



National Seniors Australia Term Deposit Terms & Conditions

National Seniors Australia Ltd ABN 89 050 523 003
AR 282736 arranges this deposit as an authorised
representative of Auswide Bank Ltd ABN 40 087 652 060
Australian Financial Services Licence 239686.

National Seniors
AUSTRALIA

National Seniors Australia Terms and Conditions

Auswide Bank's Terms and Conditions for Term Deposits contain important information for customers considering opening a term deposit account.

Auswide Bank's Terms and Conditions ('Terms and Conditions') consist of:

- + **Financial Services Guide** **Pg 1**
- + **Term Deposits Terms and Conditions** **Pg 3**
- + **Banking Services Terms & Conditions** **Pg 10**
- + **Auswide Bank Privacy Policy** **Pg 53**

You should read these documents together before making a decision to open this account with us, acquire any banking services, or make any transactions. You should retain these documents in case you need to refer to them at a later date.

Auswide Bank's Terms and Conditions have been designed to help you

- decide if this account and our banking services meet your needs; and
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others.

Please note that Auswide Bank's Terms and Conditions do not take into account your particular personal objectives, financial situation or needs.

Updating our Terms and Conditions

Where required by law, or where we subscribe to a particular code, we will notify you in advance of any changes to our Terms and Conditions in accordance with the requirements of that law or code

You can also find out more about our current Terms and Conditions by:

- talking to one of our consultants at any branch or by phone on **1300 138 831**; or
- visiting our website at **www.auswidebank.com.au**

FINANCIAL SERVICES GUIDE

This guide aims to help you make an informed decision about the financial services and products that National Seniors Australia can provide to you as a retail client in association with Auswide Bank.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services
- how we and other relevant persons are paid; and
- how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the product to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your PDS in a safe place for future reference.

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Who we are and what services do we offer?

Name: National Seniors Australia Ltd
ABN: 89 050 523 003
Trading Name(s): National Seniors Australia
AR Number: 282736
Address: Level 18, 215 Adelaide Street
Brisbane QLD 4000
Phone: 07 3233 9191
Fax: 07 3229 0356
Email: general@nationalseniors.com.au

We are an Authorised Representative of Auswide Bank Ltd ABN 40 087 652 060 AFSL 239686 of Level 2, 16-20 Barolin Street, Bundaberg QLD 4670 (Auswide). Auswide Bank can be contacted on 1300 342 149 or by using the contact details listed on www.auswidebank.com.au. When providing the types of service listed in this FSG, we act as an agent of Auswide and not as your agent.

Auswide has authorised us to assist in arranging, closing and providing general advice on certain basic deposit products and associated non-cash payment facilities issued by it.

You may be provided with these financial services by one of our employee representatives who has been authorised by Auswide to provide factual information on basic deposit products and associated non-cash payment products and to provide you with this FSG they will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our employee representatives can arrange. We can give you general information to help you decide but do not provide advice on the product/s based on any consideration of your objectives, financial situation

or needs. Before making a decision about whether or not to purchase the product/s please carefully read the PDS to decide if it's right for you.

Information on Remuneration

We receive commission from Auswide in return for the basic deposit products we arrange. It is calculated as a percentage of the outstanding portfolio amount referred to Auswide Bank by us. The amount is inclusive of GST. Any commission we receive is at no extra cost to you.

Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

We pay our staff and representatives an annual salary for their services. From time to time, Auswide may provide other benefits such as tickets to sporting, cultural events and other functions, corporate promotional merchandise and other similar benefits or gifts (e.g. store and travel vouchers) as part of promotions or in recognition of achievements. These benefits are provided to us no additional costs to you.

If you require further details about any of the above remuneration received from Auswide, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

What happens if you have a complaint?

If you are dissatisfied with our service in any way contact us and we seek to resolve the issue and we will promptly refer it to Auswide. Auswide will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of Auswide Bank's procedures contact us using the contact details on the first page of this document. If you are dissatisfied with the resolution of a complaint you have lodged with Auswide, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA) – subject to their terms of reference. AFCA provide a free and independent dispute resolution service for consumers who have disputes falling within its terms. Their contact details are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Further Information

If you need further information about the products of our services issued under this Financial Services Guide, or you have any queries please contact us using the contact details on the first page of this document.

Auswide has authorised the distribution of this FSG.

TERM DEPOSIT TERMS & CONDITIONS

Product Summary

Features

- Earn a competitive rate of interest on \$5,000 or more
- Your money is deposited for a fixed term at a fixed rate of interest
- The term deposit you select and the interest rate you receive will depend on the amount of money you wish to invest, the length of time you wish to invest it for, and when and how you want your interest paid
- Unless notified in writing or on the appropriate form, on maturity the deposit will be automatically renewed for a similar term at the applicable rate at that time.
- A personalised investment record showing all details of your term deposit
- For other features of this account, see the Features Overview

Interest

- Interest will be paid according to the interest payment option you have chosen ie. monthly, yearly or on maturity
- The interest rate is fixed - it will not change during the term of your deposit even if the interest rates we offer change
- Current interest rates are available on our website or by contacting us

Early withdrawal/closure - reduced interest

Interest rates are offered on the basis that you agree to invest an amount of money for a certain length of time. You can withdraw all of your term deposit funds at maturity without incurring an interest rate adjustment.

We may allow you to access your term deposit funds before maturity, but if you do, you will lose a proportion of the interest. The amount of interest charged as an interest rate adjustment will depend on how early in the term you seek to access your funds:

Proportion of term completed	Interest rate reduction	
31 days notice is required for early withdrawals*	up to 5%	95% of your deposit rate
	up to 25%	80% of your deposit rate
	up to 50%	60% of your deposit rate
	up to 75%	40% of your deposit rate
	up to (but not including) 100%	20% of your deposit rate

If, due to the interest payment frequency opted for, you have already received interest before the maturity date and you close your term deposit early - we will deduct a rate adjustment from your final interest payment and/or principal.

**If you lodged a new or rolled over an existing term deposit after 1 February 2017, any withdrawal of funds prior to maturity will be subject to 31 days notice. If you are considering requesting an early withdrawal, you should contact us to provide 31 days' notice for withdrawal of a part or all of the term deposit before maturity.*

Product Risks

- As the interest rate is fixed for the term, there is a risk that market rates can increase to a rate above the fixed rate on your term deposit, which means that the amount of interest you receive may be less than what you may be able to receive at that time on a new term deposit
- Your circumstances may change which means that you may require access to the funds in your term deposit prior to the agreed maturity date, in which case you will need to provide notice and a reduced rate of interest may be paid
- Interest rates applicable to new term deposits and on renewal are determined by us and are subject to change without notice
- This type of account may not suit your particular objectives, financial situation or needs
- Risks may apply to the use of banking services available on this account. Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them

Features Overview

entity use	personal and business
passbook account option	✗
statement account option	✗ [▲]
account service fee	✗
funds on-call	✗
interest payment structure	rate applies to whole of balance
interest calculated	on daily balances p.a
interest paid	as agreed
minimum opening balance	\$5000
minimum balance to be retained	
branch access	✓
cheque book	✓ [▶]
bank cheques	✗
phone banking	✓ [▶]
internet and mobile banking (inc. BPAY [®] View)	✓ [▶]
Visa Debit Card (access ATM's, EFTPOS, Bank@POST)	✗
BPAY [®] to pay bills	✓ [▶]
direct credits (wages, pension, rent, dividends etc)	✗
direct debits (to other financial institutions/organisations)	✓ [▶]
internal transfer (to other Auswide Bank accounts)	✓ [▶]
external payment (to another financial institution)	✓ [▶]
RTGS 'same day' payment to external bank account	✓ [▶]
transfer to an overseas bank account	✓ [▶]
auto-sweep facility	✗
sub-accounts	✓
account labels (eg. 'holiday')	✓

▲ Investment Record provided on lodgement available on request - statements forwarded on an annual basis.

▶ Funds only available 2 calendar days before but no later than 7 calendar days after the maturity date

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Product Terms and Conditions

1. What is a Term Deposit?

A term deposit is money banked in an account for a fixed time at a fixed rate of interest.

2. Terms and Conditions

You agree to leave the deposit with us for the period of the term deposit. The funds will be available the day the term matures.

We will not change the interest rate for the fixed period of the term deposit unless you break the fixed term early.

Withdrawal of any funds before the maturity date may be permitted only with prior notice to us. The interest earned may be reduced depending on how early in the term you've requested to withdraw from the term deposit.

These interest rate adjustments, which are determined by us from time to time, will apply from either the date of the deposit if the term deposit is in its original term, or if the term deposit has rolled over, from the rollover date.

3. Interest

Interest is calculated for the term of your deposit, up to but not including the day of maturity (or before this if it is broken early). Interest rates are annual percentage rates based on a 365 day year and on a simple interest basis unless otherwise stated.

4. Interest Paid

Your interest can be paid by you instructing us to do one of the below:

- crediting the interest to your term deposit account upon maturity;
- paying interest to an Auswide Bank account;
- paying interest to an external bank account; or
- sending you a cheque for interest calculated on your account

5. Renewal

Upon maturity, unless you provide us with new instructions, your term deposit will automatically roll over for an identical term at our current interest rate applicable to that term. If your funds are renewed for the same fixed term as before, the applicable interest rate may be higher or lower than the interest rate that you received in the previous term. This is because the rates we offer change from time to time.

Upon maturity if you wish to modify your term deposit, such as the amount invested or the length of the term, we will require your instructions 2 calendar days before but no later than 7 calendar days after the maturity date.

6. Statements

Statements are available on all term deposit accounts. You can ask for a statement of your account at any time. You may be issued with a term deposit investment record at the time of opening your term deposit account. At least once every 12 months, or where otherwise required by a law or code, we may give you a statement showing all transactions on your account from the last statement.

You must read statements and other records of your term deposit accounts and write to us promptly if there is a mistake, if information is missing, or if statements show transactions you did not make.

7. Refusal

We can choose not to accept a term deposit at any time.

Term Deposit Fees & Charges Schedule

Administrative Fees

Account Service Fee ▲ payable for managing your account	NIL
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Transaction Fees

BRANCH STAFF-ASSISTED AND CHEQUE BANKING	
Cash Deposit Fee ▲ payable if you make a cash deposit at an Auswide Bank branch/agency	FREE
Cash Withdrawal Fee ▲ payable if you withdraw cash over the counter at an Auswide Bank branch/agency	N/A
Auswide Bank Account Transfer Fee ▲ ▽ payable for any transfer between two Auswide Bank accounts at an Auswide Bank branch/agency	FREE
Cheque Deposit Processing Fee ▲ payable per cheque deposited at an Auswide Bank branch or by mail	FREE
Bank Cheque Fee ▲ payable charged per cheque requested for a one-off purchase	N/A
Deposit-Foreign Currency Cheque Draft Fee ▼ payable each time a foreign currency/draft is deposited	N/A

Electronic Payments

BPAY® Fee ▽ payable when you make an electronic BPAY payment	FREE
Direct Debit Fee ▲ ◎ ▽ payable if we process a direct debit to your account (including payments you initiate electronically)	FREE
External Payment Fee ▲ ◎ ▽ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution	FREE
RTGS Outward Payment Fee ▼ ▽ payable each time you request a high value, time critical payment from your account to another financial institution on a real time basis for 'same day' payment	\$20 each
Telegraphic transfer ▼ ● ▽ payable each time you request an electronic transmission of funds to an account at an overseas bank	\$AU currency \$50 per transfer OR foreign currency \$30 per transfer

Internet and Mobile Banking

BPAY Fee   payable when you make a BPAY payment through internet or mobile banking	FREE
External Payment Fee    payable if you request us to process an electronic payment to an account at another Australian bank or financial institution	FREE

Phone Banking

BPAY Fee   payable when you make a BPAY payment through phone banking	FREE
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Visa Debit Card Banking within Australia

Non-Auswide Bank ATM Withdrawal Fee  payable if you use your Visa Debit Card to withdraw from your account at a non-Auswide Bank ATM	N/A
Non-Auswide Bank ATM Balance Enquiry Fee  payable if you use your Visa Debit Card to check your account balance at a non-Auswide Bank ATM	N/A

Visa Debit Card Banking Overseas

ATM Withdrawal Fee  payable if you use your Visa Debit Card at an overseas ATM to withdraw from your account	N/A
EFTPOS/Retail Purchase Fee  payable if you use your Visa Debit Card to pay for purchases and withdraw cash at overseas retail outlets with an EFTPOS facility or to make purchases from overseas outlets over the internet or phone	N/A

Statement Fees

Paper Statement Fee  <small>regular</small> payable when we issue you with your statement of account in paper	FREE
Additional Statement Fee  <small>via branch</small> payable when you request us to issue you an additional statement of account	FREE
E-Statement Fee payable when we issue you with an electronic statement of account.	FREE

Dishonour Fees

Direct Debit Dishonour Fee  payable when you've arranged a direct debit payment to an account at another financial institution but there are insufficient clear funds in your account	N/A
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External Payment Dishonour Fee ▼ payable when you've arranged an external payment to an account at another financial institution but there are insufficient clear funds in your account	N/A
Internet or Mobile Banking External Payment Dishonour Fee ▼ payable when you've arranged an internet or mobile banking external payment to an account at another financial institution but there are insufficient clear funds in your account	N/A

Government Charges

Non-Resident Withholding Tax ▼ levied on accounts held by a non resident of Australia and where an Australian Tax File Number has not been quoted to us	10% of applicable interest payment
Withholding Tax ▼ may be levied on accounts where an Australian Tax File Number or exemption code has not been quoted to us	calculated at the highest marginal tax rate

These symbols let you know that the fee will be DEBITED FROM YOUR ACCOUNT at:

▲ the end of the calendar month ▼ the time it is incurred/when a particular service is used

Please note: if there are insufficient funds in your account at these times we will overdraw it until fees/charges are recovered from you.

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- ⦿ a dishonour fee applies when there are insufficient clear funds in the account to be debited - see 'Dishonour Fees'
- many overseas banks will levy other processing charges that may vary between banks and countries, which will result in the beneficiary receiving a lesser amount than transmitted.
- ✘ to help avoid dishonour fees for payments, we recommend you have sufficient clear funds in your account prior to writing a cheque. To help avoid reject fees for pre-arranged date sensitive electronic payments (eg; direct debits), you should ensure you have sufficient clear funds in your account at least 2 business days before the expected debit date. To also avoid some of these fees, arrange for an automatic sweep from another Auswide Bank account to the account that is to be debited with your cheque, direct debit or external electronic payment.
- ▲ Investment Record provided on lodgement available on request - statements forwarded on an annual basis
- Funds only available 2 calendar days before but no later than 7 calendar days after the maturity date

Auswide Bank's BANKING SERVICES

Important Information

Words that have a particular meaning are described in section 8 of this guide ("Definitions").

If there is any inconsistency between this guide and the terms and conditions applicable to your specific account, the terms and conditions for the specific account prevail.

Headings used are a guide only.

Any reference in this guide to any law also includes any regulation, by-law or ordinance relating to that law and any amendments or replacements of that law.

