

Conditions of use

Accounts and access



Important information

Who we are

Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981.

In this document, “the Bank”, “we”, “us” and “our” means Teachers Mutual Bank Limited; and “you” means a person with one or more of our products or services.

Please note: You may not be eligible for all products and services.

Customer Owned Banking Code of Practice

We warrant that we will comply with the Customer Owned Banking Code of Practice. Please see the section About the Customer Owned Banking Code of Practice at the end of these Conditions of use for more details.

ePayments Code

We warrant that we will comply with the ePayments Code.

Privacy

We have a Privacy and Credit Reporting Policy that sets out:

- our obligations regarding the confidentiality of your personal information and
- how we collect, hold, use and disclose your personal information.

You can access our Privacy & Credit Reporting Policy on our website.

How our conditions of use become binding on you

By opening an account or using an access facility you become bound by these Conditions of use.

Accessing copies of this document

Please keep this document in a safe place so you can refer to it when needed. Alternatively, you can view and download it from our website.

The Financial Claims Scheme

In the unlikely event that a bank, credit union or building society fails, the Australian Government may activate its guarantee scheme known as the Financial Claims Scheme (FCS). This enables account holders to have quick access to their deposits which are protected under the FCS. Funds are protected to a maximum of \$250,000 for each account holder per institution. In the case of joint accounts, each account holder is entitled to a maximum of \$250,000.

Please note that, as stated, the FCS guarantee is per account holder per institution. We operate under more than one brand name but have only one banking licence. The limit of \$250,000 consequently applies to the total funds any account holder has in deposit products issued by us, notwithstanding that a particular product or service may carry any one of our brand names.

For further information about the Scheme visit fcs.gov.au.

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Opening and operating your accounts

Accounts and access facilities

These Conditions of use Accounts and access govern the use of the following range of accounts, which includes transaction accounts, savings accounts, term deposits and these access facilities:

- Visa card
- Cheque facility
- BPAY®
- Electronic banking (for example, internet banking, mobile banking app, telephone banking)
- EFTPOS and ATM access
- Direct debit
- Periodical payment

We may refuse to provide any banking product or service at our discretion.

Please refer to the table on pages 10 & 11 for account types, conditions and access facilities.

Children's accounts

Special conditions relating to children's accounts

Notwithstanding any other provisions in these Conditions of use, the following conditions apply to children's accounts:

- "child" or "children" means an individual or individuals under the age of eighteen years;

- Where an account is opened for a child, the child is the account owner and legal and beneficial owner of the funds in the account, irrespective of whether they are a signatory to the account;
- we do not open trust accounts with a child as beneficiary;
- we may set rules for the operation of children's accounts.

Opening children's accounts

Details of accounts available for children are set out on our website.

Account operating

We may set an age under which a child who is an account owner cannot act as a signatory on their account. Where a child account owner is under this age, the only signatory permitted is an adult relative.

Where a child who is an account owner attains an age at which we determine the child may act as a signatory:

- the child may be added as a signatory to their account; and
- the existing adult relative signatory on the child's account may remain as such until the child attains the age of eighteen years, unless, prior to the child's eighteenth birthday, the adult relative is removed as a signatory.

Transitioning

From the time of opening their account until their eighteenth birthday, we may transition children through different account types, access facilities (including cards) and modes of account operation. Refer to tmbank.com.au for details.

Where a child who is an account owner attains the age of eighteen years:

- the child (then adult) member becomes the sole signatory on the account;
- any adult relative who is a signatory ceases to be such and no longer has any operating or access rights on the account.

Closing accounts

A child's account may be closed either by:

- the child, provided they are a signatory on their account; or
- an adult relative, where they are a signatory on the account; or
- both the above.

Proof of identity

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act, 2006* we are required to verify your identity when you open an account, when you become a signatory to an account or if you are a Beneficial Owner (as defined).

Account details

Refer to the details below and the table on pages 10 & 11 for the account types available and their access options.

Introductory, bonus and promotional interest

From time to time we may offer a higher rate or additional interest to certain account holders of these accounts with respect to certain funds held within these accounts, which will be subject to specified criteria and for limited or specific periods of time. Where we offer higher or additional interest, it may be calculated and paid in a different manner to the standard interest paid on these accounts.

If you make withdrawals from these accounts during a specified period or you close your account before the end of a specified promotional or introductory period, you may lose your eligibility for the higher rate or additional interest.

Details of any offer, including eligibility and how interest will be calculated and paid, will be publicised in promotional material and on our website during the relevant period.

Transaction accounts

Everyday account

(No longer for sale)

Effective from 1 April 2019

This is a daily transaction account with a range of access methods including Visa Debit card, cheque book, electronic banking and deposit book.

A Visa Debit card will not be issued where the account is two to sign, or the account is opened as Guardianship or with Power of Attorney.

You can have either an Everyday account or Everyday Direct account, but not both. It is possible to switch between accounts.

Everyday Direct account

This is a daily electronic transaction account with a range of access methods including Visa Debit card, cheque book, electronic banking and deposit book. A staff assist fee will apply for staff assisted transactions and enquiries at our offices, member events and over the phone.

A Visa Debit card will not be issued where the account is two to sign, or the account is opened as Guardianship or with Power of Attorney.

Not available on business accounts.

Bill Paying account

This account is suitable for paying and saving for regular bills. It allows you to separate your money from your other accounts to help you budget for your expenses.

Mortgage offset facility

If you wish to use the mortgage offset facility, you may link your eligible transaction account to your eligible home loan account.

Terms and conditions of the mortgage offset facility and details of how it works can be found in the Consumer Lending Terms and Conditions and the Mortgage Offset FAQs available on our website. Please refer to the Mortgage Offset Facility FAQs for details of:

- (a) which home loans are eligible for the mortgage offset facility;
- (b) which transaction accounts are eligible for the mortgage offset facility; and
- (c) the Offset Percentage applying at any time.

It is important to note that, in order to meet taxation law requirements, no interest can be paid on the credit balance of any deposit account linked to a home loan account under a mortgage offset facility. If the mortgage offset facility is cancelled for any reason, however, interest may then be payable on your previously linked transaction account in accordance with the terms and conditions applying to that account.

Only one transaction account may be linked with any one home loan account. The owner of the transaction account must be the borrower (or one of the borrowers) on the home loan account.

When you request us either to set up or cancel your mortgage offset facility, we may take up to five business days to effect this.

If for any reason we post to either your home loan account or your linked transaction account a transaction which has an effective date prior to the posting date, then:

- the balance of whichever account to which the transaction is posted is adjusted as from the effective date;
- if the affected account is your home loan account, the interest charged is also adjusted as from the effective date;

However:

- we can only adjust the calculations for the mortgage offset facility as from the effective date if such date falls within the same interest period as the transaction is posted; and
- if the effective date of the transaction falls within any prior interest period, we can only adjust the mortgage offset calculations with effect from the first day of the interest period in which the posting is made.

(An "interest period" generally equates to a statement cycle.)

Savings accounts

Online Savings account and New Teacher Online Savings account

For the convenience of saving online and to earn a higher interest rate than our transaction accounts, this account can be accessed through electronic banking. If the account balance is nil for a certain amount of time, this account may be closed. A staff assist fee will apply for staff assisted transactions and enquiries.

Reward Saver Account

This account pays bonus interest each month, if during the month, you deposit a minimum of \$50, no withdrawals or transfers to other accounts (internal or external) are made and your account has a credit balance at all times. This last requirement means that your account must not be overdrawn at any time during the month, including, eg, during a day, or when the balance is carried forward from the previous month. If all criteria are not met, the standard interest rate will apply. There is a limited allocation of free withdrawals before excess usage applies.

Mighty Saver Account

To open a Mighty Saver Account, the account holder must be aged under 18 years of age. When the member turns 18 years of age we will automatically transfer the account to a standard Reward Saver Account as soon as practicable afterwards.

