit, the BPAY payment will not be made and you may be charged a dishonour fee;
- you are responsible for checking your account transaction details or account statement to ensure the future-dated payment is made correctly;
- you should contact us if there are any problems with your future-dated payment;
- 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.

32.3.3 Refusing BPAY Payment Directions

You acknowledge and agree that:

- 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
- 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.

32.3.4 Consequential Damage

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.

32.4 Using BPAY View

32.4.1 Registering and Deregistering for BPAY View

You can register for BPAY View in Internet Banking.

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

By registering for BPAY View you 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. We act as the agent for each registered BPAY View Biller for the purpose of providing the link to the relevant bill or statement.

You can delete a BPAY View Biller from your list of nominated Billers at any time by deregistering the Biller through Internet Banking.

32.4.2 Nominating BPAY View Billers

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

32.4.3 Your Obligations

You must:

- contact the BPAY View Biller directly, via the contact details on the bill, if you have any queries in relation to bills or statements;
- regularly check your emails for notification of new bills, or login to Internet Banking, and view any new bills at least once a week;
- ensure that you notify us if your nominated email address changes at any time;
- ensure that your mailbox can receive email notifications (eg it has sufficient storage space); and
- ensure that you deregister BPAY View if you intend to disable your access to Internet Banking, or close your membership.

32.4.4 BPAY View Billing Errors

Errors may occur in BPAY View if a Biller:

- fails to give you a bill (other than because you failed to view an available bill);
- fails to give you a bill on time (other than because you failed to view an available bill on time);
- gives a bill to the wrong person; or
- gives a bill with incorrect details.

Errors may also occur if your BPAY View deregistration fails and you continue to receive bills.

If any billing error occurs:

- 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.
- 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.
- You agree that you are responsible for any billing error that 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.

32.4.5 Collection and Disclosure of Personal Information

By registering for BPAY View you agree to us disclosing to Billers selected by you:

- any personal information required by the Biller to verify that you can receive bills and statements electronically using BPAY View, including your name, email address and the fact that you are our customer;
- if you de-register from BPAY View.

You also authorise us, or a selected BPAY View Biller (as appropriate), to collect data regarding access to the BPAY View link for the purpose of accessing a bill or statement.

32.4.6 Paper Bills and Statements

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

- you request a BPAY View Biller to provide a paper bill or statement in addition to the electronic version (this may attract a fee from the BPAY View Biller);
- you de-register from BPAY View;
- you de-register a Biller from BPAY View;
- the Biller ceases to participate in the BPAY View scheme;
- the Biller is required by law to continue sending a paper bill.

33 SMS (TEXT ME!) Alerts and Mobile Banking Push Notification Alerts

This section applies if you have registered for TEXT ME! messaging within Internet Banking, or Push Notification Alerts within Mobile Banking.

The following table indicates which accounts are available for TEXT ME! and Push Notification Alerts and which are not.

Everyday Account	✓
Access Savings Account	✓
Purple Transactor Account	✓
Retirement Account	✓
All-In-One Account	✓
Mortgage Offset Account	✓
Car Budget Account	✓
monEsaver Internet Savings Account	✓
Christmas Club Account	✓
Community Account	✓
BU Savings Account	✓
Community Reward Account	✓
Junior Savers Club Account	x
Bonus Saver Account	✓
Bonus Saver Youth Account	✓
Double Interest Saver Account	✓
Cash Management Account	✓
Wealth Accumulation Account	✓
Business Transaction Account	x
Business GST Account	x
Term Deposits	x

✓ = Available x = Not available

33.1 Features and Benefits

TEXT ME! is a service available within Internet Banking that enables you to obtain information about your accounts by Short Message Service (SMS) to your specified mobile phone number.

Push Notification Alerts is a service within Mobile Banking that enables you to register to receive these alerts to your specified smartphone device. When registering for Push Notification Alerts, you have the option to turn off previously registered SMS Alerts.

Once registered, you can choose to receive alerts when certain events occur or request account information on demand (SMS Alerts only).