Where applicable, the ePayments Code applies to your accounts and our services.

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1. BANKING SERVICES TERMS AND CONDITIONS

1.1 Changes to the Terms and Conditions

Subject to law, and acting reasonably, we can change, add to, delete or vary our Terms and Conditions at any time. For example, we can vary:

- interest rates;
- the way we calculate interest;
- when we charge or pay interest; or
- fees and charges.

When we change our Terms and Conditions, we will give you notice if required by law, the ePayments Code, or any other applicable code. If no period of notice is required, we can make changes immediately. Advance notice may not be given where a change is made to restore or maintain the security of our systems or individual accounts, products or services.

We can give you notice in any way permitted by law or any applicable code, including:

- in your statement
- electronically
- by newspaper; or
- by letter.

1.2 Confidentiality

We keep many details of your account (including your transactions and balance) confidential. However, subject to law, we can disclose details of your account if:

- disclosure is compelled by law;
- there is a duty to the public to disclose;
- it protects our interests to do so;
- disclosure is made with your express or implied consent.

1.3 Privacy

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth). Our Privacy Policy will be provided to you as part of our Terms and Conditions.

You may also request a copy of our Privacy Policy by phoning us on 1300 138 831, visiting one of our branches, or going to our website at www.auswidebank.com.au.

1.4 Contact us

Unless otherwise stated in this guide, you may notify or contact us:

- by phone on 1300 138 831;
- by email at auswide@auswidebank.com.au; or
- in writing by post to PO Box 1063, Bundaberg Queensland 4670.

You can also find out more about our accounts and banking services by visiting our website at www.auswidebank.com.au.

If we ask you to notify or contact us 'in writing', this means that you should send us a letter to our postal address specified above or an email to auswide@auswidebank.com.au.

1.5 Financial Claims Scheme

The Financial Claims Scheme (FCS) is an Australian Government scheme that provides protection and quick access to deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails.

Under the FCS, certain deposits are protected up to a limit of \$250,000 for each account holder at any bank, building society, credit union or other authorised deposit-taking institution that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA).

The FCS can only come into effect if it is activated by the Australian Government. Once activated, the FCS is administered by APRA, which aims to pay the majority of customers their protected deposits within seven calendar days.

The FCS limit of \$250,000 applies to the sum of an account holder's deposits under each banking licence (and so includes accounts with any other banking businesses that the licensed banking institution may operate under a different trading name). Auswide Bank is a single banking institution and operates no other licensed banking institutions under a different trading name. A list of Auswide Bank deposit accounts covered by the FCS is available on request.

More information on the FCS is available at www.fcs.gov.au.

1.6 If you have a complaint

If you have a complaint, please talk to our staff at your local branch or call us on 1300 138 831. We may ask you to put your complaint in writing.

We aim to resolve complaints as quickly as possible. Most complaints are resolved within one business day, and in nearly all cases, you can expect your complaint to be resolved within five business days. In the event it takes us longer than five business days to resolve your complaint, we'll ensure that you are regularly updated.

If you are not satisfied with the outcome of your complaint or how we handled it, please let us know. If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA). The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You may lodge a complaint with AFCA by contacting them in writing to GPO Box 3, Melbourne VIC 3001, by phone on 1800 931 678, or by email at info@afca.org.au.

For further information on our complaints handling procedure, please call us on 1300 138 831 or visit your local branch.

1.7 Acceptance

You accept and agree to be bound by our Terms and Conditions when you:

- agree to them in writing;
- initiate or make a transaction (including a transaction using a remote electronic access method);
- sign or use your debit card, PIN, phone or internet banking access code, or other secret access code, access method or passbook we give you;
- draw or sign a cheque on your account;
- sign and return our forms for opening an account;
- use our phone or internet banking services or other remote electronic access method/s; or
- indicate your acceptance in any other way specified in our Terms and Conditions.

1.8 Indemnity

Subject to our Terms and Conditions, you indemnify us against any loss or damage we may suffer due to a claim, demand or action of any kind brought against us arising directly or indirectly because:

- you did not comply with any of your obligations under our Terms and Conditions; or
- you acted negligently or fraudulently in connection with our Terms and Conditions.

1.9 Severability

If any provision in this guide is or becomes invalid or unenforceable, or breaches any applicable mandatory law or code, then it is severed, and the validity, legality and enforceability of the remaining provisions will not be effected by such severance.

2. ACCOUNT TERMS AND CONDITIONS

This section sets out the general terms and conditions that apply to our accounts. If we give you any additional terms and conditions that differ from these general terms and conditions, the additional terms and conditions apply to the extent that they differ. For specific terms and conditions for a particular account type (eg. features, fees and charges etc), please refer to the terms and conditions for that account.

2.1 Opening an account

Provided our account opening requirements are satisfied, you may open an account in the name of any identifiable legal entity, such as an individual, a company or a trustee. Any account that is opened in the name of a child can be accessed and transacted on by the child when they turn 11 years of age.

You may open a new account online or by visiting one of our branches. You must complete any forms and provide to us any information we require for this purpose.

We may elect not to open an account without giving you a reason.

2.2 Identity

We are required by law to identify our customers. To help identify you, we may ask for original or certified copies of your identification documents. If we cannot identify you, we may not be able to open an account for you. We may request from time to time additional identification information once your account is opened. You are obligated to provide us with the information we request where you are able to do so.

2.3 Operation of a joint account

Joint accounts may be opened by two or more persons or entities. Before opening a joint account, you should understand that:

- each of you is individually liable for the debts on the account, and all of you are jointly liable;
- if the account is overdrawn, each of you are liable to pay us the overdrawn amount; and
- if any of you die, any funds in the account may belong to the remaining joint account holder.

Joint account holders can choose whether all account holders are required to sign to operate the account or only one is required to sign.

A debit card is only available on a joint account where the signature authority is that either

accountholder can operate the account. We will issue a separate debit card having its own PIN for each joint owner on request.

You may change how you can operate on your account at any time by completing our Add/Change Account Signatories form, or alternatively by notifying us in writing.

Your joint account cannot be accessed if any one of the joint accountholders request in writing to stop transactions and we agree. After that, all accountholders must agree in writing to any further transactions being performed by any accountholder or authority to operate (except for deposits).

2.4 Allowing another person to use your account *(Authority to Operate)*

If you ask us in writing, we may allow another person to sign on your account under an Authority to Operate (ATO).

Depending on the scope of the ATO, the authorised person may be able to do most things that you could do yourself. For example, they may be able to:

- perform deposits, withdrawals and transfers on your account;
- authorise us to make electronic periodical payments on your account;
- obtain a debit card for your account;
- have access to your account through phone, internet and mobile banking;
- draw cheques on your account;
- stop, or remove a stop on, cheques on your account; and
- get any information from us about your account.

The authorised person does not have authority to close your account. However, for account types that are only able to be operated under an ATO (eg. business accounts and children's accounts), the authorised person may close the account provided all persons authorised by the ATO authorise the closure of the account.

You must not give your debit card, PIN, phone, internet or mobile banking access code to the authorised person or anyone else. We may issue the authorised person their own debit card, PIN or other access code for the purposes of accessing your account.

You are liable for all debts incurred by the authorised person on your account, including any overdrawn amounts.

The authorised person will not be able to alter your personal client details or authorise any other person to operate on your account without your consent.

You can cancel the ATO at any time by notifying us in accordance with the terms and conditions applicable to the account on which the person is authorised to operate. We will act on your request as soon as we are notified of the cancellation. You will, however, be liable for:

- any transaction made prior to the ATO being cancelled, regardless of when the transactions are debited to the account; and
- any future dated payments, cheques or authorities established by the person you authorised prior to the cancellation of the ATO.

You should ensure that any payments you wish to be discontinued are cancelled.

Acting reasonably, we can cancel any authorised person's ATO. An ATO will also cease if we are notified that you have died or have become mentally incapacitated.

We can refuse to accept instructions from any authorised person where it is necessary to comply with the law or any applicable code, to protect our legitimate interests, or if we reasonably suspect that

the authorised person is not acting or may not act in your best interest.

We are not responsible for the actions of any authorised person under an ATO or the way the authorised person accesses your account. You appoint an authorised person at your own risk. You are responsible for any transactions that are made by the authorised person on your account even if you do not know about them. Subject to law, we are not liable for any loss or damage caused by the authorised person.

2.5 Authority to access your account information *(Authority to Access)*

You may make arrangements to allow other persons to access certain account information when required (eg. employees on business accounts accessing account balances) under an Authority to Access (ATA), such as receiving account statements.

An ATA does not extend to performing debit transactions or altering account details.

You may revoke the ATA at any time in writing.

2.6 Power of Attorney

You may appoint a person to be your attorney, under a Power of Attorney, to enable that person to transact on your account.

We must have a certified copy of the original Power of Attorney before an attorney can access your account. We will require the attorney to become a customer (if not already), provide sufficient identification, and read and sign a Power of Attorney Continuing Deed of Declaration. Your attorney will have the same authority to act on your account as an ATO.

You must not give your debit card, PIN, phone, internet or mobile banking access code to your attorney or anyone else. We may issue your attorney their own debit card, PIN or other access code for the purposes of accessing your account.

We are not responsible for the actions of your attorney or the way your attorney accesses your account. You appoint your attorney at your own risk. You are responsible for any transactions your attorney makes on your account even if you do not know about them. Subject to law, we are not liable for any loss or damage caused by your attorney.

You must advise us as soon as possible if you cancel/revoke the Power of Attorney.

We can refuse to accept instructions from your attorney where it is necessary to comply with the law or any applicable code, to protect our legitimate interests, or if we reasonably suspect that your attorney is not acting or may not act in your best interest.

2.7 Formal trust accounts

If you are the authorised trustee of an account, you:

- must act according to the terms of the trust and for the benefit of the trust and its beneficiaries;
- must not misuse the trust funds or use any rights you have against the trust funds; and
- agree to comply with our Terms and Conditions as trustee and in your own personal capacity.

2.8 Children's accounts

If an account is opened in a child's name by a parent or guardian, a parent/guardian will be the only signatory on the account under an ATO. At 11 years of age, the child accountholder will become a signatory on the account and will be able to access and transact on the account, and the parent/

guardian signatory can opt to remove their ATO. At 16 years of age, the child account holder may remove their parent/guardian's ATO without the parent/guardian's consent so that the child is the only account signatory.

2.9 Deposits

Deposits made to accounts are not available to you until we receive and process them and the funds are cleared.

You may deposit funds by:

- cash, cheque or money order at any of our branches or agencies;
- direct debit from another financial institution;
- direct credit (eg. government payments, payrolls, RTGS payments etc) – you should organise the direct credit with the organisation who will be making the payment(s);
- cash or cheque at any Auswide Bank ATM that accepts deposits;
- through Australia Post – Auswide debit card holders can use their card to make deposits to their account at any Post Office displaying the Bank@Post logo; or
- posting cheques or money orders with an accompanying completed deposit slip to us at PO Box 1063, Bundaberg QLD 4670.

We will generally deposit the cash, cheque or money order to your account on the date we receive it.

2.10 Cheque deposits requiring endorsement

Where a deposit is made to an account by cheque, unless the cheque payee details match the account name in which the cheque is being deposited, we will require the cheque to be endorsed.

We will need to validate the endorser's signature prior to accepting the cheque for deposit. We reserve the right to refuse to accept a cheque where the endorsement cannot be validated to our satisfaction and where the true owner of the cheque cannot be established.

2.11 Cheque clearance times

All cheques deposited to an account with us will be passed through an accelerated cheque clearing system. During this time, funds from cheque deposits earn interest (if applicable) from the day of the deposit, but the funds will not be made available to you for withdrawal until the cheque deposited has been cleared by the cheque clearing system.

We do not cash cheques.

2.11.1 Usual clearance period for cheque deposits

The clearance times below are the usual times that apply, but individual cheque clearance periods may vary. Note in particular that suspicious, damaged or mutilated cheques may require longer clearance periods, and agency deposits may require additional clearance periods.

Local, intrastate and interstate cheques – 3 business days from the date the cheque is banked with us. Selected cheques deposited with us may not be sent to the bank until the next business day. In this case, allow 4 business days. Our staff can confirm the clearance period of your cheque at the time of depositing.

Cheques deposited via Bank@Post – 7 business days from the date the cheque is banked at Australia Post.

Overseas cheques – 21 business days.

Note: overseas cheques sent on a bill for collection basis will only be available for withdrawal once we

have received proceeds of the cheque from the drawee bank.

Early clearance – In the case of regular cheque deposits for your salary or wage, you may request immediate access to these by special arrangement with us. Certain conditions apply.

Bank and government cheques require normal clearance periods and are not automatically cleared immediately.

2.11.2 Normal cheque clearance cycle

You receive a cheque		Business days
and deposit it to your account - we then send the cheque to our bankers who electronically forward the cheque overnight to the financial institution from where the cheque is to be paid		day 1
cheque is paid with the cheque writer's account debited	OR cheque is dishonoured due to insufficient funds or another technical reason overnight - dishonour details are transferred to our bankers	day 2
we await notification of - possible dishonour from bank	OR our bankers forward us an electronic dishonour notice - we debit your account for the amount of the cheque and a letter is mailed to you advising of the dishonour	day 3
funds deposited are made available to you for withdrawal		day 4

An additional day's clearance should be added to the above timeframe in cases where a cheque deposited with us is for any reason unable to be forwarded to our bankers until the following business day.

2.12 Cheque dishonours

We will tell you if a cheque you deposit to your account has been dishonoured. The amount of the cheque will be debited from your account.

If you write a cheque and there are insufficient funds in your account, we may dishonour that cheque and return it unpaid to the institution where it was banked.

2.13 Interest

Details of our current interest rates are available on our website, by phoning us, or by visiting one of our branches.

Interest rates are annual percentage rates calculated on the basis of a 365 day year, unless otherwise stated in any additional terms and conditions we give you.

Interest is calculated at the rate and in the manner we tell you, on the daily balance of your account. Interest is paid into your account (if applicable) at the times we specify in the terms and conditions applicable to your specific account.

Interest may not be paid on some types of accounts.

2.14 Withdrawals

Withdrawals in our branches must be made on our withdrawal form or in the form of a letter from the authorised signatory/s. Withdrawals in our branches using a debit card may be made without needing to complete any forms, but you will be required to enter your PIN.

Withdrawals may also be made in any other way permitted under our Terms and Conditions, such

as at any ATM in Australia that accepts debit cards, through EFTPOS, or using a debit card at any Australia Post outlet displaying the Bank@Post logo.

Withdrawal forms must be signed by the authorised signatory/s to the account. If the signatures do not match our records, or the number of signatory/s is not in accordance with our records, we can refuse to process the withdrawal.

We can apply and vary daily or periodic transaction limits on the number or value of withdrawals you make using different access methods on any one day.

2.15 Cash availability

We can limit or vary the amount of cash you can withdraw from your account on any one day.

If you want to withdraw more than our standard cash limit of \$2,000, you must let us know at least 24 hours in advance by contacting the branch you wish to collect the cash from, or by calling us.