This account pays bonus interest each month, if during the month, you deposit a minimum of \$10, no withdrawals or transfers to other accounts (internal or external) are made and your account has a credit balance at all times. This last requirement means that your account must not be overdrawn at any time during the month, including, eg, during a day, or when the balance is carried forward from the previous month. If all criteria are not met, the standard interest rate will apply. There is a limited allocation of free withdrawals before excess usage applies.

Cash Management and Edvest Cash Management accounts

With this account you can earn a higher interest rate than our transaction accounts and still access your account 24 hours a day, seven days a week via electronic banking.

Summer Stash account

This account is for saving money for the summer period. Withdrawals are only available between 1 November and 31 January each year. If withdrawals are made outside this period, the account will be closed and funds transferred to your transaction account. New accounts can only be opened between 1 January and 30 June each year.

Pension Advantage account

If you receive an eligible government pension or allowance, then you may be able to open a Pension Advantage account¹. From 1 July 2018 all new accounts must have the eligible pension or allowance paid direct into the account. Where the eligible payment is not made into the account we reserve the right to transfer the account into an Online Savings account.

There is a limited allowance of free withdrawals before excess usage applies.

1. Please refer to our website for more detail

Summary of accounts and access facilities

Accounts	Transaction accounts			Online Savings account
	Everyday account (No longer for sale) Effective from 1 April 2019	Everyday Direct account	Bill Paying account	
Minimum opening deposit	\$0	\$0	\$0	\$0
Interest calculated	Daily	Daily	Daily	Daily
Interest paid	Monthly	Monthly	Monthly	Monthly
				Access
ATM	✓	✓	✗	✗
EFTPOS	✓	✓	✗	✗
Bank@Post™	✓	✓	✗	✗
Electronic banking	✓	✓	✓	✓
Cheque book	✓	✓	✗	✗
Direct debit	✓	✓	✓	✗
BPAY®	✓	✓	✓	✗
Internal periodical payment	✓	✓	✓	✗
Electronic funds transfer	✓	✓	✓	✗
Direct credit	✓	✓	✓	✓
Electronic deposit	✓	✓	✓	✓
National Australia Bank	✓	✓	✗	✗
Our offices	✓	✓	✓	✓ ³
Sweep	✗ ⁴	✗ ⁴	✓	✗
Link PayID	✓	✓	✓	✓
Can receive NPP payment	✓	✓	✓	✓
Can send NPP payment	✓	✓	✓	✗

¹ Edvest Cash Management account is available to Edvest members only. ² Edvest members only. ³ Refer to the Fees and charges

Savings accounts					Term deposits
Reward Saver & Mighty Saver Account	Cash Management account ¹	First Home Saver Account	Summer Stash account	Pension Advantage account	Term deposit
\$0	\$0	\$0	\$0	\$0	\$1,000
Daily	Daily	Daily	Daily	Daily	Daily
Monthly	Monthly	Monthly	Monthly	Monthly	Fortnightly ² , Monthly, 12 monthly or at maturity

facilities					
x	x	x	x	x	x
x	x	x	x	x	x
x	x	x	x	x	x
✓	✓	✓	✓	✓	✓
x	x	x	x	x	x
x	x	x	x	x	x
x	x	x	x	x	x
x	✓	x	x	x	x
x	x	✓	x	x	x
✓	✓	✓	✓	✓	x
✓	✓	x	✓	✓	x
x	x	x	x	x	x
✓	✓	✓	✓	✓	✓
x	✓	x	x	✓ ⁵	x
✓	✓	✓	✓	✓	x
✓	✓	✓	✓	✓	x
x	x	✓	x	x	x

brochure for details. ⁴RediCredit utilised first. ⁵On request. ® Registered to BPAY Pty Ltd ABN 69 079 137 518

Term deposits

Term deposits are accounts where:

- funds are held for fixed periods;
- there are minimum deposit amounts;
- deposits over a specified amount may be subject to acceptance and negotiable interest rates.

For details on available deposit periods, minimum deposit amounts and deposit amounts subject to negotiation, please go to our web site.

Early withdrawal

You cannot withdraw or transfer funds from a term deposit account prior to maturity unless you give us thirty one days' notice. If you believe that you may have a need to immediately withdraw or transfer funds before maturity, please select a more suitable deposit product. Where you give us notice of early withdrawal and the maturity date is less than thirty one days from the date of notice, we will not release the funds until maturity.

Upon early withdrawal or transfer, we will reduce the interest payable. Details of how we reduce interest for early withdrawal are set out in our relevant interest rates flyer, which is available on request and our website. We may change these details at any time. An adjustment may be required where we have paid interest to you prior to you making an early withdrawal. Where an adjustment is required, we will deduct the applicable amount from the deposit balance paid to you.

Communication prior to maturity

A communication will be sent to you at least five business days prior to maturity setting out details of your investment and what will happen at maturity.

Instruction to reinvest at maturity

If we have your instruction to reinvest your term deposit at maturity, a lower interest rate may apply after reinvestment. You can request a copy of our relevant interest rate flyer at any time or see our website to check our prevailing rates.

We allow a period of grace of seven days following reinvestment for you to withdraw or transfer your deposit without incurring a fee or reduction in interest.

Joint accounts

A joint account is an account held by two or more persons. The important legal consequences of holding a joint account are:

- the right of survivorship – when one joint holder dies, the surviving joint holders automatically take the deceased joint holder's interest in the account
- joint and several liability – each joint holder is individually liable for the full amount owing on the joint account.

You can operate a joint account on an 'all to sign' or 'either to sign' basis:

- 'All to sign' means all joint holders must sign withdrawal forms, cheques, etc;
- 'Either to sign' means any one joint holder can sign withdrawal slips, cheques, etc.

All joint account holders must consent to the joint account being operated on

an 'either to sign' basis. However, any one joint account holder can cancel this arrangement, making it 'all to sign'.

Where either a Visa Debit card, or cheque book is issued on a joint account, all parties to the account will be jointly and severally liable for any withdrawals or purchases made with the card or cheque on that account.

Trust accounts

You can open an account as a trust account, however:

- we are not taken to be aware of the terms of the trust
- we do not have to verify that any transactions you carry out on the account are authorised by the trust.

You agree to indemnify us against any claim made upon us in relation to, or arising out of that trust.

Third party authority to operate

You can authorise us at any time to allow another person to operate on any of your accounts to:

- carry out withdrawals on the account, for any purpose, including signing cheques
- make enquiries about account balances and transactions on the account, including any debit balance or available credit on transaction, savings or term deposit accounts.

We will need to verify this person's identity before they can access your account.

You are responsible for all transactions the authorised person carries out on

your account. You should ensure that the person you authorise to operate on your account is a person you trust fully.

You may revoke the authorised person's authority at any time by giving us written notice.

If you authorise a user to perform transactions on an account of yours to which these Conditions of use Accounts and access apply, then, in order to transact electronically on your account, the user must login using their own identifier and login details.

Fees and charges

Refer to the Fees and charges brochure for current details. We may vary fees or charges from time to time. We will debit fees and charges from your transaction account.

Interest

Our Interest rates flyer (available on request) provides information about our current deposit and savings interest rates. Our website also has information about our current interest rates. We may vary deposit or savings interest rates from time to time on all accounts except our term deposits which remain fixed for the agreed term of the deposit.

We will calculate interest daily by applying the daily interest rate to the cleared closing balance of your account at the end of the day. The daily interest rate is the relevant annual interest rate divided by 365 and the end of the day is the time we treat as being the end of the day for our end of day transaction processing on your account.

Interest earned

Interest earned on an account is income and may be subject to income tax.

Tax File Numbers

We will ask you whether you want to disclose your Tax File Number (TFN) or exemption. If you disclose it, we will note your TFN against any account you open. You do not have to disclose your TFN to us. If you do not, we will deduct withholding tax from interest paid on the account at the highest marginal rate plus the Medicare Levy.

For a joint account, each holder must quote their TFN and/or exemption, otherwise withholding tax applies to all interest earned on the joint account.

Businesses only need to quote their ABN instead of a TFN.