33.2 Event-Triggered Alerts

Using SMS (TEXT ME!) or Push Notification Alerts will result in an alert being sent when one of the following occurs on your account(s) or card:

	SMS (TEXT ME!) ¹	Push Notification Alert ²
Electronic credit	✓	✓
Direct Debit	✓	✓
Account Balance Update	✓	✓
Balance Update	✓	✓
Scheduled Balance	x	✓
ATM Withdrawal	x	✓
Card Alert – Visa Purchase	x	✓
Card Alert – eftpos Purchase	x	✓
Contactless Payment Transaction	x	✓
Threshold for card Transactions	x	✓

✓ = Available x = Not available

¹ Event triggered alerts for SMS (TEXT ME!) are sent 7 days a week between 7:00am and 10:00pm Central Standard Time. If one of the above listed events occurs on your account out of these hours, the information will be sent to you once the service resumes operation.

² You can elect to receive Push Notification Alerts during set times or, alternatively, 24/7.

We only provide one account balance or one alert per SMS or Push Notification Alert. If you would like to receive multiple account balances or a combination of Event Triggered Alerts, you must arrange these separately.

For SMS Alerts you can change selected options for your event triggered alerts and regular balance(s) by logging on to Internet Banking or by phoning 13 25 85. For Push Notification Alerts, you can change the options within Mobile Banking from any registered smartphone device.

33.3 On Demand

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

The following table lists the information you can receive on demand and the corresponding codes:

Information Required	Code
Balance	B or b
Transaction history	T or t
Transaction history – credits only	TXC or txc
Transaction history – debits only	TXD or txd
Interest earned/paid request on your account(s)	I or i
Contact Centre contact details	H or h

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

33.4 Reliance on TEXT ME! or Push Notification Alerts

TEXT ME! and Push Notification Alerts are just two of the tools you can use to assist you in managing your accounts. You should not rely entirely on these tools for your balance and transaction histories. It is important that you use these tools in conjunction with Internet, Mobile or Telephone Banking and regularly check your account statements.

We undertake to make all reasonable efforts to ensure that the TEXT ME! and Mobile Banking Push Notification services are available to you at all specified times and that information about your account(s) is accurate and current. However, we are not liable for:

- the unavailability of TEXT ME! or Push Notification Alerts in whole or in part;
- inaccuracies in the information provided about your account(s);
- 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! or Push Notification Alerts.

Please notify us immediately if you believe there is a problem with TEXT ME! or Push Notification Alerts.

33.5 Changes to TEXT ME! and Push Notification Alerts

We may change the Event Triggered Alerts and on demand services offered to you through TEXT ME! and Mobile Banking Push Notification Alerts from time to time. Information about the services currently available through TEXT ME! and Push Notification Alerts is available by visiting our website or by contacting us.

33.6 Security and Privacy

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

When you register for TEXT ME! or Push Notification Alerts, you are authorising us to send account information to your specified mobile phone number or registered smartphone device. The content of the SMS or Push Notification Alert 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.

Guidelines for Keeping Your Account Information Secure

There are some steps you can take to help keep your account information secure. It is recommended that you endeavour to:

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

33.7 SMS Messages Sent Overseas

When you take your mobile phone overseas and you do not cancel your registration for TEXT ME!, it is then assumed that we are authorised to send your account information outside Australia, using transmission equipment outside Australia that may store your information.

33.8 TEXT ME! and Push Notification Alert Costs

In addition to the transaction fee for each TEXT ME! message, your telecommunications provider may charge you for sending and receiving SMS messages.

There are no transaction fees associated with Push Notification Alerts.

34 Personal Cheque Facility

This section applies if we issue you with a cheque book. The following table indicates the account types for which a Personal Cheque facility is available.

	Personal Cheque Book
Everyday Account	x
Access Savings Account	✓
Purple Transactor Account	x
Retirement Account	✓
All-In-One Account	✓
Mortgage Offset Account	✓
Car Budget Account	x
Non Interest Saver Account	✓
monEsaver Internet Savings Account	x

	Personal Cheque Book
Christmas Club	x
Community Account	✓
BU Savings Account	x
Community Reward Account	x
Junior Savers Club Account	x
Bonus Saver Account	x
Double Interest Saver Account	x
Cash Management Account	✓
Wealth Accumulation Account	✓
Business Transaction Account	✓
Business GST Account	✓
Business Account	✓
Term Deposits	x

✓ = Available x = Not available

34.1 Obtaining a Cheque Book

If you are 18 years of age or older you may apply for a Personal Cheque book to be attached to your account.