You can withdraw up to our standard cheque limit without notice if you take the funds in the form of a bank cheque. Larger amounts above this limit can be arranged at your branch.

You can find out our standard cash and cheque limits by contacting us. We may charge a fee for arranging cash and cheque withdrawals in-branch.

2.16 Auto-sweep

An auto-sweep can be arranged to automatically transfer funds from nominated Auswide Bank transaction, savings or on-call investment accounts in the event that you do not have sufficient cleared funds in a particular account to cover cheques written, direct debits from your account and external payments.

Up to five accounts can be nominated, with the auto-sweep checking each account in turn for sufficient cleared funds to transfer to your account. If the required amount is not available in the nominated accounts, a part amount will be debited from each account. However, if the full amount cannot be transferred, no sweep will occur. We may charge a fee for this service.

2.17 Debits from your accounts

Debits from your account may include:

- cash or cheque withdrawals;
- government fees and charges (including bank account debit tax where applicable);
- any fees and charges we charge and other institution's fees we pass on to you;
- any interest due;
- any electronic funds transfer transactions (including RTGS payments);
- direct debits authorised by you;
- any transfers you make;
- BPAY® transactions; and
- other debit transactions and adjustments.

If there is more than one deduction on any one day, we decide the order in which these are made. You must pay all government fees and charges when they are due.

We may charge a fee for processing debits from your account.

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2.18 Bank cheques

The term “bank cheque” describes a cheque that is issued by a bank. You can arrange for a bank cheque at any of our branches. The value of the bank cheque is debited immediately from the relevant account. We may charge a fee for issuing a bank cheque.

You can request for a “stop payment” to be placed on a bank cheque which has been drawn by us, if the cheque is unpaid, by completing a Bank Cheque Stop Payment form.

However, as we are the drawer of the cheque and are liable for payment to the payee/third party, we are legally entitled to refuse your request to stop payment on the cheque.

If we agree to stop the cheque, you agree to indemnify us against all costs, losses, liabilities and expenses that we may incur in connection with your request that payment be stopped except where such loss arises from the mistake, fraud, negligence or wilful misconduct of us or any of our employees, our agents or a receiver we appoint.

If the cheque is made out to a third party, you will be required to obtain written consent from the third party to stop the cheque. If you are unable to obtain this consent, we will require you to hold funds in your account equal to the amount of the cheque until we are satisfied that no proceedings will be brought by the third party against us. As the cheque drawer, we may at our discretion pay the value of the cheque to the third party where, in our reasonable opinion, we are liable to honour the cheque.

All requests for a stop payment must be in writing.

2.19 Direct debits

You may arrange a direct debit from your approved transaction, savings, on-call investment or line of credit access account:

- to approved accounts at other financial institutions. These are arranged directly with us;
- to approved organisations to pay for goods and services (for example, health funds and insurance companies). These are arranged with the applicable organisation;
- to other Auswide Bank accounts held by you or a third party (ie. internal transfers).

Fees and charges may apply (including reject fees on dishonoured payments).

If you request a new direct debit arrangement or cancellation of a direct debit arrangement through one of our branches, you must give us at least three business days notice.

2.19.1 Direct debit disputes

If a direct debit has already been processed from your account, and you have not authorised the payment or you disagree with the timing or amount of the payment, you should complete an Unauthorised Transaction Dispute form and we will investigate the unauthorised direct debit. A direct debit claim may take up to 21 days to resolve. You may also contact the direct debit user to investigate an unauthorised direct debit.

2.19.2 Direct debit stops

If you wish to stop a direct debit before a transaction is processed to your account, you should call us, or visit any of our branches and complete a Direct Debit Request - Stop Payment form.

We are unable to stop a direct debit transaction after it has been processed to your account.

2.20 Direct credits

You may arrange a direct credit to your approved transaction, savings, on-call investment, line of

credit access or loan account:

- from approved accounts held by you at other financial institutions;
- from approved accounts held by third parties at other financial institutions (such as your employer). These are arranged by the third party with the applicable financial institution;
- for Centrelink entitlements (eg. pension, family assistance etc). These are arranged with the applicable government department.

If you request a new direct credit arrangement or cancellation of a direct credit arrangement through one of our branches, you must give us at least three business days notice.

2.21 Electronic payments and automatic payments

You can ask to have money transferred to other accounts, between accounts, to third parties, and to accounts at other institutions as a one-off or on a regular basis (eg. fortnightly, monthly etc). All transfers can be arranged over the counter at your local branch or through phone, internet or mobile banking.

In order for us to facilitate a transaction, sufficient cleared funds must be deposited before the agreed payment date. We will only transfer moneys if there are enough cleared funds in the account.

In some instances, payments may not be transferred until the second business day after a weekend or public holiday.

We may charge a fee for these transfers. We may change or discontinue providing these transfer facilities, however we will provide you with prior written notice if we do so.

If you arrange to send a payment to us or ask us to send a payment to another institution, we will direct the transaction electronically to the intended account using only the BSB and account number provided by you. The account name may not be used to validate that the transaction has been posted to the correct account.

You must ensure the BSB and account number details for any payments are correct because we are not liable to you for transactions that are directed to an incorrect account.

We will keep transferring the agreed amount of money until:

- you cancel the service in writing (a minimum of three business days is required);
- an appropriate authority informs us in writing that an accountholder is insolvent or mentally unsound;
- we are notified in writing that the sole accountholder is deceased;
- you tell us in writing to change the amount or frequency the automatic payment has been unsuccessful on four consecutive due dates; or
- you instruct us in some other manner (eg. internet banking) and we agree.

If there is only enough money to make some payments, we will decide when and what payments to make. We may charge you a fee when a transfer is unsuccessful.

If we have been unable to successfully make your automatic payment on four consecutive due dates, we may cancel the authority, and we may not attempt to make further payments unless you provide us with a new authority to do so. We are not liable if any payment or transfer is delayed due to reasons outside our control, cancelled, or dishonoured by us where there are insufficient funds in the account.

2.22 Regular payment arrangements

You should maintain a record of any regular payment arrangement you elect to enter into with a

merchant to pay for goods or services. A regular payment arrangement includes regular direct debits from your transaction account. If you wish to change or cancel any regular payment arrangement, such as a regular direct debit, you may contact us and we will process your request promptly. You may also contact the merchant.

2.23 Overseas transactions

Transactions processed in foreign currency (including fees) may be converted to Australian dollars using the exchange rate specified by our foreign exchange agents.

Cheques drawn on an overseas institution may be converted to Australian dollars using the exchange rate current at the time we deposit this cheque.

We may choose to collect the amount of overseas cheques from the drawee bank prior to depositing the proceeds to your account. This is referred to as “sending the cheques for collection”.

We are not liable for, nor are we obligated to reimburse, any fee or charge deducted from the value of a cheque that is imposed by an overseas institution in relation to collecting the amount of the cheque.

If you deposit a cheque to your account drawn on an overseas institution, and that cheque is returned or dishonoured, you are liable for differences in the Australian dollar value of the cheque resulting from fluctuations in exchange rates between when the cheque was deposited to your account and when the cheque was returned or dishonoured.

2.24 Set-off

Where permitted by law, you agree that we can set off and/or apply the credit balance of any account that you have with us against any debt owed by you to us without your prior consent. This may include transferring funds to cover personal cheques or overdrawn balances.

2.25 Overdrawing an account

Your account becomes overdrawn when the amount of withdrawals or other transactions posted to your account equals more than the balance in your account. When this occurs, we may charge you a fee.

You must repay any overdrawn amount, including any fees and charges or interest payable, when we ask you to.

You agree to pay reasonable enforcement expenses (including all legal costs on a solicitor and own client basis) we incur in recovering or attempting to recover overdrawn amounts.

2.26 Cheque book

A cheque book is a payment facility that allows you to pay for goods and services by cheque. Your cheque book can be linked to an applicable transaction, on-call investment or line of credit access account.

You are not eligible for a cheque book unless you are aged 18 years or over.

We reserve the right to accept or decline your application for a cheque book.

When we receive a cheque written by you, you acknowledge that the cheque is a request from you to pay funds from your account, even if the request results in your account becoming overdrawn.

You agree to write cheques only if you have enough cleared funds in your account to cover them. The date on the cheque must be the day you wrote the cheque.

2.26.1 Paying cheques

You will continue to receive interest on funds in your account, if applicable, right up until when your cheque is presented anywhere in Australia. If you do not have sufficient available cleared funds in your account to cover the cheque at the time you present it to us, we can dishonour the cheque, draw money from your other accounts, or honour the cheque. We may charge you a fee for this.

We may also decide to not pay a cheque where we have received notification of a stop payment on the cheque or where there is any other valid reason (such as fraud) for doing so. We are not liable to you or any other person if we decide to not pay a cheque.

2.26.2 Stopping payment of cheques

If you wish to stop payment on a particular cheque (or cancel cheques that may have been lost or stolen), you should notify us as soon as possible.

After receiving your request, we will confirm whether the cheque has been presented to your account. If the cheque has already been presented, we will be unable to stop payment on the cheque.

2.26.3 Issuing cheque books

We will issue you a new cheque book (a fee may apply):

- when you ask for one; or
- after a set number of cheques are presented to us.

We can withdraw or stop the issue of a cheque book or demand that it is returned at any time by giving you prior written notice.

2.26.4 Lost, misused or stolen cheques and cheque books

Because your account can be accessed by your cheque book, you should always keep it in a safe place. You must not leave signed blank cheques in your cheque book. If your cheque book is stolen, lost or misused, you must phone us immediately and inform us of the details in writing.

2.27 Statements and passbooks

We will provide you with statements of account as required by law. You can request a statement of your account at any time. We may provide you with electronic statements of account through internet and mobile banking. A charge may apply for any additional statements over any free limits.

We may issue passbooks on selected accounts instead of periodic statements on request. Passbooks can be updated at any branch. A passbook account will not be automatically issued with a statement. If you require a statement on a passbook account, a fee may apply. There are no fees payable for updating a passbook or checking the balance and activity of a passbook account.

2.28 Errors on statements, mistakes and unauthorised transactions

If you believe that there has been an error on your account, that a transaction was not authorised by you, or that an amount has been credited to your account that you may not be entitled to, you must notify us as soon as you become aware of the transaction by phone, by email, or in writing. We may ask you to inform us of the details of the error, mistake or unauthorised transaction in writing.

We will comply with the requirements of any law, code or scheme to which we are bound which applies to transaction disputes, such as the ePayments Code.

Where money has been transferred by you to another account in error, you are solely responsible to

correct that error, and for any loss suffered by you.

Where money has been transferred to your account by someone else or you in error, you agree that:

- we may at our discretion disclose the name and number of your account to the payer where your account has been incorrectly credited;
- in the event of a dispute, we may pay the funds to a court pending resolution of any dispute; and
- if we reasonably believe that your account has been incorrectly credited in error, we may at our discretion freeze that amount in your account, reverse those funds from your account, or deduct the amount of those moneys from your account.

We are not responsible for any loss you may suffer due to errors, inaccuracies or omissions in relation to authorised but mistaken instructions given to us for the operation of your account.

2.29 Holds on funds

We may place any funds in your account on hold (which means that you will not be able to withdraw those funds) if we reasonably believe that:

- another party may have an entitlement to some or all of those funds;
- the funds have been transferred or deposited into your account in error;
- there is a dispute between the accountholders or signatories to the account;
- there is any cause for suspicion or concern in relation to the funds in your account;
- it is necessary to prevent loss to you or us, including for security reasons and if there is suspected fraud; and
- it is necessary to comply with the law or any applicable code or to protect our legitimate interests.

2.30 Direct bank feeds

We can facilitate an electronic copy of your account information directly to your business or to your accountant. A direct bank feed eliminates the process of manual data entry and provides accurate and timely data. For details of accounting solutions which are enabled to receive a direct bank feed from us, please visit our website.

2.31 Changes to your details

You must promptly notify us if you or any person authorised to make transactions on your account changes name, signature, residential or postal address, email address, or phone number.

If you wish to change the name of your account, we will require proof of your name change.

2.32 Notifications

Any notice or other document may be given to you by sending it to the last address you gave us. Except where it contravenes a law or the ePayments Code, if we send a notice or other document to your last known address, it is taken to have been received on the date it would have been delivered in the ordinary course of post.

Where permitted by law, or if you have consented, we may send notices or other documents to you electronically.

Unless you tell us otherwise, all correspondence for entities (eg. companies, businesses etc) will be sent to the entity accountholder. In the case of joint accounts or accounts held by multiple individuals, all correspondence will be forwarded to the primary accountholder (that is, the first person whose name appears on the account).

2.33 Dormant accounts

Where an account has no customer initiated transactions (withdrawal or deposit) for a period of two years, the account will be classified as “dormant”.

Where we are required by law, we may remit certain balances of dormant accounts to the Commonwealth as “unclaimed money”. Please contact us for further details.

2.34 Account closures

If you request us to close your account, we will only do so if the following conditions have been met:

- If your account is a joint account, the account can only be closed if the required number of accountholders authorise the closure.
- If you have deposited any cheques to your account, you cannot close your account until all cheques have been cleared.
- If your account is only able to be operated under an ATO (eg. business accounts and children’s accounts), the account can only be closed if all persons authorise the closure.

We can close your account without notifying you first if:

- your account has maintained a zero balance for two years and has had no customer initiated transactions during that period;
- we have security reasons to do so, or we are reasonably satisfied that there are other valid commercial reasons for doing so;
- we reasonably believe that you have committed or attempted to commit fraud against us, any other financial institution, or any other person;
- we are required to by law;
- you have given us information that is materially false or misleading and is such that we would not have provided the account or service if we had known the correct information;
- you act in a manner that, in our reasonable opinion, threatens the security of our staff, property or any other person; or
- where the terms and conditions applicable to your specific account specify that your account will be closed.

If you overdraw your account and the amount is not paid within 87 days from the date your account became overdrawn, we may close the account but we will give you notice before we do.

We will endeavour to give you notice before closing your account. If we are unable to do so, we will notify you as soon as practicable afterwards. We will also give you our reasons for closing the account. If we decide to close your account, we will act reasonably and will comply with any applicable codes or laws.

When your account is closed, any credit balance and any accrued interest will be paid to you. If there are any outstanding fees, charges or other amounts owing to us, we will deduct these first.

You should cancel any direct debits you have authorised before your account is closed. If transactions are received after your account is closed, they may be returned. Alternatively, the transactions may be posted to your account, in which case we may notify you of the amount owing and you must pay us that amount immediately. You must pay us any fees that result from transactions being posted to your account after the account has been closed.

2.35 Ownership rights

We own all debit cards, passbooks, cheques, cheque books, and any other access methods we issue you. We can request the return of any of these items if there is a valid reason for doing so.

2.36 Loss or damage if you are in breach

You agree to pay us for any costs, losses, liabilities and expenses we may sustain if:

- you do not comply with any law or regulation that applies to your account or transactions on your account;
- you do not comply with our Terms and Conditions;
- there is any breach by you as a trustee or director; or
- you voluntarily or carelessly disclose your login details to anyone, except where such loss arises from the mistake, fraud, negligence or wilful misconduct of us or any of our employees, our agents or a receiver we appoint.