Deposits and withdrawals

How to deposit

You can make deposits to the account:

- by cash at selected offices or by cheque at all offices, or by mail
- by electronic credit e.g. from a third party such as your employer, for wages or salary – please note that we can reverse a direct credit if we do not receive full value for the electronic credit
- by transfer from another account with us
- by transfer from another financial institution
- at Bank@Post™
- at National Australia Bank branches with a deposit book. Please see note.

Note: Electronic deposits may not be processed on the same day. If your deposit through National Australia Bank comprises cash and cheques, please deposit cheques separately otherwise the whole deposit is treated as a cheque deposit when a clearance period of 3 business days for National Australia Bank may apply.

Cheque deposits

All cheques for deposit can only be accepted if in the name of the account holder. We may accept a cheque into a joint account which is payable to any one or more of the joint account holders or partners of a partnership. Cheques payable to a company or business cannot be paid into a personal account in any circumstances.

If a cheque deposited to your account is dishonoured, putting your account into debit or exceeding any credit limit you may have, you are responsible for bringing the account back into credit or under the credit limit.

In certain circumstances we may allow you to draw on the proceeds of a cheque drawn on Australian banks, building societies and mutual entities before it is cleared. Please inquire when depositing the cheque. If we allow you to draw on the proceeds of the cheque immediately, we are not representing that the cheque will be honoured.

You understand that:

- it is at your own risk if you draw down on the proceeds of a cheque without allowing at least 3 business days (7 business days for Bank@Post™) for it to clear;

- you can minimise your risk by asking us to arrange for a special clearance.

If the cheque is subsequently dishonoured:

- we will debit the account for the amount of the cheque
- if this overdraws the account, you are personally liable to pay back the amount overdrawn.

Cheque deposits at Bank@Post™

You may not be able to draw on the proceeds of cheque deposits through Bank@Post™ within 7 business days because we have to allow additional time for Australia Post to physically deliver the cheques for collection on your behalf.

How to withdraw and transfer

You can make withdrawals and transfer from the account:

- by withdrawing cash over the counter at selected offices;
- by direct debit
- by cheque, if your account is linked to a cheque book
- by financial institution cheques
- via electronic banking
- via BPAY® to make a payment to a biller
- at selected ATMs, if your account is linked to a Visa card
- via selected EFTPOS terminals, if your account is linked to a Visa card (note that merchants may impose restrictions on withdrawing cash)
- at Bank@Post™

- at National Australia Bank branches by cashing one of our cheques for up to \$200.

We will require acceptable proof of your identity before processing withdrawals in person or acceptable proof of your authorisation for other types of withdrawal transactions.

Debiting transactions

We will debit transactions received on any one day in the order we determine in our absolute discretion.

Counter withdrawals

You can make counter withdrawals in cash, at our selected offices only or by purchasing a bank cheque at all offices. Please refer to the Fees and charges brochure for any restrictions on withdrawals applying to certain accounts. Cash limits apply, please call for details.

Overdrawing an account

You must keep sufficient cleared funds in your account to cover all debit transactions. If you do not, we can dishonour the transaction and charge dishonour fees.

Alternatively, we can honour the transaction and overdraw your account. We will charge you:

- interest at our current overdraft rate, calculated daily on the closing balance at the end of the day
- a fee for each day (or part of a day) your account is or was overdrawn.

Available funds are the proceeds of:

- cheque deposits to your account (once the cheque is cleared)
- cash deposits and direct credits

Any outstanding card transactions are subtracted from the available balance.

Sweep service

Our sweep service automatically transfers funds from certain savings accounts to cover most transactions which would otherwise exceed your transaction account's available balance. Sweep is not activated by an electronic withdrawal transaction, such as ATM, EFTPOS, Bank@Post™ or any other fees and charges debited.

Cheque facility

We will issue you with a cheque book and authorise you to draw cheques on our account at the National Australia Bank or another bank as we choose. We will debit your account for the value of cheques you draw.

If you have insufficient funds in your nominated account we may instruct the bank to dishonour your cheque. However, we have the discretion to allow the cheque to be paid and to overdraw your account for this purpose. If you overdraw your account, we will charge you interest and fees. Please refer to page 15 for details on overdrawing your account.

We may not give you access to the cheque facility if your banking history with us is not satisfactory or if you are under 18 years of age.

Stopping a cheque

You can cancel or stop payment on a cheque before we have paid it, however, you will be charged the National Australia Bank dishonour fee. To do so, contact us and provide your name, membership number and cheque details. If the cheque has already been presented and paid, we cannot stop payment on it.

Overseas cheques

Cheques drawn on an overseas institution have longer clearance periods and proceeds may not necessarily be credited to your account until cleared. These clearance times are subject to change without notice.

Bank cheques

This is a cheque made payable to the payee you nominate. You can purchase bank cheques from us at our offices.

If a bank cheque is lost or stolen, you can ask us to stop payment on it. You will need to complete a form of request, giving us evidence of the loss or theft of the cheque, which will also have to give us an indemnity to protect us if someone else claims that you wrongfully authorised us to stop the cheque.

We cannot stop payment on a bank cheque if you used the cheque to buy goods or services and you are not happy with them. You must seek compensation or a refund directly from the provider of the goods or services. You should contact a Government Consumer Agency if you need help.

Electronic credits

Electronic credits to your account are credited to your account in accordance with our obligations under the rules, regulations and procedures of the payment or funds transfer system that the electronic credit was received through.

Direct credits (which do not include NPP Payments received for your account) received daily are processed no later than 9am the next working day.

NPP Payments received for your account will be credited to your account as soon as reasonably practicable.

We are not liable for any delay in the crediting of your payment to your nominated account.

Payments made to accounts in error may be recalled by the remitting institution. We do not accept liability for funds credited in error to accounts due to incorrect account number and/or account name being supplied by the remitter.

- Where there are sufficient funds to cover the recalled amount, We will debit the account credited for the amount of the incorrect credit
- Where there are insufficient funds to cover the recalled amount, the member agrees to incur and repay the debt up to the amount of the recalled amount and any associated fees incurred in retrieving these funds where the amount exceeds the balance of the account credited.

Payments received with invalid account details will be either credited to the correct account, where the account can be identified, or returned to the remitter.

Direct debits

You can authorise a participating remitter to debit amounts from your account, as and when you owe those amounts to the remitter. The remitter will provide you with a Direct Debit Request (DDR) Service Agreement for you to complete and sign to provide them with this authority.

To cancel the DDR Service Agreement, you can contact either the remitter or us. If you contact us we will promptly stop the facility. We suggest that you also contact the remitter.

If you believe a direct debit initiated by a remitter is wrong you should contact the remitter to resolve the issue. Alternatively, you may contact us. If you give us the information we require we will forward your claim to the remitter. However, we are not liable to compensate you for your remitter's error.

If you set up the payment on your Visa card, please contact us directly about unauthorised or irregular debits.

We can cancel your direct debit facility, in our absolute discretion, if 3 consecutive direct debit instructions are dishonoured. If we do this, remitters will not be able to initiate a direct debit from your account under their DDR Service Agreement. Under the terms of their DDR Service Agreement, the remitter may charge you a fee for each dishonour of their direct debit request.

Other information

Transaction limits

Refer to our Fees and charges brochure for details.

Statements of Account

We will give you a statement of account at least every six months where there is any financial activity or a balance on your account by making it available for you to view and download in internet banking.

A statement of account includes all your deposit accounts and credit contracts, except credit card contracts.

For joint accounts, we will give the first account holder a statement of account.

A second or additional account holder may also request to be given a statement of account. Where we give a second or additional account holder a statement of account, the first account holder may request to no longer be given a statement of account.

You may elect to also be sent statements of account in paper form by post at any time by changing your communication preference in internet banking or contacting us. If you make this election, the Paper Statement Fee specified in the Fees and Charges brochure will be payable and you will also be taken to have elected to receive notices and other communications and documents relating to all your deposit accounts and credit contracts, except credit card contracts, and these conditions of use in paper form by post. If you have not given us electronic contact details, we may treat you as having elected to receive statements of account in paper form by post until you provide electronic contact details to us.

Unless you have elected to receive statements of account in paper form by post, we will notify you electronically (for

example by email, SMS text message, message in internet banking, message in our mobile banking application) when we make a new statement of account available for you in internet banking.