A separate cheque book is issued for each account for which you are granted cheque book access.

When your 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 – and the book will be mailed to you at your registered mailing address held in our records.

Personal Cheque Books	Cheque Book Size	
	30 leaf	100 leaf
A Personal Cheque book is automatically reordered after the presentation of the...	20 th cheque	70 th cheque

34.2 Our Authority and Cuscal

When you apply for a Personal Cheque book, you acknowledge that you have appointed both us and Cuscal as your agent and have authorised each to:

- 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 terms and conditions; and
- transfer funds to the Bank Account from your Account to pay the amount of cheques that you or your signatories have signed, and to pay the value of all costs, taxes or charges imposed by us or the Bank.

34.3 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 these terms and conditions.

Guidelines for Ensuring the Security when using Cheques

You should follow the guidelines below to protect against unauthorised use or alteration of your cheques. These guidelines provide examples of security measures.

- Always keep your cheque book in a safe place.
- Never give your cheque book or an uncompleted cheque to anyone.
- Immediately report the loss, theft or unauthorised use of a cheque or cheque book to us.

34.3.1 Your Obligation to Reduce the Risk of Cheque Fraud

You must take reasonable care to prevent fraud occurring in relation to your Personal Cheque facility.

You (or any signatory) must:

- keep your cheque book and all unused cheques in a safe place at all times to help reduce the risk of loss or theft;
- never give your cheque book or an incomplete cheque to any person;
- not leave signed, blank cheques in your cheque book;
- contact us immediately if you become aware that your cheque book or a cheque has been lost, stolen or forged, or drawn or altered without your authority;
- notify us immediately of any change to the identity of any signatory;
- write the amount in both words and figures and never leave a gap between the words or figures;
- 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;
- always write cheques in ink which cannot be rubbed out and never in pencil;
- never sign a cheque until you have filled it out completely; and
- if you need to alter a cheque at any time, always sign (in full) next to each alteration you make.

34.3.2 Liability

You will be liable for all losses caused by your failure to observe your obligations to reduce the risk of cheque fraud. However, in no case will you be liable where it is shown, on the balance of probabilities that the loss was caused by:

- the fraudulent or negligent conduct of our employees or agents; or

- the same cheque being debited more than once to the same account.

34.4 Available Balance

If the amount of any cheque presented for payment 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.

34.5 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.

34.6 Stopping Payment on Personal Cheques

In order to stop payment on a cheque you have written, you must complete a form which is available by contacting us. You will be required to provide the following details:

- cheque number;
- amount of the cheque;
- name of the payee;
- date the cheque was drawn;
- reason for the stop payment.

A fee may be charged. Please note that, if the reason for the stop payment is a dispute, 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.

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.

34.7 Enquiries

When you ask, we will give you information about:

- our right to combine accounts;
- corporate cheques;
- the time generally taken for clearing a cheque and the manner in which a cheque may be specially cleared;
- the effect of crossing a cheque, the meanings of 'not negotiable' and 'account payee only', and the significance of deleting 'or bearer' when any of these expressions appear on a cheque;
- how a cheque may be made out in order to reduce the risk of any unauthorised alteration; and
- the circumstances under which cheques may be dishonoured including information on post-dated and stale cheques.

35 Corporate Cheques

You may arrange for a corporate cheque withdrawal:

- in person at any branch;
- by phoning 13 25 85 (Verification Code required); or
- by using Internet Banking.

35.1 Stopping Payment on Corporate Cheques

In order to stop payment on a corporate cheque, you must complete a form which is available at any branch, 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:

- cheque number (if known);
- amount of the cheque;
- name of the payee;
- date the cheque was drawn;
- reason for the stop payment; and
- instructions regarding the funds once the cheque is stopped (eg whether a replacement cheque is required).

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

36 Liability for EFT Transactions

This section applies to EFT Transactions.

36.1 Your Liability for Authorised Transactions

You are liable for all transactions carried out by you, any signatory or anybody carrying out a transaction with your consent, regardless of when the transactions are processed to your Account.