2.37 Lost or stolen cards, access code, passbooks or cheques

If your debit card, passbook, cheque book, access code, PIN, or any access method is stolen, lost or misused, or you suspect it has been misused, you must call us immediately on 1300 138 831 during normal office hours.

If you fail to notify us promptly when you become aware that any of the above is stolen, lost or misused, or suspect that it has been misused, you may be liable for unauthorised transactions processed to your account. Any stolen items must be reported to the police as we may require a police report if you wish to make a claim that a transaction on your account was not authorised by you.

3. PRODUCT PACKAGES

From time to time we may group various banking products and services into a product package. These product packages may include incentives or rewards, or may be made available in return for a fee.

Product packages are issued under their own terms and conditions, which are available on request, and are only available to eligible customers under those specific terms and conditions.

The products and services available under these packages may be issued directly by us or in association with third parties.

4. ELECTRONIC BANKING TERMS AND CONDITIONS

4.1 Introduction

This section sets out the terms and conditions that apply to electronic banking.

We will comply with the requirements of the ePayments Code where our dealings with you fall under that code. The ePayments Code applies to payment, funds transfer and cash withdrawal transactions

that are:

- initiated using electronic equipment; and
- not intended to be authenticated by comparing a manual signature with a specimen signature.

The ePayments Code also applies to the following transactions:

- electronic card transactions, including ATM, EFTPOS and credit and debit card transactions that are not intended to be authenticated by comparing a manual signature with a specimen signature;
- phone banking and bill payment transactions;
- internet banking transactions;
- online transactions performed using a card number and expiry date;
- online bill payments (including BPAY);
- transactions using facilities with contactless features and prepaid cards that are not intended to be authenticated by comparing a manual signature with a specimen signature;
- direct debits;
- transactions using electronic toll devices;
- transactions using mobile devices;
- transactions using electronic public transport ticketing facilities;
- mail order transactions that are not intended to be authenticated by comparing a manual signature with a specimen signature; and
- any other transaction specified by ASIC under clause 43 of the ePayments Code as a transaction to which the ePayments Code applies.

References in this section to your debit card also include your Auswide Bank PayBand if applicable.

4.2 Security requirements for your access codes

In these Electronic Banking Terms and Conditions, “access code” means your PIN, your password, your phone banking access code, your internet and mobile banking access code, your Open Banking One Time Password and/or any other secret code we may give you to access your account.

Your access code is the key to your account when you use certain electronic equipment. Your access code is valuable and should be kept secret. Failure to do so may increase your liability for any loss.

To protect your account against unauthorised transactions, where one or more access codes are needed to perform a transaction, please ensure that you adhere to the access code security requirements below.

You must not:

- voluntarily disclose any of your access codes to anyone, including a family member or friend;
- share your access codes with any other person, including any verbal or written request from any person (including anyone purporting to be our representative). No one should ask for your access codes, including a financial institution employee, police, merchant or any other person;
- write or record your access codes on a computer or electronic device required to perform a transaction without making a reasonable attempt to protect the security of the access codes;
- write or record your access codes on your card without making a reasonable attempt to protect the security of the access codes;
- if a device is needed to perform a transaction (such as your card), keep a record of your access codes on anything carried with your device or liable to be lost or stolen at the same time as your device without making a reasonable attempt to protect the security of the access codes;
- keep a written record of your access codes on one or more articles liable to be lost or stolen at the same time without making a reasonable attempt to protect the security of the access codes;

- select a numeric access code that represents your date of birth, or an alphabetical password or access code that is a recognisable part of your name; or
- otherwise act with extreme carelessness in failing to protect the security of your access codes (ie. with a degree of carelessness that greatly exceeds what would normally be considered careless behaviour).

You must always use care to prevent anyone seeing your access codes being entered.

4.3 Lost or stolen cards, passwords or access codes

You must immediately notify us if you become aware or suspect that your password, access code, debit card or PIN is lost, stolen, disclosed or used without your authority. You must not then continue to use your password, access code, debit card or PIN. We will arrange for you to select a new code.

If you report that your debit card has been lost or stolen, the card will be cancelled as soon as you notify us.

If you recover a lost or stolen debit card, you must return the card to your nearest branch for destroying as soon as possible.

You can report a lost or stolen password, access code, debit card or PIN by visiting any of our branches, phoning us on 1300 138 831 during normal office hours, or phoning us on 1800 072 111 after office hours.

4.4 Bank@Post

Bank@Post is a facility at many Australia Post outlets (displaying the Bank@Post sign) which allows you to use your debit card to transact over the counter by:

- selecting “savings” and entering your PIN to withdraw, deposit or check account balances on your approved Auswide Bank deposit, line of credit and business overdraft access accounts; or
- selecting “credit” and entering your PIN to make a deposit to your Auswide Bank loan account (including making loan payments) or to check your loan account balance.

A receipt will be issued on each transaction.

If you have an existing debit card on another type of deposit account, it cannot be activated for loan transactions via Bank@Post.

We will tell you if you can make Bank@Post transactions on your account, and we may cancel this service at any time. We may charge a fee for processing transactions made using Bank@Post.

Bank@Post and its associated device marks are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579 - all rights reserved. Limits apply on withdrawals. Some postal outlets do not have an electronic link to the Bank@Post network. Bank@Post is only available on selected account types. Cheque deposits will only be accepted if they are made payable in the name of the cardholder; to Auswide Bank for the credit of the cardholder to “Auswide Bank” or to “Cash”. Cheques made payable to third parties or joint accountholders will not be accepted.

4.5 ATMs

Your debit card may be used to transact on your transaction, on-call investment or selected line of credit access account at ATMs belonging to financial institutions across Australia and overseas.

For transaction fee charging purposes, ATMs are categorised as:

- “Auswide Bank” branded ATMs; or
- “non-Auswide Bank” ATMs (ie. ATMs belonging to other financial institutions).

At “Auswide Bank” branded ATMs, you may use your debit card to withdraw cash, check your account balances, or change your PIN.

You can find out where our ATMs are located by visiting one of our branches, by phoning us, or on our website.

Your debit card may also be used at any ATM in Australia or overseas to withdraw or check account balances. A fee may be charged for using a “non-Auswide Bank” ATM.

4.6 EFTPOS

Your debit card may also be used to access funds in your account at thousands of POS (Point of Sale) terminals across Australia that display the EFTPOS and card symbols.

You can pay for goods and services, and the purchase price will be automatically deducted from your transaction, on-call investment or line of credit access account.

4.7 Processing instructions

You authorise us to act on the instructions you enter into electronic equipment.

Any electronic transaction made by you cannot be cancelled, altered or changed by you unless allowed by the applicable terms and conditions.

We may delay processing an instruction, or may ask you for further information before processing a transaction. Where we have instructions for more than one payment from your account(s), we will determine the order of priority in which payments are made.

If you make a cash withdrawal from an account by making an electronic transaction, and there is a difference between the amount of cash received and the amount shown debited from your account, you must report this to us as soon as possible by phone, by email, or in writing.

If you deposit funds to an account by making an electronic transaction, and there is a difference between the amount recorded as having been deposited and the amount we receive, you will be notified of the difference as soon as possible and advised of the actual amount which has been credited to the account.

We are not liable for the refusal of any merchant to accept an electronic transaction, and are not responsible for the goods and services supplied by the merchant (to the extent permitted by law).

You acknowledge that:

- not all electronic equipment from which cash can be withdrawn will always contain cash;
- any cash dispensed at electronic equipment is at your risk once it becomes visible or available for you to collect; and
- not all electronic equipment will allow you to make deposits.

Unless the payment has not been sent to BPAY, an immediate transfer or BPAY payment cannot be revoked or stopped when we receive your instruction.

Future dated transfers or BPAY instructions can be revoked or changed if you instruct us to do so either in writing or through internet banking before the transaction is scheduled to occur.

4.8 Withdrawal of electronic access

We may withdraw your electronic access to accounts (including by BPAY) without prior notice if:

- electronic equipment malfunctions or is otherwise unavailable for use;
- a merchant refuses to accept your debit card;

- any one of the accounts is overdrawn or will become overdrawn, or you have exceeded your agreed credit limit;
- we believe your access to accounts through electronic equipment may cause loss to you or to us;
- we believe that the quality or security of your electronic access process or our systems may have been compromised;
- all the accounts you may access using our phone, internet or mobile banking have been closed or are inactive, or the account you have nominated fees and charges to be charged to is closed;
- we suspect you of being fraudulent or engaging in inappropriate behaviour;
- we become aware that you do not meet, or cease to meet, our eligibility criteria for the debit card or electronic access; or
- for any other reason by giving you not less than three months written notice unless the withdrawal of electronic access is prohibited by law.

We may at any time change the type of accounts that may be operated, or the types of electronic transactions that may be made, through particular electronic equipment.

We may also at any time suspend your right to participate in the BPAY scheme.

You can request to de-register from phone, internet and/or mobile banking at any time by contacting us.

4.9 Unauthorised transactions

This section applies to unauthorised transactions. It does not apply to a transaction performed by you or by anyone with your knowledge and consent.

If there is any inconsistency between the terms and conditions in this section and the ePayments Code, liability for losses resulting from unauthorised transactions will be determined by the ePayments Code.

4.9.1 When you are not liable for losses

You will not be liable for loss arising from an unauthorised transaction if the cause of the loss is:

- the fraudulent or negligent conduct of our employees, agents or third parties involved in networking arrangements, or of merchants, their agents or employees;
- a debit card, account number or access code which is forged, faulty, expired or cancelled;
- a transaction that requires the use of any debit card or access code that occurred before you received or selected the debit card or access code (including a reissued debit card or access code);
- a transaction being incorrectly debited more than once to the same account;
- an authorised transaction that occurs after you have notified us that your debit card has been misused, lost or stolen, or that the security of your access code has been breached; and
- an unauthorised transaction that can be made using an account number without an access code.

Where a transaction can be made using a debit card, or a debit card and account number, but does not require an access code, you will be liable only if you unreasonably delay reporting the loss or theft of the debit card.

You are not liable for an unauthorised transaction if it is clear that you have not contributed to the loss.

4.9.2 When you are liable for losses

If section 4.9.1 (“When you are not liable for losses”) does not apply, and we can prove on the balance of probability that you have contributed to a loss arising from an unauthorised transaction

through fraud or by breaching an access code security requirement (as set out in section 4.2 (“Security requirements for your access codes”)):

- you are liable in full for the actual losses that occur before we are notified of the loss, theft or misuse of a debit card or breach of an access code security requirement; but
- you will not be liable for the portion of the losses:
 - incurred on any one day that exceed any applicable daily transaction limits;
 - incurred in any period that exceed any applicable periodic transaction limit;
 - that exceed the balance of the account, including any pre-arranged credit, or
 - incurred on any account that we and you had not agreed could be accessed using the debit card or account number and/or access code used to perform the transaction.

Where:

- more than one access code is required to perform a transaction; and
- we can prove that you breached an access code security requirement for one or more (but not all) of the required access codes,

you will only be liable if we can also prove on the balance of probability that the breach of the access code security requirement was more than 50% responsible for the losses when assessed together with all the contributing causes.

You are liable for losses arising from unauthorised transactions that occur because you contributed to losses by leaving your debit card in an ATM, as long as the ATM incorporates reasonable safety standards that mitigate the risk of a debit card being left in the ATM.

If we can prove on the balance of probability that you have contributed to losses resulting from an unauthorised transaction by unreasonable delaying reporting the misuse, loss or theft of a debit card, or breach of an access code security requirement, you will be liable for the actual losses that occur between:

- when you became aware of the security compromise, or in the case of a lost or stolen debit card, should reasonably have become aware; and
- when we were notified of the security compromise.

However, you will not be liable for the portion of the losses:

- incurred on any one day that exceeds any applicable daily transaction limit;
- incurred in any period that exceeds any applicable periodic transaction limit;
- that exceeds the balance of the account, including any pre-arranged credit; or
- incurred on any account that we and you had not agreed could be accessed using the debit card and/or access code used to perform the transaction.

If it is not clear whether you have contributed to the loss caused by an unauthorised transaction, and an access code was required to perform the unauthorised transaction, you are liable for the least of:

- \$150 or a lower figure determined by us;
- the balance of the account(s) (including any pre-arranged credit) which we and you have agreed could be accessed using the debit card and/or access code; or
- the actual loss at the time we are notified of the misuse, loss or theft of a debit card, or breach of an access code security requirement (but not the portion of the loss incurred on any one day which is greater than any daily transaction limit or other periodic transaction limit).

4.10 Equipment malfunction

If any system or equipment used to effect an electronic banking transaction is faulty, and you suffer

any loss, you must phone us immediately and then inform us of the details in writing. We will look into the problem as soon as possible.

You are not liable for any loss caused by the failure of a system or equipment to complete a transaction that was accepted in accordance with your instructions. However, if you were aware, or should reasonably have been aware, that the system or equipment was unavailable for use or malfunctioning, our liability will be limited to correcting any errors and refunding any charges or fees imposed as a result.

We are also not liable if you cannot make a transaction because the electronic system or equipment;

- did not recognise your debit card, or kept your debit card, for any reason other than faulty electronic equipment;
- did not work because of your deliberate or negligent act;
- was not used in accordance with these terms and conditions;
- was faulty in a way that was outside our control or the equipment owner's control, and you should have been reasonably aware that it was faulty; or
- was not designed to handle the kind of transaction you wanted to make.

You are solely responsible for your own computer and mobile phone anti-virus and security measures, and those of any unauthorised user, to help prevent unauthorised access to your transactions and accounts through internet or mobile banking.

4.11 Problems or complaints about electronic banking

If you have a problem or a complaint about a transaction (including any entry on a statement), please call us or visit one of our branches as soon as possible. We need to know details about the type of electronic terminal, location, and the problem experienced. We will investigate the problem, and if we cannot solve it immediately, we will tell you in writing of the steps we will take and how we intend to solve the problem.

If we have not finished our investigation within 21 days of receiving your complaint, we will tell you in writing that we need more time. We will complete our investigation within 45 days unless there are exceptional circumstances. If this is the case, we will tell you about these in writing, provide you with monthly updates on the progress of your complaint, and inform you of a date when a decision can reasonably be expected.

Before we say who or what caused the problem, we or the equipment owner will refer to the electronic system log to see if there was any fault in the system when the transaction was made. We will give you these results in writing. We will also put into writing the results of our investigation and the reasons for our decision. We will include the provisions of the ePayments Code that helped us make our decision.

If the investigation shows your account has been wrongly adjusted, we will correct this (and make similar corrections to any interest or charges). We will tell you in writing of any such changes.

If we think you are partly or wholly responsible for the problem (pursuant to section 4.9 ("Unauthorised transactions")) that was the basis of the complaint, we will tell you this in writing, and show you copies of documents and other evidence involved. If you are not satisfied with any decision that we make, you can contact our Internal Dispute Resolution team and ask them to review your case. We can also advise you of other avenues of dispute resolution that are available to you.