Even when you have elected to receive statements of account in paper form by post, we may notify you electronically when we make a new statement of account available for you in internet banking.

You should check each statement of account as soon as you receive it and immediately tell us of any entry in the statement which you dispute.

You may request a copy of any statement of account at any time subject to any fee payable under these conditions of use.

How we give you notices and other communications and documents

We may give you notices and other communications and documents relating to your account and access facilities and these conditions of use in any way allowed by law, the Customer Owned Banking Code of Practice and the ePayments Code (where those codes apply).

Subject to any applicable legal requirements and any applicable provisions of the Customer Owned Banking Code of Practice and the ePayments Code, you agree that we may give you written notices and other communications and documents:

- by post;
- electronically (for example: by email, SMS text message, message or notification in internet banking or in our mobile banking application, publishing it on our website and notifying you that it is available);
- by including it in or with a statement of account; or
- by national media advertisement.

You may elect to receive notices and other

communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us. If you make this election, you will also be taken to have elected to receive statements of account for all your deposit accounts and credit contracts, except credit card contracts, in paper form by post and the Paper Statement Fee specified in the Fees and Charges brochure will apply. If you have not given us electronic contact details, we may treat you as having elected to receive notices and other communications and documents in paper form by post until you provide electronic contact details to us.

Even when you have elected to receive notices and other communications and documents in paper form by post, we may also give them to you electronically.

Changing fees, charges, interest rates and these conditions of use

We may change fees, charges, interest rates and conditions of use. The table on page 19 sets out how we will notify you of any change.

Change of name or address

If you change your name, phone, email, address or contact details you must let us know immediately.

Type of change	Minimum number of days notice	Method
Increasing any fee or charge	30 days	In writing, electronically or by national media advertisement
Adding a new fee or charge	30 days	In writing or electronically
Changing interest rates	Day of change	In writing, electronically or by national media advertisement
Changing the method by which interest is calculated	20 days	In writing or electronically
Changing the frequency with which interest is credited or debited	20 days	In writing or electronically
Changing the minimum balance to which an account keeping fee applies or reducing the number of fee-free transactions permitted on the account	20 days	In writing or electronically
Changing the balance ranges within which interest rates apply	20 days	In writing or electronically
Increasing your liability for losses in relation to EFT transactions	20 days	In writing or electronically
Imposing, removing or adjusting daily or periodic limits in relation to EFT transactions Note: If you do not want your daily limit on transactions via BPAY®, Visa card to be increased, you must notify us before the effective date of the change.	20 days	In writing or electronically
Changing any other condition of use	Day of change	In writing, electronically or by national media advertisement

Dormant accounts

If no transactions are carried out on your account for at least 12 months (other than transactions initiated by us, such as crediting interest or debiting fees and charges) we may write to you asking if you want to keep the account open. If you do not reply we will treat your account as dormant.

Once your account becomes dormant, we may:

- charge a dormancy fee
- stop paying interest or reduce the amount of interest.

For most accounts, if your account remains dormant for 7 years, we have a legal obligation to remit balances exceeding \$500 to the Australian government as unclaimed money.

Account combination

If you have more than one account with us, we may apply a deposit balance in any account to any other deposit account in the same name which is overdrawn.

On termination of your membership, we may combine all your accounts (whether deposit or loan accounts) you have with us provided the accounts are all in the same name.

We will not combine accounts if to do so would breach the Code of Operation for Centrelink Direct Credit Payments.

We will give you written notice promptly after exercising any right to combine your accounts.

Closing an account and cancelling access facilities

You can close accounts and access facilities at any time. However, you will have to return cheque books and any access cards. We may defer closure and withhold sufficient funds to cover payment of

outstanding cheque, EFT transactions and fees, if applicable.

You can cancel any access facility on request at any time.

We can:

- close accounts and access facilities in our absolute discretion by giving you 14 days prior notice at your last known address and paying you the balance of your account or
- cancel any access facility for security reasons or if you breach these conditions of use.

Complaints

We have a dispute resolution system to deal with any complaints you may have in relation to your account and access facilities. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing: GPO Box 3 Melbourne, VIC 3001.

If you want to make a complaint, contact our staff at our offices. Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have a dispute resolution guide available to you on request.

Electronic Access Facilities and ePayments conditions of use

Section 1

Information about our ePayment facilities

You should follow the guidelines in the box below to protect against unauthorised use of your access card and pass code. These guidelines provide

examples of security measures only and will not determine your liability for any losses resulting from unauthorised ePayments. Liability for such transactions will be determined in accordance with the ePayments conditions of use and the ePayments Code.

Important information you need to know before using a device to make electronic payments

- Sign the access card as soon as you receive it.
- Familiarise yourself with your obligations to keep your access card and pass codes secure.
- Familiarise yourself with the steps you have to take to report loss or theft of your access card or to report unauthorised use of your access card, BPAY® or phone or internet banking.
- If you change a pass code, do not select a pass code which represents your birth date or a recognisable part of your name.
- Never write the pass code on the access card.
- Never write the pass code on anything which is kept with or near the access card.
- Never lend the access card to anybody.
- Never tell or show the pass code to another person.

- Use care to prevent anyone seeing the pass code being entered on a device.
- Keep a record of the VISA card number and the VISA Card Hotline telephone number for your area with your usual list of emergency phone numbers.
- Check your statements regularly for any unauthorised use.
- Immediately notify us when you change your address.
- ALWAYS access the electronic banking service only using the OFFICIAL mobile banking apps, phone numbers and URL addresses.
- If accessing electronic banking on someone else's PC, laptop, tablet or mobile phone, ALWAYS DELETE your browsing history
- ALWAYS REJECT any request to provide or to confirm details of your pass code. We will NEVER ask you to provide us with these details.

If you fail to ensure the security of your access card, access facility and pass codes you may increase your liability for unauthorised transactions.

These ePayment conditions of use govern all electronic transactions made using any one of our access cards or facilities, listed below:

- Visa Card
- BPAY®
- Electronic banking

You can use any of these electronic access facilities to access an account, as listed in the *Summary of accounts and of access facilities*

Visa Card

Visa Card allows you to make payments at any retailer displaying the Visa Card logo, anywhere in the world. You can also withdraw cash from your account, anywhere in the world, using an ATM displaying the *Visa Card logo*. We will provide you with a PIN to use with your Visa Card. Visa Card also allows you to use an ATM to:

- check your account balances
- withdraw cash from your account
- transfer money between accounts
- deposit cash or cheques into your account (at select ATMs only).

We may choose not to give you a Visa Card if your banking history with us is not satisfactory or if you are under 13 years of age.

Important information about disputed transactions for VISA Cards

If you believe a Visa Card transaction was:

- **unauthorised;**
- **for goods or services and the merchant did not deliver them; or**
- **for goods and services which did not match the description provided by the merchant,**

then you can ask us to dispute and seek a reversal of the transaction (sometimes referred to as a “chargeback”), by reversing the payment to the merchant’s financial institution. However, we can only do so if you inform us of the disputed transaction within the timeframe determined by Visa.

Currently the shortest cut-off time for notifying a dispute and seeking a reversal is 45 days after the transaction, although longer periods may apply in particular circumstances.

You are not able to reverse a transaction authenticated using Verified by Visa unless we are liable as provided in the ePayments conditions of use.

You should inform us as soon as possible if you become aware of circumstances which might entitle you to a reversal of a transaction and let us have the cardholder’s copy of the Visa transaction receipt in question.