You are liable for any mistaken BPAY payment for which you or any signatory are responsible if we cannot recover the amount from the person who received it within 20 Banking Business Days of attempting to do so.

36.2 Malfunction

You will not be responsible for any loss you suffer because an EFT Terminal or BPAY accepted an instruction but failed to complete the transaction.

If there is a breakdown of, interruption to or malfunction of the Telephone or Internet Banking systems, any EFT Terminal or the BPAY system and you should have been aware that the terminal or 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.

36.3 Your Liability for Unauthorised Transactions

You are liable for all transactions and other losses caused by unauthorised use of an Access Product or an unauthorised EFT Transaction unless the losses arise out of:

- unauthorised transactions where it is clear that neither you nor any signatory have contributed to the loss;
- the fraudulent or negligent conduct of our employees or agents, any organisation involved in the provision of the system or service; or any Merchant or Biller;
- any forged, faulty, expired or cancelled card, PIN, Access Code or Access Product;
- unauthorised transactions that occurred after you had notified us, as required by these terms and conditions, of the loss, theft, or unauthorised use of a card, PIN or Access Code, or that the security of your PIN or Access Code had been breached;
- transactions that require a card, PIN or Access Code to use the Access Product that occurred before you received that card, PIN or Access Code;
- the same transaction being incorrectly debited more than once to the same account; or
- the failure of the security measures we employ in our Telephone and Internet Banking to prevent unauthorised or fraudulent access to nominated accounts.

In addition, you will not be liable if the loss arises after we have received your request in writing to terminate access to Internet or Telephone Banking.

You will be liable for any loss of funds arising from any unauthorised transaction on your Account if the loss occurs before you notify us or the Card Hotline (in the case of a card) that your card has been misused, lost or stolen, or that your PIN or Access Code has been misused, lost or stolen or has become known to someone else, and we prove, on the balance of probabilities, that you or a signatory contributed to the loss through:

- fraud, failure to look after and keep your PIN or Access Code secure in accordance with these terms and conditions, or your extreme carelessness in

failing to protect the security of your PIN or Access Code; or

- unreasonably delaying notifying us or the Card Hotline (in the case of a card) of the misuse, loss or theft of your card, PIN or Access Code, or of your PIN or Access Code 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 or the Card Hotline (in the case of a card).

However, you will not be liable for:

- the portion of the loss that exceeds any applicable daily or periodic transaction limits on your nominated accounts;
- the portion of the loss on your Account which exceeds the balance of that account (including any prearranged credit); and
- losses incurred on any Account which you had not agreed with us could be accessed using the Access Product.

If a PIN or Access Code is required to perform the unauthorised transaction and you have not contributed to the loss, your liability for any loss of funds, if the loss occurs before you notify us or the Card Hotline (in the case of a card) that the card, PIN or Access Code has been misused, lost, stolen or used without your authorisation, is the least of:

- \$150;
- the balance of your Account, including any prearranged credit; and
- the actual loss at the time you notify us that your Access Product has been 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 Product or your account).

If, in cases not involving EFT Transactions, your card or PIN is used without authority, you are liable for that use before notification to us or the Card Hotline of the unauthorised use, up to your current daily withdrawal limit.

Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the ePayments Code, where that code applies.

37 Definitions

In this Product Guide:

'Access Code' means the Verification Code you use to access Telephone Banking and the Password you use to access Internet Banking.

'Access Product' means a method authorised by us for your use and accepted by us as authority to access your account and includes, but is not limited to, any combination of a card, account number, card number, expiry date, PIN and password, or cheque.

'Account(s)' means an account we establish in your name.

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

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

'Banking Business Day' means any day which is not a Saturday, Sunday or public holiday in Melbourne or Sydney.

'Beyond Bank ATM' means a Beyond Bank branded ATM that is operated by us.

'Biller' means an organisation which tells you that you can make bill payments to them through BPAY.

'BPAY' means the electronic payment scheme called BPAY Payments 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 Product as approved by us from time to time.

'BPAY Payment' means a payment transacted using BPAY.

'Business customer' means an individual or business that opens an account with us predominantly for business purposes and not for personal use.

'Business Banking' means the products and services available to Business customers.

'Card' means a rediCARD or Visa Debit card issued to you or any signatory by us.