4.12 Changes to electronic banking

We will give you at least 20 days prior written notice of any changes which:

- impose or increase fees or charges for issuing or replacing a debit card or access code;
- impose or increase fees or charges for performing transactions;
- increase your liability for losses relating to transactions;
- impose, remove or change your daily or other periodic limit on transactions, accounts or electronic equipment (eg. limits on the number or value of ATM withdrawals).

We are not required to give prior notice of any reduction or cancellation of daily card limits for cash withdrawals, purchases and transfers using electronic and phone banking, or any other change to these Electronic Banking Terms and Conditions, which is required to immediately restore or maintain the security of a system or an individual account, including the prevention of systemic or individual criminal activity (such as fraud).

Subject to the law and our Terms and Conditions, we can tell you about other changes to your electronic banking by:

- a notice on or with your statement;
- a notice on ATMs or at our branches;
- secure message services on our internet banking service if you have agreed to this method;
- press ads; or
- written correspondence.

5. VISA DEBIT CARD TERMS AND CONDITIONS

This section applies if you have an Auswide Bank Visa Debit Card (which includes payment devices such as wearables eg. Auswide Bank PayBand) and governs the operation and use of that card. References in this section to your Visa Debit Card also include your Auswide Bank PayBand if applicable. These terms and conditions should be read in conjunction with the Electronic Banking Terms and Conditions (see section 4 of this guide).

You should also refer to the fees and charges guide relevant to your particular account.

5.1 Visa Debit Card

The Visa Debit Card allows you to access your own funds on selected Auswide Bank account types in Australia or overseas.

Auswide Bank offers two options of Visa Debit Cards - a "Full Access" Visa Debit Card and a "Limited Access" Visa Debit Card.

"Full Access" Visa Debit Cards can be used:

- at Australian and overseas ATMs, Auswide Bank branches and Bank@Post;
- to pay for goods and services using EFTPOS in Australia and overseas, including payWave contactless purchases; and
- to shop online and make phone or mail order purchases.

"Limited Access" Visa Debit Cards can be used:

- at Australian and overseas ATMs, Auswide Bank branches and Bank@Post;
- to pay for goods and services using EFTPOS in Australia and overseas, including payWave contactless purchases.*

* Restrictions have been applied to "Limited Access" Visa Debit Cards which are designed to prevent Visa online, phone and mail order transactions (ie. 'card not present transactions') and limit the

amount on Visa network transactions. However, we cannot warrant that such restrictions will apply if your Visa Debit Card is used fraudulently or if the transaction is incorrectly processed by a merchant.

5.2 Eligibility criteria

A Visa Debit Card is available to customers of at least 11 years of age who meet Auswide Bank's eligibility criteria.

You can apply for a Visa Debit Card as follows:

- 11 to 15 years – “Limited Access” Visa Debit Card;
- 16 years and over – “Limited Access” or “Full Access” Visa Debit Card.

5.3 Card validity and expiry

Any Visa Debit Card issued by us to you is for use on your account and remains our property. When you receive your Visa Debit Card, for security reasons, you must sign it immediately. It should only be used within the “valid from” and “until end” dates. As soon as your Visa Debit Card expires, it must be destroyed by cutting it into several pieces, ensuring that the magnetic strip and chip are cut in half, and disposing of them securely.

5.4 Your responsibility for use

You are responsible for each purchase and cash withdrawal made using your Visa Debit Card. This is whether the purchase or cash withdrawal is made at your request or by the use of your Auswide Bank Visa Debit Card. There are limits on your liability for unauthorised use of your Visa Debit Card (see sections 5.15 (“Loss or theft of a card or PIN”), 6.16 (“Your liability for unauthorised transactions”) and 6.18 (“Disputed transactions”) of this guide).

You are responsible for the security of any Visa Debit Card issued to you. Any Visa Debit Card issued to you is for your use only and you are responsible for keeping your Visa Debit Card in a safe place and providing protection from theft and misuse.

5.5 Daily withdrawal limit

The following maximum daily withdrawal limits will apply

<ul style="list-style-type: none">• Australian ATMs• EFTPOS transactions where the “SAV” or “CHQ” button is selected	<p>You will be advised of this maximum daily transaction limit when the Visa Debit Card is issued to you, and you will be subsequently advised of any changes we make to the limit. You can change your limit by either writing to us or visiting one of our branches.</p>	<ul style="list-style-type: none">• We can apply and vary a “combined” daily limit on the value of withdrawals you make using these access methods on any one day• You may vary this amount on application
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Visa network transaction daily withdrawal limit	Up to available balance of account	Visa network includes the following transactions: 1. payWave contactless transaction (up to \$100 per transaction without entering PIN) 2. Overseas ATMs and EFTPOS 3. Overseas and domestic transactions where the “CR” button is selected 4. Signature based paper transactions 5. Mail order, phone or internet transactions (not available on “Limited Access” Visa Debit Card.)
Visa network limit per transaction	“Limited Access” Card Maximum \$500 per transaction “Full Access” Card No Limit	

5.6 Use of your Visa Debit Card

Your Visa Debit Card may be honoured by financial institutions and merchants displaying a sign or other promotional material that identifies the Visa card scheme. This does not mean that all goods and services available at those premises may be purchased by use of your Visa Debit Card.

You can make withdrawals from ATMs where the Visa PLUS logo is displayed (fees and charges may apply). You may be able to use your Visa Debit Card details through an electronic banking facility. This includes when the Visa Debit Card details are used at a merchant by mail, phone order or through the internet to pay for goods or services. Where you use your Visa Debit Card details through an electronic banking facility:

- use of your Visa Debit Card will be subject to the Electronic Banking Terms and Conditions (see section 4 of this guide); and
- where these Visa Debit Card Terms and Conditions conflict with the Electronic Banking Terms and Conditions, the Electronic Banking Terms and Conditions prevail.

You should ensure the transaction amount is correct before:

- you sign vouchers or transaction records given to you by merchants or a financial institution;
- you enter your access code (which includes your PIN or other identifying number and/or password) at an electronic banking facility; and
- authorising the amount for a Visa Easy Payment Service Transaction.

You should ensure that you request a receipt for all transactions.

By signing a voucher or transaction record, or by entering your access code at an electronic banking facility, you indicate your agreement that the transaction amount is correct.

Subject to any applicable law, we are not responsible for goods or services supplied to a cardholder. Any complaint must be resolved with the merchant.

A Visa Debit Card transaction cannot be changed. It is an unchangeable order by you to us to process the transaction. You may not request us to alter or stop payment on the transaction. You may only cancel periodical debits authorised to be made to your Visa Debit Card by contacting the merchant.

Your Visa Debit Card must not be used for any unlawful purpose, including the purchase of goods or services prohibited by any law in your jurisdiction. We may block the use of your Visa Debit Card where we suspect there is or has been inappropriate, unauthorised or unlawful activity on your Visa Debit Card. We will notify you after we have blocked your Visa Debit Card.

Parties other than us may from time to time offer certain goods and services to you free of charge, or at a particular price, in connection with your Visa Debit Card. We are not responsible for any of these goods or services, or the failure of such a party to provide these goods or services.

5.7 Recurring payments

You may give your Visa Debit Card details (eg. card number, expiry date and security code) to a merchant to allow them to charge your Visa Debit Card regularly to pay for goods or services they provide to you. This is called a “recurring payment arrangement”. You should maintain a record of any recurring payment arrangement you elect to enter into with a merchant. If you wish to change or cancel any recurring payment arrangement, you should contact the merchant at least 15 days prior to the next scheduled payment. Until you attempt to cancel the recurring payment arrangement, we must accept the merchant’s transaction. If possible, you should retain a copy of your change/cancellation request. If the merchant fails to act in accordance with those instructions, you may have the right to dispute it.

If your Visa Debit Card details change (for example, because your card has been lost, stolen or cancelled), you must notify any merchant with whom you have a recurring payment arrangement, and inform them of your new card details (if any) to ensure those arrangements continue. If you don’t, your recurring payment arrangement may not be honoured by us, or the merchant may stop providing the goods or services.

5.8 Limits on use

Your Visa Debit Card may not be accepted unless it displays your signature and is used during the validity period shown on the card.

The “available balance” of your account is the amount in your account we allow you to withdraw.

The available balance of your account will be reduced by the amount of:

- any transaction for which a merchant seeks, and we are given, authorisation (even if the transaction is not completed at the time of the authorisation). This authorisation is for the purpose of establishing that there are sufficient funds available in your account for the transaction; and
- any debit to your account except to the extent that the relevant transaction has already led to a reduction in the available balance.

All purchases and cash withdrawals made using your Visa Debit Card are limited to the available balance of your account.

Restrictions have been applied to “Limited Access” Visa Debit Cards which are designed to prevent Visa online, phone and mail order transactions (ie. ‘card not present transactions’) and limit the amount on Visa network transactions. However, we cannot warrant that such restrictions will apply if your Visa Debit Card is used fraudulently or if the transaction is incorrectly processed by a merchant.

5.9 Visa Secure

Visa Secure is an external service that provides you with extra protection and security when you make a purchase from a participating retailer through the internet using your “Full Access” Visa Debit Card.

Visa Secure enables you to authenticate that you are communicating with us during an online shopping transaction. This helps us to verify that it is you who is using your Visa Debit Card online before authorising the purchase.

5.9.1 Using Visa Secure

Visa Secure is only available in connection with participating online merchants. You will be required to

use Visa Secure to make purchases online with participating online merchants.

For some participating Visa Secure merchants, you will receive an SMS authentication code to the mobile phone number you have provided to us. For some participating merchants, you will be prompted online to enter some additional personal information. Upon verification (i.e by entering either the SMS authentication code or answering the on-screen questions), your purchase can then proceed. Please note that some participating merchants will only verify an online purchase via SMS. If you have not supplied your mobile phone number to us, or it has changed, your online purchase will be declined. You can provide us with your mobile phone number by contacting one of our branches or phoning us.

If you are unable to provide the requested information to verify your identity, if the information you provide is inaccurate or incomplete, or if the authentication process otherwise fails, the merchant may not accept your Visa Debit Card or payment for that transaction, and you may be unable to complete the online transaction.

If you have a question about the authentication process or a transaction using your Visa Debit Card, contact us.

5.9.2 Termination of Visa Secure

The Visa Secure service may be discontinued, terminated or suspended at any time without giving you prior notice.

5.9.3 Visa Secure participating online merchants

You will know that an online merchant is a participating online merchant because you will see the Visa Secure logo and you may be asked to verify your identity before completing an online transaction with that merchant.

We do not endorse or recommend any participating online merchant in any way.

Your purchases or other dealings with merchants through Visa Secure, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and the merchant. Except as otherwise set out in our Terms and Conditions, we have no responsibility or liability whatsoever arising out, of or related to, those dealings or the online store's goods, services, acts or omissions.

5.9.4 Errors

If you believe a Visa Secure transaction is wrong or unauthorised, or a periodic statement shows any unauthorised use or errors, you should contact us by phone or email immediately.

5.10 Contactless transactions

Your Visa Debit Card includes Visa payWave and EFTPOS contactless technology. Contactless Technology allows you to tap your card on a contactless POS terminal to make transactions through an embedded antenna in the card.

Auswide Bank PayBands are also available on transaction accounts that a Visa Debit Card can be issued on. The Auswide Bank PayBand is a wearable device that uses the same Visa payWave technology to make contactless purchases.

Purchases up to \$100 can be made simply and securely with Visa payWave, EFTPOS or your Auswide Bank PayBand without a PIN. Contactless transactions over \$100 will be required to be authorised with your PIN.

The Visa payWave and EFTPOS contactless feature cannot be turned off, however, the option to use this functionality is at the discretion of the cardholder.

It is optional to use an Auswide Bank PayBand. Your Auswide Bank PayBand is valid for three years from the date of activation.

You must notify us promptly if your Visa Debit Card or Auswide Bank PayBand is lost or stolen, or if there is any unauthorised use of your Visa Debit Card or Auswide Bank PayBand.

There are limits on your liability for unauthorised use of your Visa Debit Card or Auswide Bank PayBand. See sections 5.15 ("Loss or theft of a card or PIN"), 5.16 ("Your liability for unauthorised transactions") and 5.18 ("Disputed transactions") for further details.

Visa payWave transactions are backed by Visa's Zero Liability policy* – a guarantee from Visa that you will not be held responsible for fraudulent charges to your Visa Debit Card.

*Visa Zero Liability policy does not apply to ATM transactions or transactions not processed by Visa.

5.11 Processing of instructions by Auswide Bank

Your account will be debited with, and you agree to pay to us:

- each purchase;
- each cash withdrawal; and
- fees and charges payable under our Terms and Conditions and any other terms and conditions we may give you in respect of your particular accounts and services we provide.

You agree that:

- the amount shown on a sales voucher or any other evidence of a purchase is sufficient evidence of the purchase; and
- the amount shown on a cash withdrawal voucher, receipt, or any other evidence of a cash withdrawal is sufficient evidence of the cash withdrawal,

regardless of whether the voucher or other evidence is signed by you.

We may assign any date we consider appropriate to a debit or credit to your account, or may adjust any debit or credit for the purposes of correction.

5.12 Transactions and currency conversions

You can check your account and transactions at any time using internet, mobile or phone banking.

If your Visa Debit Card or card details are used to make a transaction in a foreign currency, the way amounts are converted to Australian (AUS) dollars will be treated as follows:

- Purchases, cash withdrawals, refunds, and any other charges incurred in currencies other than AUS dollars are converted to AUS dollars (directly from United States, Canadian, New Zealand and Singapore dollars, pound sterling, euros and Japanese yen or, if in a currency other than these currencies, first to US dollars) as at the dates they are processed by Visa International using exchange rates determined by them.
- The exchange rates used by Visa International to convert a foreign currency transaction to AUS dollars are wholesale market rates selected by Visa International from within a range of wholesale rates or the government-mandated rate, in effect one day prior to the Visa International Central Processing Date. The converted AUS dollar amount, including the percentage charged for the currency conversion fee, will appear on your statement as the transaction amount.

An overseas transaction fee may be charged to your account for foreign ATM cash withdrawals.

Refunds incurred in currencies other than \$AUS are converted to \$AUS as at the date they are processed by Visa International using exchange rates determined by them. This often results in the refund being converted using a different exchange rate from the one used to convert the original purchase or cash withdrawal.

5.13 Protecting your card, PIN and other codes

Because anyone who has your Visa Debit Card and access code (including your PIN or other identifying number and/or password) can make transactions on your account, you must take special care to protect them. You must:

- sign your card as soon as you receive it;
- carry your card with you whenever you can;
- regularly check that you still have your card; and
- not give your card to anyone else, including a family member or friend.

Your Visa Debit Card and your PIN will be mailed to you separately. Your PIN will be a four-digit number allocated to you by us. You may change the PIN allocated to you to one of your own choice at any time by visiting one of our branches, any “Auswide Bank” branded ATM or, if available, online via Internet Banking or our Mobile App. If you are travelling overseas, you will need to have a four-digit PIN. For the guidelines on safeguarding your PIN, please refer to the Electronic Banking Terms and Conditions (see section 4 of this guide).