Section 2

Definitions

- a) **access card** means an ATM card, debit card or credit card and includes our Visa Card
- b) **ATM** means automatic teller machine
- c) **business day** means a day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned
- d) **Cut Off Time** means 5pm in New South Wales
- e) **device** means a device we give to a user that is used to perform a transaction. Examples include:
 - i) ATM card
 - ii) debit card or credit card
 - iii) token issued by us that generates a pass code
- f) **EFTPOS** means electronic funds transfer at the point of sale – a network for facilitating transactions at point of sale
- g) **electronic banking** means for example, internet banking, mobile banking app, telephone banking
- h) **facility** means an arrangement through which you can perform transactions
- i) **Fast Payment** means an NPP Payment that is not an Osko Payment
- j) **identifier** means information that a user:
 - i) knows but is not required to keep secret, and
 - ii) must provide to perform a transactionExamples include an account number or member number.
- k) **manual signature** means a handwritten signature, including a signature written on paper and a signature written on an electronic tablet
- l) **Mistaken Payment** has the meaning provided in section 9 (Mistaken Payments)
- m) **NPP** means the New Payments Platform operated by or on behalf of NPP Australia Ltd
- n) **NPP Payment** means a payment settled and cleared through the NPP and includes Fast Payments and Osko Payments
- o) **Osko** means the ‘Osko’ payment service operated by BPAY Pty Ltd
- p) **Osko Payment** means a payment made using Osko
- q) **pass code** means a password or code that the user must keep secret, that may be required to authenticate a transaction or user. A pass code may consist of numbers, letters, a combination of both, or a phrase. Examples include:
 - i) personal identification number (PIN)
 - ii) electronic banking password
 - iii) code generated by a security token.A pass code does not include a number printed on a device (e.g. a security number printed on a credit or debit card).
- r) **PayID** means a PayID which has been created in the PayID service component of the NPP.
- s) **PayID Name** means the PayID Name

that is recorded in the PayID service component of the NPP for a PayID.

- t) **regular payment arrangement** means either a recurring or an instalment payment agreement between you (the cardholder) and a Merchant in which you have preauthorised the Merchant to bill your account at predetermined intervals (eg. monthly or quarterly) or at intervals agreed by you. The amount may differ or be the same for each transaction.
- u) **transaction** means a transaction to which these ePayment conditions of use apply, as set out in Section 3
- v) **unauthorised transaction** means a transaction that is not authorised by a user
- w) **user** means you or an individual you have authorised to perform transactions on your account, including:
 - i) a third party signatory to your account
 - ii) a person you authorise us to issue an additional card to
- x) **we, us, or our** means Teachers Mutual Bank Limited
- y) **you** means the person or persons in whose name an Account and Access Facility is held and, where the context permits, a user.

Section 3

Accounts and transactions

- 3.1 If you authorise a user to perform transaction on an account of yours to which these ePayments conditions of use apply, then, in order to perform transactions on that account, the user must login using their own identifier and login details.
- 3.2 These ePayment conditions of use apply to payment, funds transfer and cash withdrawal transactions that are:
 - a) initiated using electronic equipment, and
 - b) not intended to be authenticated by comparing a manual signature with a specimen signature.
- 3.3 These ePayment conditions of use apply to the following transactions:
 - a) electronic card transactions, including ATM, EFTPOS, credit card and debit card transactions that are not intended to be authenticated by comparing a manual signature with a specimen signature
 - b) electronic banking transactions and bill payment transactions
 - c) online transactions performed using a card number and expiry date
 - d) online bill payments (including BPAY)
 - e) direct debits.

Section 4

When you are not liable for loss

- 4.1 You are not liable for loss arising from an unauthorised transaction if the cause of the loss is any of the following:
- a) fraud or negligence by our employee or agent, a third party involved in networking arrangements, or a merchant or their employee or agent
 - b) a device, identifier or pass code which is forged, faulty, expired or cancelled
 - c) a transaction requiring the use of a device and/or pass code that occurred before the user received the device and/or pass code (including a reissued device and/or pass code)
 - d) a transaction being incorrectly debited more than once to the same facility
 - e) an unauthorised transaction performed after we have been informed that a device has been misused, lost or stolen, or the security of a pass code has been breached.
- 4.2 You are not liable for loss arising from an unauthorised transaction that can be made using an identifier without a pass code or device. Where a transaction can be made using a device, or a device and an identifier, but does not require a pass code, you are liable only if the user unreasonably delays reporting the loss or theft of the device.

- 4.3 You are not liable for loss arising from an unauthorised transaction where it is clear that a user has not contributed to the loss.
- 4.4 In a dispute about whether a user received a device or pass code:
- a) there is a presumption that the user did not receive it, unless we can prove that the user did receive it
 - b) we can prove that a user received a device or pass code by obtaining an acknowledgement of receipt from the user
 - c) we may not rely on proof of delivery to a user's correct mailing or electronic address as proof that the user received the device or pass code.

Section 5

When you are liable for loss

- 5.1 If Section 4 does not apply, you may only be made liable for losses arising from an unauthorised transaction in the circumstances specified in this Section 5.
- 5.2 Where we can prove on the balance of probability that a user contributed to a loss through fraud, or breaching the pass code security requirements in Section 6:
- a) you are liable in full for the actual losses that occur before the loss, theft or misuse of a device or breach of pass code security is reported to us

- b) you are not liable for the portion of losses:
- i) incurred on any one day that exceeds any applicable daily transaction limit
 - ii) incurred in any period that exceeds any applicable periodic transaction limit
 - iii) that exceeds the balance on the facility, including any pre-arranged credit
 - iv) incurred on any facility that we and you had not agreed could be accessed using the device or identifier and/or pass code used to perform the transaction.

5.3 Where:

- a) more than one pass code is required to perform a transaction; and
- b) we prove that a user breached the pass code security requirements in Section 6 for one or more of the required pass codes, but not all of the required pass codes you are liable under clause 5.2 only if we also prove on the balance of probability that the breach of the pass code security requirements under Section 6 was more than 50% responsible for the losses, when assessed together with all the contributing causes.

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

Note: Reasonable safety standards that mitigate the risk of a card being left in an ATM include ATMs that capture cards that are not removed after a reasonable time and ATMs that require a user to swipe and then remove a card in order to commence a transaction.

5.5 Where we can prove, on the balance of probability, that a user contributed to losses resulting from an unauthorised transaction by unreasonably delaying reporting the misuse, loss or theft of a device, or that the security of all pass codes has been breached, you:

- a) are liable for the actual losses that occur between:
 - i) when the user became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen device, and
 - ii) when the security compromise was reported to us

- b) are not liable for any portion of the losses:
 - i) incurred on any one day that exceeds any applicable daily transaction limit
 - ii) incurred in any period that exceeds any applicable periodic transaction limit
 - iii) that exceeds the balance on the facility, including any pre-arranged credit
 - iv) incurred on any facility that we and you had not agreed could be accessed using the device and/or pass code used to perform the transaction.

Note: You may be liable under clause 5.5 if you were the user who contributed to the loss, or if a different user contributed to the loss.

5.6 Where a pass code was required to perform an unauthorised transaction, and clauses 5.2-5.5 do not apply, you are liable for the least of:

- a) \$150, or a lower figure determined by us
- b) the balance of the facility or facilities which we and you have agreed can be accessed using the device and/or pass code, including any prearranged credit
- c) the actual loss at the time that the misuse, loss or theft of a device or breach of pass code security is reported to us, excluding that portion of the losses incurred on any one day which exceeds any relevant daily transaction or other periodic transaction limit.

5.7 In deciding whether on the balance of probabilities we have proved that a user has contributed to losses under clauses 5.2 and 5.5:

- a) we must consider all reasonable evidence, including all reasonable explanations for the transaction occurring
- b) the fact that a facility has been accessed with the correct device and/or pass code, while significant, does not, of itself, constitute proof on the balance of probability that a user contributed to losses through fraud or a breach of the pass code security requirements in Section 6
- c) the use or security of any information required to perform a transaction that is not required to be kept secret by users (for example, the number and expiry date of a device) is not relevant to a user's liability.

5.8 If a user reports an unauthorised transaction on a credit card account, debit card account or charge card account we will not hold you liable for losses under Section 5 for an amount greater than your liability if we exercised any rights we had under the rules of the card scheme at the time the report was made, against other parties to the scheme (for example, charge-back rights).

This clause does not require us to exercise any rights we may have under the rules of the card scheme. However, we cannot hold you liable under this clause for a greater amount than would apply if we had exercised those rights.