'Community Bonus Payment' means the annual donation made by us to eligible community groups and not-for-profit organisations.

'Contactless Payment' means a purchase transaction performed at a Merchant Terminal using a Visa payWave card, you conduct without swiping or inserting your card or entering a PIN.

'Cuscal' means Cuscal Limited ABN 95 087 822 455.

'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. At present the cut off time is 5:30pm Eastern Standard Time or Eastern Summer Time, as the case may be.

'Day' means a 24 hour period commencing at midnight Eastern Standard Time or Eastern Summer Time, as the case may be.

'Direct Debit' means the debiting of funds from your account electronically by an external party through direct entry.

'eftpos' means Electronic Funds Transfer at Point of Sale. Eftpos transactions include transactions completed by using the PIN option at a point of sale merchant terminal after selecting either the Cheque or Savings account option, or using contactless payment option where the merchant has chosen to route the transaction via the eftpos payment network.

'EFT System' means the shared system under which EFT Transactions are processed.

'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 card and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine and point of sale terminal.

'EFT Transaction' means an electronic funds transfer instructed by you or any signatory through Electronic Equipment using a card and/or PIN or other details provided on the card, such as the card number and expiry date, but not requiring a manual signature.

'Electronic Equipment' includes, but is not limited to, a computer, a television, a telephone and an EFT Terminal.

'end of day' in respect of any day means the time we treat as being the end of the day for the purposes of our end of day transaction processing on your account.

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

'Merchant' means a retailer or any other provider of goods or services.

'Mistaken Internet Payment' means a payment instructed by a 'user' (as defined by the ePayments Code):

- through a 'Pay Anyone' Internet or Mobile Banking facility (such as our 'Make Payment' facility), and processed by two ADIs which have subscribed to the ePayments Code through direct entry, where funds are paid into the account of an unintended recipient due to the user entering or selecting an account or BSB number not belonging to the intended recipient; or
- that is an NPP Payment which, as a result of the user's error, is directed to the wrong account.

'NPP' means the New Payments Platform owned and operated by or for NPP Australia Limited.

'NPP Payment' means a transfer of funds cleared and settled through the NPP (including Osko Payments).

'Osko' means the Osko payment service provided by BPAY Pty Ltd.

'Osko Payment' means a transfer of funds processed using Osko.

'Password' means the word or sequence of numbers and/or letters nominated by you for identification purposes when using Internet Banking.

'PayID' means a unique identifier which has been created in the NPP PayID service and can be used for the purpose of making and receiving NPP Payments.

'Periodic Payment' means the automatic debiting of funds from your account electronically and sending of those funds to another account or an external party.

'Personal Customer' means an individual who opens an account with us predominantly for private or personal purposes, and not for business purposes.

'PIN' means the personal identification number you or any signatory use with a card when giving an instruction through Electronic Equipment or an iPhone, iPad or smartphone to access Mobile Banking.

'Quick Debit' means the electronic debiting of funds from your account at another financial institution and depositing of those funds to an account with us.

'rediCARD' means the rediCARD issued to you or any signatory by us.

'Signatory' means any person you have authorised to operate your Account including, without limitation, any person nominated by you to whom we have issued an additional card to access your Linked Account(s).

'Signed Parental Consent' means consent from a child's parent or guardian that meets our requirements.

'SMS' means Short Message Service.

'Specified Mobile Phone Number' means the mobile phone number you provide to us when you register for TEXT ME!

'Verification Code' means the sequence of numbers nominated by you for identification purposes such as when using Telephone Banking.

'VIP Access Application' means a free, downloadable application available to customers with web-enabled mobile phones for the purpose of Internet banking security – second tier authentication.

'Visa Debit card' means the Visa Debit card issued to you or any signatory by us.

'Visa purchase' means a purchase transaction using a Visa Debit card completed by pressing credit at the terminal or using contactless payment where the transaction has not been routed through the eftpos payment network.

'You' and 'Your' mean any person or persons in whose name an account is opened.

'Your Account' means your account with us.

'We', 'Our', 'Us' and 'the Bank' mean Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit Licence 237856.

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

38 Inconsistencies

A clause in these terms and conditions 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 a clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, the 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.

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