5.14 Card re-issue

We may issue a new Visa Debit Card to you at any time. All re-issued cards are subject to these Visa Debit Card Terms and Conditions. We reserve the right not to re-issue a Visa Debit Card.

5.15 Loss or theft of a card or PIN

You must immediately notify us if your Visa Debit Card, Auswide Bank PayBand or PIN record is lost or stolen, or if you suspect that an unauthorised transaction has been made on any of your accounts.

You must notify us of a lost or stolen Visa Debit Card or PIN, or an unauthorised transaction, by phoning:

- 1300 138 831 during normal office hours;
- 1800 252 730 after office hours; or
- +61 2 9959 7885 if you are calling from overseas.

Alternatively, you may visit one of our branches.

We may require you to confirm your report at one of our branches and complete certain documentation. If you lose your Visa Debit Card overseas, and we issue a replacement card, you may be charged a card replacement fee, and may have to cover the cost of a courier to send the replacement card.

5.16 Your liability for unauthorised transactions

For full details of your liability for losses resulting from unauthorised transactions, refer to the Electronic Banking Terms and Conditions (see section 4 of this guide).

Under Visa’s Zero Liability policy, you won’t be held responsible for fraudulent charges or unauthorised purchases made with your Visa Debit Card or account information*. This means that if you suffer a loss as a result of a fraudulent transaction, we will credit your account with the amount of the loss provided you:

- did not contribute to the loss; and
- have notified us promptly of the fraud.

* Visa's Zero Liability policy does not apply to ATM transactions, transactions not processed by Visa, or certain commercial card transactions.

5.17 Emergency card replacement and emergency cash

If your Visa Debit Card is lost or stolen while you are overseas, you may request a replacement Visa Debit Emergency Card by contacting us, or by calling the Visa International Service Centre (VISC) which is available 24 hours a day, 7 days a week (visit www.visa-asia.com/ap/Subscription/gcas.jsp for toll free contact numbers). The Visa Debit Emergency Card will be sent to you as quickly as possible, usually within three business days depending on your location. You remain liable and responsible for the proper use of the Visa Debit Emergency Card and any transactions made using the Visa Debit Emergency Card or its card details.

If you require any emergency cash, and we approve, VISC will arrange an Emergency Cash Disbursement for you to use until your new replacement card is received. Emergency cash can be provided at any Emergency Service Location (ESL) around the globe, including a network of cash disbursement agencies such as Western Union.

5.18 Disputed transactions

A disputed transaction may include:

- an unauthorised Visa Debit Card or Auswide Bank PayBand transaction – which is a transaction you believe was not authorised by use of your Visa Debit Card or Auswide Bank PayBand; or
- a general dispute – which is a transaction you wish to dispute generally. This may include a transaction which has been processed to your Visa Debit Card or Auswide Bank PayBand more than once, or a transaction which was authorised by the use of your Visa Debit Card or Auswide Bank PayBand which you wish to dispute.

Even if you notify us of a disputed transaction, you remain liable for any cash withdrawal or purchase made by using your Visa Debit Card or Auswide Bank PayBand.

5.18.1 Notification procedure for disputed transactions

You must immediately notify us of any disputed transaction. You should read each account statement carefully as soon as you receive it. You may also wish to check your current transaction history through internet, mobile or phone banking (if applicable).

To report a disputed transaction, call the number printed on your account statement or on the back of your Visa Debit Card. You must give us any information you have about how the disputed transaction occurred, and we may require you to confirm the details of the disputed transaction in writing.

5.19 Dispute rights

Visa has a dispute resolution process under its operating rules which sets out the specific circumstances and timeframes in which a member of the scheme (eg. a financial institution like Auswide Bank) can claim a refund in connection with a disputed transaction on your behalf. This is referred to as a “dispute right” (or a “chargeback right”).

This “dispute right” does not apply to transactions at EFTPOS terminals which access your nominated account using the “savings” or “cheque” option.

Our ability to investigate any disputed transaction on your Visa Debit Card, and subsequently process

a chargeback, is restricted by the time limits imposed under Visa's operating rules.

While your dispute is being investigated by us, the value of the disputed transaction will be withheld against your account until the dispute is resolved.

5.19.1 Timeframe for notifying us

We may not be able to dispute a transaction on your behalf (where a dispute right exists) if you do not notify us of the disputed transaction within the required timeframes.

This means that you must report any disputed transaction to us immediately, or no later than 75 days after the date of transaction on your receipt, if you would like us to process a chargeback. We will only process a chargeback for you if you have notified us of the disputed transaction within this required timeframe.

If it can be shown that you have unreasonably delayed notifying us of a disputed transaction, you may be liable for any loss.

We will not accept a refusal of a dispute by a merchant's financial institution unless it is consistent with the relevant Visa scheme rules.

5.19.2 Electronic transactions

If the ePayments Code applies to a disputed transaction, the timeframes above may not apply in certain circumstances. The procedures for resolving disputed electronic transactions are set out in the Electronic Banking Terms and Conditions (see section 4 of this guide).

5.20 Cancellation or suspension of your card

5.20.1 Cancellation or suspension by us

We may cancel your Visa Debit Card at any time without notice if we consider it reasonably necessary to prevent loss to you or us, including for security reasons and if there is suspected fraud. We may also suspend your Visa Debit Card at any time without notice. If your card has been cancelled, you must not use it. You must destroy your card by cutting it into several pieces (ensuring that the magnetic stripe and chip is cut in half) and disposing of it securely, or alternatively you may return the card to us at one of our branches or by post.

5.20.2 Cancellation by you

You may cancel your Visa Debit Card at any time by calling 1800 072 111 within Australia or +61 2 9959 7884 if overseas, or by returning your card to us at one of our branches or by post. A cancellation may not be effective until the card has been returned, or you have taken all reasonable steps to have the card returned to us. If you are the account holder and the card in question is held by another person, we will require you to contact that person, if possible, and request them to return the card to you so that you can return it to us.

If your card has been cancelled, you remain liable for any transactions:

- made using the card prior to or after cancellation of your card; and
- made using the card number for mail, internet, phone and standing order transactions which have not been cancelled prior to cancellation of your card.

We may seek to recover these funds from you.

5.20.3 Terms and Conditions continue after cancellation

These Visa Debit Card Terms and Conditions will continue after your Visa Debit Card is cancelled or your account is closed, and until any outstanding amounts to be debited to your account are paid (whether the amounts are accrued or charged before or after the cancellation of your card or closure of your account).

6. PHONE, INTERNET AND MOBILE BANKING TERMS AND CONDITIONS

This section applies to the use of phone, internet and mobile banking, including use of these services to make a transfer, payment or BPAY payment.

Phone, internet and mobile banking are available on application to approved customers. Details can be obtained from us upon request.

You must log on to phone, internet and/or mobile banking within 21 days of registration, otherwise your registration will be cancelled.

You may request to cancel your phone, internet and/or mobile banking access to all or any account at any time. We may terminate these services by notifying you in writing.

6.1 Phone banking

Phone banking allows you to conduct a range of banking services over the phone 24 hours a day, 7 days a week, from anywhere in Australia. You may use phone banking to:

- check account balances;
- review transaction details on pre-nominated accounts;
- transfer funds between pre-nominated accounts;
- make BPAY payments;
- order statements;
- see if cheques have been presented; and
- check interest paid for previous financial year.

When you apply, and are approved, to use phone banking, you will be issued with your client number and an initial phone banking access code. Your nominated accounts will then be activated for phone banking access.

After activation, you may use phone banking by calling 1300 137 735 from any touch-tone phone. Calls to phone banking may be made for the cost of a local call from anywhere in Australia (mobile phones excluded).

Access is controlled by entering your client number and phone banking access code when prompted to do so. Your phone banking access code may be changed at any time. When you first use phone banking, you will be guided through how to change your initial phone banking access code to your own preferred phone banking access code of 4 to 6 digits.

Transactions made using phone banking will generally be processed to your account on the same business day we receive your instructions if we receive those instructions before 5pm EST. Any transaction made after 5pm EST may be processed on the following business day. Account information accessed using phone banking will generally reflect the status of the account at that time, except for transactions not yet processed.

6.2 Internet and mobile banking

Our internet and mobile banking service allows you to securely access your accounts 24 hours a day, 7 days a week, by accessing our website on a computer or mobile phone.

Child accountholders will have 'view only' access in internet banking while they are not a signatory on the account, and will have 'full access' upon being added as a signatory the account at 11 years of age.

For your on-call deposit, line of credit, credit card or business overdraft access accounts

You may use both internet and mobile banking to:

- check your account balance;
- view or print your account transactions and details;
- view or print your account statements or authorise eStatements;
- make free BPAY payments*;
- register and receive bills electronically from participating billers via BPAY View®;
- transfer funds between your Auswide Bank accounts*;
- make payments* to other Auswide Bank accounts under the same client number or another client number on a one-off or regular basis
- make payments* to accounts at other financial institutions on a one-off or regular basis;
- view your periodical and pending payments;
- set up new or delete pending payments; and
- change your internet and mobile banking access code;

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and you may use internet banking to:

- utilise SMS Two Factor Authentication, which is an SMS service for your mobile phone that generates a random number as a secondary form of authentication for higher value transactions and other specific services carried out through internet banking;
- send secure emails to us for various requests – for example, to modify or delete pending payments to your loan account from other Auswide Bank accounts, amend your internet banking daily transfer limit, re-order a cheque book, or to place a stop on a personal cheque;
- arrange a Batch Pay facility for a number of payments to be made to other Auswide Bank accounts or accounts at other financial institutions (eg. employee pays);
- import payroll (or other credit) files and process through the Batch Pay facility; and
- export account transactions from transaction listings to other financial packages, including Money, Quicken and MYOB.

For your home and business loan

You may use both internet and mobile banking to:

- check your loan account balance;
- view or print your loan account transactions and details (including, if applicable, any monthly benefit from a mortgage offset account);
- view or print your account statements or authorise eStatements;
- make payments to your loan account on a one-off or regular basis from other accounts* held under the same client number or another client number;
- change your internet and mobile banking access code;

and you may use internet banking to:

- check loan interest charged for the current and previous financial year;
- send secure emails to us for various requests (some instructions may need to be received in writing with signatures); and
- export loan account transactions from transaction listings to other financial packages, including Money, Quicken and MYOB.

Note: Any payments made to other financial institutions after 4pm will be forwarded on the next business day. Future dated payments with a date that is a non-business day will be paid the next business day after the specified date.

* Subject to restrictions on individual account type and cleared funds being available. Subject to a daily transfer limit set by you. Except for payments directed to loan accounts.

When you apply to use internet and mobile banking, you will be issued with your client number and an initial internet and mobile banking access code. Your nominated accounts will then be activated for use. Every time you use internet and mobile banking, you will need to enter your client number and internet and mobile banking access code, after which you may transact on your account.

When you first use internet and mobile banking, you must change your initial internet and mobile banking access code to your own preferred internet and mobile banking access code. Your internet and mobile banking access code may be changed at any time.

Transactions made using internet and mobile banking will generally be processed to your account on the same business day we receive your instructions if we receive those instructions before 5pm EST. Any transaction made after 5pm EST may be processed on the following business day. Account information accessed using internet and mobile banking will generally reflect the status of the account at that time, except for transactions not yet processed.

Internet and mobile banking has been designed to operate with most standard browsers available from time to time, including Internet Explorer, Google Chrome, Firefox and Safari. However, not all browsers may be supported, and if you experience any difficulties, please contact us. Our responsibilities are limited to our website and internet and mobile banking systems. You are responsible for your own personal computing equipment, mobile, telephone and connection to the internet.

6.3 Protecting your account using SMS Secure

If you use internet and mobile banking, you can help protect the security of your account by applying for Internet Banking SMS Secure. This is a free service.

If a transfer exceeds our specified third party daily transfer limit, it is compulsory for you to use Internet Banking SMS Secure. If a transfer is below our specified third party daily transfer limit, you may continue to initiate new third party payments, but without the added security of Internet Banking SMS Secure.

If you are registered for Internet Banking SMS Secure, you will be sent an SMS Secure code as a text message to your nominated mobile phone whenever:

- funds are requested to be transferred to a new third party payee;
- if the "Add to Payee List" box on the internet banking payment page is ticked;
- if the BSB or Account Number of an existing payee that has previously been authorised for SMS Payment Security is edited; or
- your contact details, such as your email or mailing address, are changed through internet and mobile banking.

Once a payee has been authenticated by Internet Banking SMS Secure, any subsequent payments to the same payee will not have to be authenticated using Internet Banking SMS Secure again.

6.4 Availability

We are not responsible for any delays in acting on instructions received from you which result from a temporary breakdown of, or interruption in, phone, internet and/or mobile banking, or any other circumstances beyond our reasonable control.

6.5 Security of internet and mobile banking

We utilise a range of security measures, such as data encryption and firewalls, to protect your transactions and accounts from unauthorised access.

The contents of your internet and mobile banking transactions are encrypted, which protects your password, account details and other sensitive information from being read by an unauthorised person.

6.6 Instructions to us

We will issue a receipt number to you or an authorised user upon receipt of an instruction for a funds transfer or bill payment transaction through phone, internet and mobile banking. Instructions will not be acted upon by us when they are not permitted by the terms and conditions applicable to the specific account/s (eg. withdrawal of funds from loan accounts). If we have instructions for more than one payment from your account(s), those instructions will determine the order or priority in which payments are made.

We may also assign any date we consider appropriate to a debit or credit you carry out. We may subsequently adjust debits and credits to accurately reflect the legal obligations of you and us. If we do this, we may make consequential changes (including interest charges).

We or another party (such as a merchant) may limit the amount of any electronic transaction you can make over certain periods (eg. during any day or in a single transaction). We may change any transaction limit or impose new transaction limits by giving you notice in writing.

6.7 Mistaken internet payments

We recommend that you always check your account, your updated passbook, or statement of account for mistaken internet payments. You can report a mistaken internet payment by visiting one of our branches or by calling us, and we will investigate whether a mistaken internet payment has occurred.

If we are satisfied that a mistaken internet payment has occurred, we will send the receiving bank a request for return of the funds. If we are not satisfied that a mistaken internet payment has occurred, we will not take any further action.

We will inform you of the outcome of a reported mistaken internet payment in writing within 30 business days of the report being made.

If you are not satisfied with the outcome of our investigation, you can make a complaint to us about how the report was dealt with. We will deal with the complaint in accordance with section 4.11 ("Problems or complaints about electronic banking").

Process if funds are available and the report is made within 10 business days

If you report a mistaken internet payment within 10 business days of making the payment and:

- we and the receiving bank are satisfied that a mistaken internet payment has occurred; and
- we are advised by the receiving bank that there are sufficient credit funds available in the account of the unintended recipient to cover the payment,

the receiving bank must forward the funds to us no later than 10 business days after receiving our request to return the funds.