Section 6

Pass code security requirements

6.1 Section 6 applies where one or more pass codes are needed to perform a transaction.

6.2 A user must not:

- a) voluntarily disclose one or more pass codes to anyone, including a family member or friend
- b) where a device is also needed to perform a transaction, write or record pass code(s) on a device, or keep a record of the pass code(s) on anything:
 - i) carried with a device
 - ii) liable to loss or theft simultaneously with a device unless the user makes a reasonable attempt to protect the security of the pass code
- c) where a device is not needed to perform a transaction, keep a written record of all pass codes required to perform transactions on one or more articles liable to be lost or stolen simultaneously, without making a reasonable attempt to protect the security of the pass code(s).

6.3 For the purpose of clauses 6.2(b)–6.2(c), a reasonable attempt to protect the security of a pass code record includes making any reasonable attempt to disguise the pass code within the record, or prevent unauthorised access to the pass code record, including by:

- a) hiding or disguising the pass code record among other records
- b) hiding or disguising the pass code record in a place where a pass code record would not be expected to be found
- c) keeping a record of the pass code record in a securely locked container
- d) preventing unauthorised access to an electronically stored record of the pass code record.

This list is not exhaustive.

6.4 A user must not act with extreme carelessness in failing to protect the security of all pass codes where extreme carelessness means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour.

Note 1: An example of extreme carelessness is storing a user name and pass code for internet banking in a diary, mobile phone, tablet or computer that is not password protected under the heading 'Internet banking codes'.

Note 2: For the obligations applying to the selection of a pass code by a user, see clause 6.5.

6.5 A user must not select a numeric pass code that represents their birth date, or an alphabetical pass code that is a recognisable part of their name, if we have:

- a) specifically instructed the user not to do so
- b) warned the user of the consequences of doing so.

6.6 The onus is on us to prove, on the balance of probability, that we have complied with clause 6.5.

6.7 Where we expressly authorise particular conduct by a user, either generally or subject to conditions, a user who engages in the conduct, complying with any conditions, does not breach the pass code security requirements in Section 6.

6.8 Where we expressly or implicitly promote, endorse or authorise the use of a service for accessing a facility (for example, by hosting an access service on our electronic address), a user who discloses, records or stores a pass code that is required or recommended for the purpose of using the service does not breach the pass code security requirements in Section 6.

Section 7

Liability for loss caused by system or equipment malfunction

7.1 You are not liable for loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with a user's instructions.

7.2 Where a user should reasonably have been aware that a system or equipment provided by any party to a shared electronic network was unavailable or malfunctioning, our liability is limited to:

- a) correcting any errors
- b) refunding any fees or charges imposed on the user.

Section 8

Network arrangements

8.1 We must not avoid any obligation owed to you on the basis that:

- a) we are a party to a shared electronic payments network
- b) another party to the network caused the failure to meet the obligation.

8.2 We must not require you to:

- a) raise a complaint or dispute about the processing of a transaction with any other party to a shared electronic payments network
- b) have a complaint or dispute investigated by any other party to a shared electronic payments network.

Section 9

Mistaken internet payments

9.1 In this Section 9:

- a) **direct entry** means a direct debit or direct credit but does not include NPP Payments.
- b) **mistaken internet payment** means a payment by a 'user' (as defined by the ePayments Code):
 - through a 'Pay Anyone' internet banking facility and processed by an ADI which has subscribed to the ePayments Code through direct entry where funds are paid into the account of an unintended recipient because the user enters or selects a Bank/State/Branch (BSB) number and/or identifier 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 identifier; or
 - that is an NPP Payment which, as a result of the user's error, is directed to the wrong account.

This does not include payments made using BPAY.

- c) receiving ADI means an ADI whose customer has received an internet payment
- d) unintended recipient means the recipient of funds as a result of a mistaken internet payment

9.2 When you report a mistaken internet payment, we must investigate whether a mistaken internet payment has occurred.

Information about a receiving ADI's obligations after we request return of funds

The information set out in this box is to explain the process for retrieving mistaken payments under the ePayments Code, setting out what the processes are, and what you are entitled to do.

This information does not give you any contractual entitlement to recover the mistaken payment from us or to recover the mistaken payment from the receiving ADI.

- **Process where funds are available & report is made within 10 business days**
 - If satisfied that a mistaken internet payment has occurred, after receipt the receiving ADI must return the funds to the sending ADI, within 5 business days of receiving the request from the sending ADI if practicable or such longer period as is reasonably necessary, up to a maximum of 10 business days.
 - If not satisfied that a mistaken internet payment has occurred, the receiving ADI may seek the consent of the unintended recipient to return the funds to the holder.
 - After receipt the sending ADI must return the funds to the holder as soon as practicable.
- **Process where funds are available & report is made between 10 business days & 7 months**
 - The receiving ADI must complete its investigation into the reported mistaken payment within 10 business days of receiving the request.

- If satisfied that a mistaken internet payment has occurred, the receiving ADI must:
 - a) prevent the unintended recipient from withdrawing the funds for 10 further business days, and
 - b) notify the unintended recipient that it will withdraw the funds from their account, if the unintended recipient does not establish that they are entitled to the funds within 10 business days commencing on the day the unintended recipient was prevented from withdrawing the funds.
- If the unintended recipient does not, within 10 business days, establish that they are entitled to the funds, the receiving ADI must return the funds to the sending ADI within 2 business days after the expiry of the 10 business day period, during which the unintended recipient is prevented from withdrawing the funds from their account.
- If the receiving ADI is not satisfied that a mistaken internet payment has occurred, it may seek the consent of the unintended recipient to return the funds to the holder.
- After receipt the sending ADI must return the funds to the holder as soon as practicable.
- **Process where funds are available and report is made after 7 months**
 - If the receiving ADI is satisfied that a mistaken internet payment has occurred, it must seek the consent of the unintended recipient to return the funds to the user.
 - If not satisfied that a mistaken internet payment has occurred, the receiving ADI may seek the consent of the unintended recipient to return the funds to the holder.
 - If the unintended recipient consents to the return of the funds:
 - a) the receiving ADI must return the funds after receipt to the sending ADI, and
 - b) after receipt, the sending ADI must return the funds to the holder as soon as practicable.
- **Process where funds are not available**
 - Where the sending ADI and the receiving ADI are satisfied that a mistaken internet payment has occurred, but there are not sufficient credit funds available in the account of the unintended recipient to the full value of the mistaken internet payment, the receiving ADI must use reasonable endeavours to retrieve the funds from the unintended recipient for return to the holder (for example, by facilitating repayment of the funds by the unintended recipient by instalments).

9.3 If we are satisfied that a mistaken internet payment has occurred, we must send the receiving ADI a request for the return of the funds

Note: Under the ePayments Code, the receiving ADI must within 5 business days:

- i) acknowledge the request by the sending ADI for the return of funds, and
- ii) advise the sending ADI whether there are sufficient funds in the account of the unintended recipient to cover the mistaken internet payment.

9.4 If we are not satisfied that a mistaken internet payment has occurred, we will not take any further action.

9.5 We must inform you of the outcome of the reported mistaken internet payment in writing and within 30 business days of the day on which the report is made.

9.6 You may complain to us about how the report is dealt with, including that we and/or the receiving ADI:

- a) are not satisfied that a mistaken internet payment has occurred
- b) have not complied with the processes and timeframes set out in clauses 9.2-9.5, or as described in the box below.

9.7 When we receive a complaint under clause 9.6 we must:

- a) deal with the complaint under our internal dispute resolution procedures
- b) not require you to complain to the receiving ADI.

9.8. If you are not satisfied with the outcome of a complaint, you are able to complain to our external dispute resolution scheme provider.

Note: If we are unable to return funds to you because the unintended recipient of a mistaken internet payment does not cooperate, you can complain to our external dispute resolution scheme provider.

Section 10

Using electronic banking

10.1 We do not warrant that:

- a) the information available to you about your accounts through our electronic banking service is always up to date;
- b) you will have 24 hours a day, 7 days per week, access to electronic banking.
- c) data you transmit via electronic banking is totally secure.

External transfers

10.2 When you tell us to transfer funds to another person using electronic banking, you must provide us with the information we request including the details for the account to which the funds are being transferred which can be:

- the BSB number and the account number for the account; or
- a PayID which has been created for the account.

10.3 You must ensure that the BSB and account number or PayID you tell us are correct. We will not be liable for any loss you suffer as a result of you telling us the wrong information.

10.4 If you instruct us to transfer funds using a PayID, and we display the PayID Name registered to that PayID to you, you must ensure that the name reasonably represents the intended recipient of the funds before you confirm your instruction. You must cancel the instruction if the PayID Name that we display to you as being registered to the PayID is not the intended recipient.

10.5 Where we allow you to include a transfer reference or description with a transfer, you must ensure it does not contain, reference or link to:

- any swearing, profanity, offensive, discriminatory, threatening or abusive content;
- any information that is confidential or must be kept secret;
- sensitive personal information of any person (including information or an opinion about a person's racial or ethnic origin, political opinions or membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information);
- anything which infringes the intellectual property rights of any person; or
- anything which is illegal or seeks to promote illegal activity.

Where we consider it appropriate to do so, we may disclose the information

you include in a transfer reference or description to appropriate law enforcement authorities or, in the case of personal information about another person, to the person the personal information relates to.

You should keep in mind that any transfer reference or description you include with a transfer will be able to be seen by all account holders for the recipient account.

10.6 We are not required to process a transfer if you do not give us all the required information or if any of the information you give us is inaccurate or incomplete.

10.7 We will immediately debit the amount of a transfer and any applicable fees to your nominated account when we accept your transfer instruction.

10.8 A transfer instruction you give us using electronic banking is irrevocable and you cannot stop or cancel a transfer instruction once we have accepted it.

Processing of External Transfers

10.9 Where it is possible to effect a transfer through different payment channels or systems, we may choose, in our discretion, which payment channel or system to use.

Osko Payments

10.10 If the financial institution at which the recipient account is held is an Osko subscriber and advises us that the recipient account is able to receive Osko Payments, we may process the transfer as an Osko Payment. We will tell you if your transfer is being sent as an Osko

Payment at the time we accept your instruction.

- 10.11 Where we process a transfer as an Osko Payment, we will process the transfer immediately and the funds will usually be available to the payee immediately.
- 10.12 You can see within your internet banking records details of Osko Payments we have processed on your behalf including whether an Osko Payment has been successfully processed or has failed for any reason.
- 10.13 We will tell you if, for any reason, we cease to be able to offer you Osko Payments.
- 10.14 Where we process a transfer as an Osko Payment, we may need to disclose your personal information to BPAY Pty Ltd, the operator of Osko. By requesting a transfer, you consent to us disclosing your personal information to Osko and such other Osko participants as necessary to effect the transfer as an Osko Payment.

Fast Payments

- 10.15 Where we cannot process a transfer as an Osko Payment, we may still be able to process as a Fast Payment, if the financial institution at which the recipient account is held is able to receive NPP Payments.
- 10.16 Where we process a transfer as a Fast Payment, we will process the transfer immediately and the funds will be available to the recipient as soon as the recipient's financial institution makes them available.

- 10.17 Where possible, we may show you in internet banking if a transfer we have processed as a Fast Payment is successful or fails.

Other transfers

- 10.18 Where we do not send a transfer as an Osko Payment or a Fast Payment we will send it as a standard transfer.
- 10.19 Where we process a transfer as a standard transfer:
- If you instructed us on a business day (in New South Wales), before the Cut Off Time, we will generally process it on that day; and
 - If you instruct us after the Cut Off Time, or on a day that is not a business day (in New South Wales), we will process it on the next business day.
- 10.20 Funds sent by standard transfer will generally not be available to the recipient until 1-2 business days after the day we process the transfer.

Delays

- 10.21 Delays may occur in processing transfers where:
- we experience a services disruption which prevents us from processing transfers;
 - we are required to delay processing a transfer to comply with any applicable laws (including any laws in relation to anti-money laundering and sanctions);
 - you fail to comply with any of your obligations under any relevant terms and conditions;

- the financial institution at which the recipient account is held or the recipient fails to comply with their obligations or is experiencing a services disruption which prevents them from processing transfers;
- the financial institution at which the recipient account is held decides to delay processing; or
- we delay processing to investigate and review the transfer instruction to ensure it is not fraudulent, illegal or improper or to confirm that it has been properly authorised by you.

10.22 We will not be liable to you for any delay in a transfer being processed or the funds being received by the recipient for any reason.

Suspension of the transfers

10.23 We may suspend your right to make transfers using electronic banking at any time without prior notice to you if you are suspected of acting in an illegal, fraudulent or improper manner or if we believe doing so is necessary to protect the security or integrity of our systems or to prevent you or us suffering any loss or damage.

Transaction limits

10.24 We may decline any transfer request or instruction from you where accepting it would cause you to exceed any applicable transaction or period limit we have imposed. Please refer to the Fees and charges brochure for details of current transaction limits.

Failed transfers

10.25 If we are advised that a transfer cannot be processed or it fails and cannot be completed for any reason we will advise you of this where practicable and credit your account with the amount debited in relation to the transfer. Where we have transferred funds to another financial institution as part of processing the transfer, we will not credit your account with the amount until the funds have been returned to us from the other financial institution.

Mistakes and Issues with transfers

10.26 If you make a transfer and later discover that:

- the amount you transferred was greater than the amount you needed to pay, you must contact the recipient to obtain a refund of the excess. If we processed the transfer as an NPP Payment, we may be able to request that the funds, or just the overpaid amount, be returned on your behalf if you ask us to do so. However, the amount may not be returned to you unless the recipient consents to their financial institution returning the funds; or
- the amount you transferred was less than the amount you needed to pay, you will need to make another transfer for the difference between the amount you actually transferred and the amount you needed to pay.

10.27 You should notify us immediately if you think that:

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

The timing of your report may impact on our ability to assist you to recover funds (where possible).

10.28 See section 9 for information about how Mistaken Internet Payments will be dealt with.

10.29 Where we consider it appropriate and we are reasonably able to do so, we may request that the financial institution to whom the funds were transferred returns the funds to us, on your behalf. However, depending on the circumstances, the financial institution may not return the funds to us unless the recipient consents.

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

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

Refunds and chargebacks

10.32 Except as provided in Section 9 (Mistaken Internet Payments) and clause 10.29 above, refunds cannot be processed in respect of funds transferred by electronic banking.

10.33 Where a transfer has been correctly completed but you have a dispute with the recipient, you will need to resolve the dispute directly with that person.

10.34 No “chargeback” rights are available in relation to funds transferred by electronic banking, even if the transfer has been made from a credit card account or another account with an access card linked to it.

Section 11

How to report loss, theft or unauthorised use of your access card or pass code

11.1 If you believe your access card has been misused, lost or stolen or the pass code has become known to someone else, you must immediately contact us during business hours or the access card **Hotline** at any time.

Please refer to How to contact us on the back page of these Conditions of use.

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

11.3 The access card **Hotline** is available 24 hours a day, 7 days a week.

11.4 If the access card **Hotline** is not operating when you attempt notification, nevertheless, you must report the loss, theft or unauthorised use to us as soon as possible during business hours. We will be liable for any losses arising because the access card **Hotline** is not operating at the time of attempted notification, provided you report the loss, theft or unauthorised use to us as soon as possible during business hours.

11.5 If the loss, theft or misuse, occurs **Outside Australia** you must notify an organisation displaying the VISA sign and also then confirm the loss, theft or misuse of the card:

- a) with us by telephone or priority paid mail as soon as possible; or
- b) by telephoning the VISA Card Hotline number for the country you are in.

Visa Card Hotline

Within Australia
13 12 21

Outside Australia
+1303 967 1090

Section 12

How to report unauthorised use of electronic banking

12.1 If you believe that your pass codes for electronic banking transactions have been misused, lost or stolen, or, where relevant, your pass code has become known to someone else, you must contact us immediately.

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

12.2 If you believe an unauthorised transaction has been made and your access method uses a pass code, you should change that pass code.