Process where funds are available and the report is made within 10 business days and 7 months

If you report a mistaken internet payment between 10 business days and 7 months after making the payment and:

- we and the receiving bank are satisfied that a mistaken payment has occurred;
- we are advised by the receiving bank that there are sufficient credit funds available in the account of the unintended recipient to cover the payment; and
- the receiving bank prevents the unintended recipient from withdrawing the funds for 10 business days, and during this period the unintended recipient does not establish that they are entitled to the funds,

the receiving bank must forward the funds to us within 2 business days of the expiry of the 10 business days period referred to above.

Process if funds are available and the report is made after 7 months

If you report a mistaken internet payment more than 7 months after making the payment and:

- we and the receiving bank are satisfied that a mistaken payment has occurred;
- we are advised by the receiving bank that there are sufficient credit funds available in the account of the unintended cover the payment; and
- the unintended recipient consents to return of the funds;

the receiving bank must forward the funds to us.

Process following recovery of funds

If the receiving bank recovers the funds from the unintended recipient and forwards the funds to us, we will return the funds to you as soon as practicable.

If the receiving bank is unable to recover the funds from the unintended recipient, you will be liable for losses arising from the mistaken internet payment.

6.8 Unintended recipients

If you receive a mistaken internet payment into your account, and we (as the receiving bank) are required to forward the funds to the payer's financial institution, you authorise us to withdraw the funds from your account and return the funds to the payer's financial institution.

7. BPAY TERMS AND CONDITIONS

BPAY® is the nationwide electronic bill payment service that allows you to pay bills (to billers who have a BPAY Biller Number) from any approved transaction, savings or on-call investment or line of credit access account, or term deposit (wherever cleared funds are available).

We are a member of the BPAY scheme, and we will tell you if we cease to be member.

BPAY may be used:

- over the counter at your local branch; or
- through phone, internet and mobile banking.

You can also arrange to make future bill payments for regular and one-off amounts using BPAY.

You may also register and receive bills electronically through internet or mobile banking from participating billers through BPAY View® (see section 7.6 ("BPAY View") for further details).

You must comply with the terms and conditions applicable to the account which you ask us to debit a BPAY payment (to the extent that those terms and conditions are not inconsistent with, or expressly

overridden by, these BPAY Terms and Conditions).

We may suspend your right to participate in the BPAY scheme at any time if you, or someone acting on your behalf, breach our Terms and Conditions, or if we suspect you of being fraudulent.

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7.1 Information you must give us

To make a valid BPAY payment, you must give us the following information:

- your client number and access code;
- the account from which the payment is to be made;
- the biller code from the bill; and
- your customer reference number (eg. your account number) with that biller; and
- the amount you want to pay.

7.2 Processing your payment

Once the above information is provided, we will debit the relevant account in accordance with your instructions. We will not be obliged to effect a BPAY transaction if your instructions are not made in accordance with these BPAY Terms and Conditions, or if the information you provide is incomplete or inaccurate.

Generally a BPAY payment will be treated as received by the biller to whom it is directed:

- on the date we are instructed to make the payment if we receive those instructions before 5pm EST on a business day (of whatever cut-off time as determined by us from time to time); or
- on the next business day.

A delay may occur processing a BPAY payment where:

- there is a public or bank holiday on the day after you tell us to make a BPAY payment;
- you tell us to make a BPAY payment after 5pm EST on a business day; or
- another participant in the BPAY scheme, such as another financial institution or a biller, does not process a payment as soon as it receives details of the payment, or does not otherwise comply with its obligations under the BPAY scheme.

While it is expected that any such delay will not continue for more than one banking business day, it may continue for a longer period. We will attempt to ensure a BPAY payment is processed promptly by billers and other participants in the BPAY scheme.

You should check your account records carefully, and advise us immediately if you become aware of:

- a BPAY payment which has been made from your account which was not authorised;
- the possibility that you have been fraudulently induced to make a BPAY payment; or
- any delay or mistake in processing your BPAY payment.

If we are advised by a biller that it cannot process your BPAY payment, we will:

- advise you of this;
- credit your account with the amount of that BPAY payment; and
- tell you how we can assist you, if possible, in making the payment as soon as possible.

You are not authorised to give a biller code to any person in order to receive payments owing to you.

Biller codes may only be used by authorised billers to receive payments of bills issued by that biller. The terms and conditions of use of BPAY will not apply to any use by you of biller codes in this way.

7.3 Liability under the BPAY scheme

If you discover that the amount of a BPAY payment you instructed us to process was less than the amount you needed to pay, you can make another BPAY payment to cover the shortfall. If you cannot do this because the shortfall amount is less than the minimum amount the biller will accept, you can ask us to arrange for a reversal on the initial BPAY payment. You can then make a second BPAY payment for the correct amount.

If you discover that the amount of a BPAY payment you instructed us to process was more than the amount you needed to pay, you can ask us to request a reversal of the initial BPAY payment from the biller on your behalf. If the initial BPAY payment is reversed, you can make a second BPAY payment for the correct amount.

If you advise us that a BPAY payment made from your account is unauthorised, you must give us your written consent to obtain from the biller of that BPAY payment information about your account with the biller (including your customer reference number) as we reasonably require to investigate the BPAY payment. If you do not give us your written consent, the biller may not be permitted by law to disclose to us the information we need to investigate or rectify the BPAY payment.

7.3.1 BPAY payments

Unless a BPAY payment is an unauthorised payment, a fraudulent payment or a mistaken payment, BPAY payments are irrevocable. No refunds will be provided through the BPAY scheme if you have a dispute with a biller about any goods or services you may have agreed to acquire from the biller. Any dispute must be resolved with the biller.

7.3.2 Unauthorised payments

If we process a BPAY payment from your account because we received a payment direction which appeared to us to be from you, but which you did not in fact authorise, you will be liable for the BPAY payment if:

- we cannot recover the amount of the BPAY payment from the person who received it within 20 banking business days of us attempting to do so; and
- the BPAY payment was made as a result of a payment direction which did not comply with our prescribed security procedures.

In some circumstances, we may credit your account with the amount of that unauthorised payment.

7.3.3 Fraudulent payments

If you make a BPAY payment because you were induced by the fraud of a person involved in the BPAY scheme, that person should refund you the amount of the fraudulent BPAY payment. However, if that person does not refund you that amount, you are liable for that BPAY payment unless some other person involved in the BPAY scheme knew of the fraud or would have detected it with reasonable diligence (in which case that person must refund you the amount of the fraudulent BPAY payment).

7.3.4 Mistaken payments

If you discover that a BPAY payment has been made to a person, or for an amount, which is not in accordance with your instructions (if any), and your account was debited for the amount of that BPAY payment, we will credit that amount to your account. However, if you were responsible for a mistake which resulted in that BPAY payment, and we cannot recover the amount of that BPAY payment from the person who received it within 20 banking business days of us attempting to do so, you will be liable for the BPAY payment.

You acknowledge that the receipt by a biller of a mistaken or erroneous payment does not, or will not, constitute part or whole satisfaction of any underlying debt owed between you and that biller.

7.3.5 Our liability

If you are liable for an unauthorised or fraudulent payment under this section 7.3, or as a result of a BPAY billing error, and if the ePayments Code applies, your liability is limited to the lesser of:

- the amount of the unauthorised or fraudulent BPAY payment; or
- the limit (if any) of your liability set out in section 4.9 (“Unauthorised Transactions”), in which case we will be liable to you for the difference between the amount for which you are liable and the amount of the unauthorised or fraudulent BPAY payment.

7.4 Consequential loss

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY scheme, except where you suffer any loss or damage due to our negligence, or in relation to any breach of a condition or warranty implied by law which may not be excluded, restricted or modified.

7.5 Indemnity

To the extent permitted by law, 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 your obligations under these BPAY Terms and Conditions; or
- acted negligently or fraudulently in connection with these BPAY Terms and Conditions.

7.6 BPAY View

The BPAY View® service enables you to receive and view your bills from participating companies online through internet banking. You can then pay those bills using BPAY or any other method allowed by the biller.

If you have activated internet banking (see section 6 of this guide), you can use internet banking to register online to receive bills through BPAY View.

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7.6.1 Using BPAY View

If you register to receive your bills through BPAY View, you:

- consent to us disclosing to billers nominated by you:
 - o such of your personal information (eg. your name, email address, and the fact that you are our customer) as is necessary to enable billers to verify that you have registered to receive bills and statements electronically using BPAY View (or tell them if you cease to do so);
 - o such of your transactional information as is necessary to process your BPAY Payments and your use of BPAY View;
- agree to us or a biller (as appropriate) collecting data about whether you access your emails, our website, and any link to a bill or statement;
- acknowledge that, where you register to receive a bill or statement electronically through BPAY View, you are entitled to receive that bill or statement from the applicable biller;
- agree to receive bills and statements electronically, and agree that receipt by you of bills and statements electronically in accordance with these BPAY Terms and Conditions satisfies the legal obligations (if any) of a biller to give you bills and statements, and authorise us to convey your agreement to each biller nominated by you for this purpose; and
- must notify us if any of your personal information changes, and you consent to us disclosing your

updated personal information to all other participants in the BPAY scheme. You can request access to your information held by us, BPAY Pty Ltd or its agent, Cardlink Services Ltd.

You may receive paper bills or statements from the applicable biller instead of electronic bills or statements:

- by requesting paper bills or statements from a biller (a fee may be charged by the applicable biller);
- if you or the biller deregister from BPAY View;
- if we receive notification that your mailbox is full, or that you cannot receive any email notification of a bill or statement;
- if our email to you is returned undelivered (eg. if your email address is incorrect or cannot be found);
- if we are aware that you are unable to access your email, our internet banking, or a link to a bill or statement for any reason; or
- if any function necessary to facilitate BPAY View malfunctions or is not available for any reason for longer than the period specified by the applicable biller.

Unless we are also the applicable biller, we accept no liability to provide you with a paper bill or statement in any of the above circumstances, but we will use reasonable endeavours to advise the applicable biller of the circumstances unless they are already known to it.

You agree that when using BPAY View:

- if you receive an email notifying you that you have received a bill or statement, that bill or statement is deemed to have been received by you:
 - when we send the email to your server, whether or not you choose to access your email; and
 - at the email address nominated by you;
- you will not be deemed to have received an email notifying you that you have received a bill or statement if we receive notification that your mailbox is full or that you cannot receive the email, or the email notification to you posted on our internet banking site is returned to us undelivered;
- if you receive notification on our internet banking site that you have received a bill or statement, without an email, that bill or statement is deemed to have been received by you.
 - when the notification is posted on our internet banking site, whether or not you choose to access our internet banking site; and
 - on our internet banking site.
- bills and statements delivered to you, unless deleted by you, remain accessible through our internet banking for the period determined by the biller up to a maximum of 18 months, after which they will be deleted, whether or not they have been paid. However, if you do not use internet banking for six months, we may determine that you are inactive, and we may delete the bills and statements;
- you will contact the biller directly if you have any queries in relation to bills or statements; and
- any other authorised user may be able to view electronic bills or statements from billers registered by you if that authorised user shares access to your account.

If, as a result of an act or omission by you or any other authorised user, or the malfunction, failure or incompatibility of computer equipment you are using at any time to participate in BPAY View, a bill or statement is:

- not delivered to you on time or at all (other than because you failed to view an available bill);
- delivered to the wrong person;
- delivered with incorrect details; or

- delivered to you after you have unsuccessfully attempted to deregister from using BPAY View, you must contact the applicable biller as soon as you are aware of the error to advise of the error and, if applicable, obtain a correct paper bill or statement. You are also liable for any charges or interest which are payable to the biller due to any late payment as a consequence of such error.

Except as expressly provided for in these BPAY Terms and Conditions, we accept no responsibility to arrange for or ensure that any biller with whom you register to receive bills and statements using BPAY View actually makes those bills or statements available to you. If you fail to receive bills and statements from a biller, or the bill or statement is not available to be viewed using BPAY View, you must contact the applicable biller to obtain a paper bill or statement.

7.6.2 Suspension of BPAY View

We reserve the right at any time and for any reason, without notice, to:

- suspend or cancel use of BPAY View entirely or in relation to a particular biller; or
- suspend or cancel your registration to use BPAY View.

However, where possible, we will use reasonable endeavours to notify you of such suspension or cancellation.

The circumstances in which we may suspend your right to use BPAY View may include where:

- you are in breach of our Terms and Conditions;
- we have security or other valid reasons for doing so;
- we suspect you of fraudulent or inappropriate behaviour;
- you have given us false or misleading information; or
- we are required to by law.

8. DEFINITIONS

In this guide, unless the context indicates otherwise, the following words have the following meanings.

access code – means your PIN , your Open Banking One Time Password, your password, your phone banking access code, your internet and mobile banking access code and/or any other secret code we may give you to access your account.

access method – means:

- a method authorised by us for use by you and accepted by us as authority for us to act on an instruction given through electronic equipment to debit or credit an account;
- comprises the use of one or more components, including (but not limited to) device, identifiers, access codes, or a combination of these; and
- does not include a method requiring your manual signature where the comparison of the appearance of that manual signature with a written specimen signature is the principal intended means of authenticating your authority to give the instruction (whether or not that means is used in a particular transaction).

account – means:

- a deposit account, such as a transaction, savings or on-call investment account, or a business overdraft access account;
- a term deposit account;
- an account which has a line of credit facility;
- a loan account; or

- another account which we allow you to withdraw from and deposit money into.

account details – includes account balance information, transaction history details, and interest paid.

ATM – means an Automatic Teller Machine.

banking business day – means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

biller – means an organisation which tells you that you can make payments to it through the BPAY scheme.

BPAY payment – means a payment which you make through the BPAY scheme to a biller. BPAY is registered to BPAY Pty Ltd ABN 69 079 137 518.

BSB – means a six digit number used to identify account institutions when making electronic payments.

business day – means any day on which our Head Office in Queensland is open for business.

code – means any code that applies to us, your account or a transaction, and includes the ePayments Code.

direct debit user – means a person or corporation who you authorise to process a direct debit to your account.

electronic banking – means a banking service that allows you to initiate a funds transfer by giving an instruction through electronic equipment and an access method to debit or credit an account.

electronic equipment – includes any electronic terminal, computer, television, telephone, mobile phone, PDA or similar equipment.

electronic terminal – means any electronic device that accepts an instruction, via electronic equipment and an access method, to debit or credit an account, and includes computer equipment, ATMs, cash dispensers, cash registers, POS equipment, remote banking equipment, EFTPOS devices, and telephones.

ePayments Code – means the voluntary code of practice which regulates electronic payments, including ATM, EFTPOS and credit card transactions, online payments, telephone, internet and mobile banking, and BPAY.

funds transfer - means a transfer of funds from one account to another (either yours or that of a third party) where both accounts are held with us or one account is held at another financial institution.

internet banking – means banking services we provide by use of the internet and an access code.

merchant – means a retail or wholesale business that accepts payment for goods and services through electronic banking or through the use of a Visa Debit Card.

mistaken internet payment - means a payment made by a user through internet banking where funds are paid into the account of an unintended recipient because the user enters or selects a BSB number and/or account number that does not belong to the named and/or intended recipient as a result of:

- the user/s error; or
- the user being advised of the wrong BSB number and or account number.

This does not include payments made using BPAY.

mobile banking – means part of our internet banking service enabling users, having entered security details, to effect transactions on nominated accounts using their mobile phone.

payer – means a person or corporation who initiates a transfer of funds.

payee – means a person or corporation to whom a cheque is made payable by the drawer.

PIN – means Personal Identification Number.

receiving bank – means an authorised deposit-taking institution which has subscribed to the ePayments Code and whose customer has received an internet payment.

RTGS (Real Time Gross Settlements) – means a method of high value, time-critical payments between financial institutions on a real-time basis for same day payments.

secure email – means the electronic messaging system which enables communications to be sent to us, or from us as part of our internet banking.

SMS Two Factor Authentication (SMS 2FA) – means an SMS service to a nominated mobile phone or other SMS capable service that generates a random number as a secondary form of authentication for higher value transactions and other specific services carried through our internet banking.

phone banking – means the banking services we provide by use of a phone and a phone banking access code.

XREF (Cross Reference number) – means the nine digit numeric number associated with an individual account which is to be quoted when making direct payments.

“you” or “your” – means the accountholder or any person who is authorised by the accountholder. It can also include a partnership, trust, company or corporation. If more than one person has the account, “you” includes all those people, singularly and as a group.

In our Terms and Conditions:

- words which have an ordinary meaning are given that meaning;
- if a general term is used, it must be given a broad meaning and not be limited because of any rules of interpretation; and
- “includes” is given by way of example and is not intended to limit the term it applies to.

PRIVACY POLICY

Auswide Bank Ltd (ABN 40 087 652 060), ('Auswide Bank', 'we', 'us', 'our') is committed to protecting your privacy and the confidentiality of your personal information and credit-related personal information (information). In handling your information, we are bound by, and comply with, the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Credit Reporting Privacy Code (Code).

This Privacy Policy also relates to Auswide Bank's related entities or subsidiaries.

This privacy policy sets out how we collect and manage your information, how you can access that information should you need to and how you can complain if you are not satisfied with our management of your information.

The Privacy Act applies to individuals and their personal and sensitive information.

When we refer to personal information, we mean information from which your identity is reasonably apparent, which may include information or an opinion about you and any of the following:

- Your name, date of birth, address, account details, occupation, and any other information we may need to identify you;
- Sensitive information (includes information or opinion about an individual's racial or ethnic origin, political opinion, religious beliefs, sexual orientation, biometric information or criminal record);
- Health information;
- Tax file number information and
- Credit-related information.

Your credit-related personal information may include:

- The type and term of consumer credit we provide to you;
- The day on which the consumer credit is entered into and day on which it is terminated or otherwise ceases to be in force;
- The terms and conditions of the consumer credit that relate to the repayment of the amount of credit;
- The maximum amount of credit available under the consumer credit code;
- Default information (including overdue payments), payment information, new arrangement information, details of any serious credit infringements, court proceedings information, personal insolvency information and publicly available information;
- Repayment history information which is information about:
 - Whether or not you have met an obligation to make a monthly payment that is due and payable in relation to your consumer credit;
 - The day on which that payment is due;
 - If you make a payment after that day, the date on which that payment is made; and
- Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

1. Collection of Information

We collect information from you so that we can perform our various functions in the course of providing you with our services. We also collect your information where the law requires us to do so.

Where appropriate, we will collect your information for the following purposes:

- respond to your enquiries about our financial products or insurances we can source for you;
- verify your identity information with an official record holder;
- assess your credit application to provide you with the finance you require from us;
- assess the application for finance made by a company of which you are a director;
- assess your application to guarantee the repayment of finance we are considering providing;
- provide customer support;
- promote our finance products;
- manage any complaints;
- manage any business arrangements under which we provide or receive goods or services.

We also use the information we collect to:

- manage your account;
- develop new products, policies and procedures;
- undertake market research;
- obtain legal and compliance advice about our obligations;
- meet our regulatory and legal obligations.

The information we collect may include personal identification, contact details, financial information, lending and default history, banking details, personal and trade references and employment or business history, depending on the relationship you wish to have with us.

We are required to collect certain information as required by Australian law or court or tribunal order. We may be required to collect your Australian tax file number when you open a deposit account with us. While you are not required to provide us with your tax file number, if you do not, we may deduct withholding tax from your interest payments at the highest marginal rate. We do not collect your tax

file number for any other purpose and we will record it in accordance with the Privacy Act.

If you choose to not provide us with your information as requested by us, we may not be able to deal with you, or to provide you with a product or service.

Wherever possible, we will collect your information directly from you, or from your broker or financial counsellor, should you wish to apply for finance. However we may also need to obtain personal information about you from a third party.

These third parties may include:

- credit reporting bodies if we require a report about your credit history;
- our related entities;
- other credit/service providers where we request information from them about products they may be providing to you;
- other organisations we may have an arrangement with to jointly offer you products;
- your accountant;
- government bodies.

Wherever possible we will tell you who we need to contact and why.

In some circumstances we may be provided with information about you from:

- brokers;
- dealers;
- accountants;
- referees;
- external dispute resolution schemes;
- your agents; and
- Government agencies (Office of State Revenue, law enforcement bodies etc.).

The circumstances in which third parties may provide us with your information include:

- purchase or service requirements;
- employment or finance applications;
- account management; and
- complaints made by you, relating to us.

We may also collect information from you if you choose to use our website to communicate with us. We will collect the information you provide through our interactive facilities, such as customer enquiry, online finance application or comment forms. We take steps to protect any information we collect so it will be safeguarded from misuse, loss, unauthorised access, use, disclosure or modification.

2. Website Information Collection

When you visit our website, our ISP host records a range of information, including your server address, domain name, the date and time of the visit and the pages viewed. This information may be collected by using cookies, which is data sent to your web browser. This allows our site to interact more efficiently with your computer.

If you disable the use of cookies, your use of our site may be affected. Information collected about your visit to our site is retained for statistical and website development reasons and is not in a form which would enable us to identify you.

When visiting our site, you will not be required to provide us with any personal information unless you request information about our equipment or finance or respond to a promotion. If you do, we will

ask you to provide contact details along with other information required to respond to your contact with us.

We may also retain that information provided for product planning purposes. It may also be used for direct marketing purposes unless you tell us you do not wish to receive marketing material.

3. Storage Information

We are committed to safeguarding information we handle about you. This includes preventing its misuse or loss and unauthorised access, modification or disclosure both internally and externally.

Some of the ways we protect your personal information include:

- external and internal premises security
- restricted access to information
- entering into confidentiality agreements with employees and contractors
- having in place stand-by systems to deal with major business interruptions
- maintaining technology products to prevent unauthorised computer access
- regular reviewing and testing of technology in order to improve the level of security

Various legislation requires us to retain your personal information for a period of time after our business dealings have finished. We will destroy or permanently de-identify information if it is no longer required for the purpose for which it was collected.

4. Use and Disclosure

We use your information:

- to consider and/ or provide you with the services or finance you may require;
- if applicable, consider your suitability to be a guarantor;
- to advise you of other products or services that we consider may be of interest to you;
- to facilitate the promotion or provision of a product or service by one of our contracted service providers;
- prevent or investigate any actual or suspected fraudulent or unlawful activity or misconduct;
- identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty pursuant to an agreement with any tax authority; and
- perform other functions and activities associated with managing our relationship such as, credit scoring, staff training, debt collection, market research, risk management, audits/reviews, complaint management and product or service development among other things.

Where you, as an individual, apply for a banking service or finance with us, or agree to act as a guarantor, you authorise how we may collect, use and disclose your personal and credit information in the Privacy Declaration Statement and Consent which we ask you to sign before we consider your application for a banking service, credit or to be a guarantor.

We will disclose your information to third parties only as the Privacy Act permits and where there is a valid reason to do so. All third parties must use your information only for the specific purpose for which we supply it.

Third parties may include:

- employees, contractors, auditors and advisers;
- credit reporting bodies;
- contracted service providers (e.g. computer systems consultants, document custodians, mailing houses etc.) to enable them to perform those services;

- to associated businesses that may want to market products to you;
- to any person who represents you, such as finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants;
- to anyone where you have provided us consent;
- to other guarantors or borrowers (if more than one);
- to borrowers or prospective borrowers, including in relation to any credit you guarantee or propose to guarantee;
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), or by government and law enforcement agencies or regulators;
- to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business;
- to other financial institutions, for example to process a claim for mistaken payment;
- our auditors, insurers, insurance brokers and insurance assessors;
- debt collection agencies;
- referees, where authorised;
- government authorities and law enforcement agencies, as required by law only;
- providers of services for the purpose of identity verification;
- National Housing Finance and Investment Corporation for the purpose of the First Home Loan Deposit Scheme;
- Property valuation service providers including licenced valuers; and
- An organisation for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity.

5. Disclosing Information Overseas

We do not send or store your information overseas. However some of our third party service providers may send or store your information overseas. We provide the following links to our main service providers Privacy Policies as follows:

Western Union Business Services: www.westernunion.com.au

Citibank Pty Ltd: www.citi.com/australia

Allianz Australia Insurance Ltd: www.allianz.com.au

QBE LMI: www.qbe.com.au

Equifax Inc: www.equifax.com.au

Illion Australia Pty Ltd: www.illion.com.au

RP Data Pty Ltd t/a CoreLogic Asia Pacific: www.corelogic.com.au

6. Credit Reporting | Notifiable Matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this policy) provided to you in an alternative form.

We may provide your credit-related information to, and receive your credit-related information from, a credit reporting body. We may:

- Disclose your credit-related information to a credit reporting body for credit assessment or collections purposes;
- Use credit-related information provided by the credit reporting body for credit assessment or

- collections purposes, including
- o your name, address and date of birth (to confirm your identity)
 - o current and previous credit account history
 - o default history
 - o any court proceedings – summons, judgement and bankruptcy actions
 - o serious credit infringements history, covering fraudulently obtaining, or attempting to obtain finance or shown an intention to avoid repayment obligations
- Notify the credit reporting body of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so;
 - Notify the credit reporting body of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us. We will only do this if we have not been able to contact you over a 6 month period;
 - Notify the credit reporting body of account identification information, loan and credit accounts you hold, when your personal credit accounts were opened and closed (if relevant), the type of personal credit that you have, the current credit limit on each account, and up to 24 months of repayment history information.

Any information shared with, or by, a credit reporting body is held in electronic form, traceable through the credit reporting body or our systems by time, date, account and user. The credit reporting body may include the information in reports provided to credit providers to assist them to assess your credit worthiness.

You have the right to request access to the credit-related information that we hold about you and make a request for us to correct that credit-related information if needed. See 'Accessing and correcting your personal and credit-related information' below for further information.

Sometimes your credit-related information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting bodies at any time to request that your credit-related information is not used in this way.

You may contact the credit reporting bodies to advise them that you believe that you may have been a victim of fraud. Credit reporting bodies must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud. You can contact any of the following credit reporting bodies for more information:

Equifax Pty Limited: www.equifax.com.au;

Illion (Australia) Pty Limited: www.illion.com.au;

7. Accessing and correcting your personal and credit-related information

We will provide you with access to the personal and credit-related information we hold about you. You may request access to any of the personal and credit-related information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make, we may respond to your request immediately. Otherwise, we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal or credit-related information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious, or if the information is commercially sensitive.

If we deny you access to the personal or credit-related information we hold about you, we will explain why.

If any of the personal or credit-related information we hold about you is incorrect, inaccurate or out-of-date, you may request that we correct the information by contacting us.

If appropriate, we will correct the personal or credit-related information at the time of your request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your personal or credit-related information within 30 days.

We may need to consult with other finance providers or credit reporting bodies or entities as part of our investigation.

If we refuse to correct personal or credit-related information, we will provide you with our reasons for not correcting the information.

If any information Auswide Bank has reported to these credit reporting bodies is out-of-date you have the right to have the information updated and corrected. If for any valid reason we refuse to correct your information, we will explain why.

You may request access to and correction of information Auswide Bank holds about you by contacting us in accordance with Clause 10 of this Privacy Policy.

8. Direct Marketing

We will keep you informed about the financial services we offer (or those offered by our subsidiaries, joint venture partners and third parties for which we act as agent) if we believe this information may be of interest to you, or if it may help us develop and improve our services to you.

However we respect your wishes with regard to your privacy, so if you do not wish to receive this information please contact us as per our contact details below regarding direct marketing. If we are not advised in this regard, we will continue to use your personal information for this purpose.

We will also continue to send you information relating to the financial services that you have selected, such as newsletters, statements, statement inserts or offers to upgrade these services.

9. Complaints and Concerns

If you lodge a complaint, Auswide Bank will investigate your complaint.

Within 7 days after the complaint is made, we will give you written notice that acknowledges the complaint, and sets out how we will investigate the complaint.

We will advise you of the outcome of the investigation within 30 days of the complaint. If we require a longer period to investigate the complaint, we will seek your agreement in writing.

If our initial response is not acceptable, you should lodge a formal complaint with our Internal Dispute Resolution Officer who will review your complaint. The complaint will be acknowledged within 3 business days, and you will be provided with a written response within 21 days.

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority ("AFCA"). AFCA's contact details are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: **1800 931 678 (free call)**
Mail: **Australian Financial Complaints Authority**
PO Box GPO Box 3
Melbourne VIC 3001

If your complaint is in relation to a privacy matter you may make an application to the Office of the Australian Information Commissioner (OAIC) or the Credit and Investments Ombudsman Ltd to have the complaint heard and determined.

The OAIC contact details are:

Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
phone: **1300 363 992 or +61 2 9284 9749 if calling from outside of Australia**
fax: **+61 2 9284 9666**
email: **enquiries@oaic.gov.au** website: **www.oaic.gov.au**

10. Contacting Us

You have the right to remain anonymous or use a pseudonym when you contact us, however if you do so we may not be able to assist you with your enquiry or complaint.

Our Privacy Policy may change over time. You can obtain the current version from our website or by contacting us at:

Customer Hub, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: **1300 138 831**
email: **auswide@auswidebank.com.au** website: **www.auswidebank.com.au**

It is important to us that the personal information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your personal information has changed. If you wish to have the information we hold about you corrected or updated you may contact us at:

Support Services Operations, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: **1300 138 831**
email: **auswide@auswidebank.com.au** website: **www.auswidebank.com.au**

We will keep you informed about the financial services we offer. If you wish to advise us you do not want to continue receiving direct marketing material you may contact us at:

Customer Experience Team, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: **1300 138 831**
email: **auswide@auswidebank.com.au** website: **www.auswidebank.com.au**

If you have a general complaint or enquiry you may do so via our Feedback Form located on our website or by contacting us at:

Customer Experience Team, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: **1300 138 831**
email: **auswide@auswidebank.com.au** website: **www.auswidebank.com.au**

Auswide Bank Ltd
16-20 Barolin Street,
or PO Box 1063,
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nationalseniors@auswidebank.com.au

Monday to Friday 7am to 7pm AEST

1300 342 149



National Seniors
AUSTRALIA