Section 13

Using the access card

13.1 You agree to sign the access card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of access card. You must ensure that any other cardholder you authorise also signs their access card immediately upon receiving it and before using it.

13.2 We will advise you from time to time:

- what transactions may be performed using the access card;
- what ATMs of other financial institutions may be used; and
- what the daily cash withdrawal limits are.

Please refer to the Fees and charges brochure for details of current transaction limits.

13.3 You may only use your access card to perform transactions on those accounts we permit. We will advise you of the accounts which you may use your access card to access.

13.4 The access card always remains our property.

Section 14

Using VISA for foreign currency transactions

14.1 You agree to reimburse us for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements or tax laws.

14.2 All transactions made in foreign currency (irrespective of where the transaction occurs) on the VISA Card will be converted into Australian currency by VISA Worldwide and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates OR the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).

- 14.3 All transactions made in a foreign currency (irrespective of where the transaction occurs) on the VISA Card are subject to a currency conversion fee payable to Cuscal Limited as the principal member of VISA Worldwide under which we provide you with the VISA card. Please refer to the Fees and charges brochure for the current currency conversion fee.
- 14.4 Some overseas merchants and ATMs charge a surcharge for making a transaction using your Visa card. Once you have confirmed that transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- 14.5 Some merchants and terminals allow the cardholder the option at the point of sale to convert the transaction into Australian dollars at point of sale. This is known as "Dynamic Currency Conversion." Please note that if you choose this option, then once you have confirmed the transaction you will not be able to dispute the exchange rate applied.

Please also note: "transaction" includes any transaction in a foreign currency whether in Australia or overseas, such as purchasing goods or services at VISA outlets, making ATM withdrawals and payments via electronic banking.

Section 15

Additional access card

- 15.1 You may authorise us, if we agree, to issue an additional access card to an additional cardholder provided this person is over the age of 18 (unless we agree to a younger age).
- 15.2 You will be liable for all transactions carried out by this cardholder.
- 15.3 We will give each additional cardholder a separate pass code.
- 15.4 You must ensure that any additional cardholders protect their access card and pass code in the same way as these ePayment conditions of use require you to protect your access card and pass code.
- 15.5 To cancel the additional access card you must notify us in writing. However, this cancellation may not be effective until the additional access card is returned to us or you have taken all reasonable steps to have the additional access card returned to us.
- 15.6 You will not be liable for the continued use of the additional access card from the date that you have:
- a) notified us that you want it cancelled; and
 - b) taken all reasonable steps to have the additional access card returned to us.

Please note that if you are unable to return the additional access card to us, we may require you to make a written statement describing the steps you have taken to return the card.

Section 16

Use after cancellation or expiry of access card

16.1 You must not use your access card:

- a) before the valid date or after the expiration date shown on the face of the access card; or
- b) after the access card has been cancelled.

16.2 You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your account.

Section 17

Exclusions of access card warranties and representations

17.1 We do not warrant that merchants or ATMs displaying access card signs or promotional material will accept the access card.

17.2 We do not accept any responsibility should a merchant, bank or other institution displaying access card signs or promotional material, refuse to accept or honour the access card.

17.3 We are not responsible for any defects in the goods and services you acquire through the use of the access card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or merchant of those goods and services.

Section 18

Cancellation of access card or of access to electronic banking service or BPAY

18.1 You may cancel your access card, your access to electronic banking or BPAY at any time by giving us written notice.

18.2 We may immediately cancel or suspend your access card or your access to electronic banking or BPAY at any time for security reasons or if you breach these ePayments conditions of use. In the case of an access card, we may cancel the access card by capture of the access card at any ATM.

18.3 We may cancel your access card or your access to electronic banking or BPAY for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.

18.4 In the case of an access card, you will be liable for any transactions you make using your access card before the access card is cancelled but which are not posted to your account until after cancellation of the access card.

18.5 In the case of electronic banking or BPAY, if, despite the cancellation of your access to electronic banking, or BPAY, you carry out a transaction using the relevant access method, you will remain liable for that transaction.

18.6 Your access card or your access to electronic banking or BPAY will be terminated when:

- a) we notify you that we have cancelled your access card or your access method to the account with us;
- b) you close the last of your accounts with us to which the access card applies or which has electronic banking or BPAY access;
- c) you cease to be our member; or
- d) you alter the authorities governing the use of your account or accounts to which the access card applies or which has electronic banking or BPAY access (unless we agree otherwise).

18.7 In the case of an access card, we may demand the return or destruction of any cancelled access card.

Section 19

Using BPAY Payments facility ("BPAY")

- 19.1 You can use BPAY to pay bills bearing the BPAY logo from those accounts that have the BPAY facility.
- 19.2 When you tell us to make a BPAY payment you must tell us the biller's code number (found on your bill), your Customer Reference Number (eg. your account number with the biller), the amount to be paid and the account from which the amount is to be paid.

19.3 We cannot effect your BPAY instructions if you do not give us all the specified information or if you give us inaccurate information.

Please note that, legally, the receipt by a biller of a mistaken or erroneous payment does not necessarily discharge, wholly or in part, the underlying debt you owe that biller.

Section 20

Processing BPAY payments

- 20.1 We will attempt to make sure that your BPAY payments are processed promptly by participants in BPAY, and you must tell us promptly if:
- a) you become aware of any delays or mistakes in processing your BPAY payment;
 - b) you did not authorise a BPAY payment that has been made from your account; or
 - c) you think that you have been fraudulently induced to make a BPAY payment.

Please keep a record of the BPAY receipt numbers on the relevant bills.

- 20.2 A BPAY payment instruction is irrevocable.
- 20.3 Except for future-dated payments you cannot stop a BPAY payment once you have instructed us to make it and we cannot reverse it.
- 20.4 We will treat your BPAY payment instruction as valid if, when you give it to us, you use the correct access method.

20.5 You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay).

Please note that you must provide us with written consent addressed to the biller who received that BPAY payment. If you do not give us that consent, the biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY payment.

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

- a) on the date you direct us to make it, if we receive your direction by the Cut Off Time on a banking business day;
- b) otherwise, on the next banking business day after you direct us to make it.
- c) Please note that the BPAY payment may take longer to be credited to a biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY does not process a BPAY payment as soon as they receive its details.

20.7 Notwithstanding this, a delay may occur processing a BPAY payment if:

- a) there is a public or bank holiday on the day after you instruct us to make the BPAY payment;
- b) you tell us to make a BPAY payment on a day which is not a banking business day or after the Cut Off Time on a banking business day; or
- c) a biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

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

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

20.9 You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY payment and later discover that:

- a) the amount you paid was greater than the amount you needed to pay you must contact the biller to obtain a refund of the excess; or
- b) the amount you paid was less than the amount you needed to pay you can make another BPAY payment for the difference between the amount you actually paid and the amount you needed to pay.

20.10 If you are responsible for a mistaken BPAY payment and we cannot recover the amount from the person who received it within 20 banking business days of us attempting to do so, you will be liable for that payment.

Section 21

Future-dated BPAY payments

Please note that this is an optional facility depending on whether we offer it.

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

- a) You are responsible for maintaining, in the account to be drawn on, sufficient cleared funds to cover all future-dated BPAY payments (and any other drawings) on the day(s) you have nominated for payment or, if the account is a credit facility, there must be sufficient available credit for that purpose.
- b) If there are insufficient cleared funds or, as relevant, insufficient available credit, the BPAY payment will not be made and you may be charged a dishonour fee.
- c) You are responsible for checking your account transaction details or account statement to ensure the future-dated payment is made correctly.

- d) You should contact us if there are any problems with your future-dated payment.
- e) You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY payment on or after that date.

Section 22

Consequential damage for BPAY payments

22.1 This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

22.2 We are not liable for any consequential loss or damage you suffer as a result of using BPAY, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.

Section 23

BPAY View® special terms and conditions

23.1 You need to register in order to use BPAY View. Call 13 12 21 or visit our website to find out how to register.

23.2 If you register with BPAY View, you:

- a) agree to our disclosing to billers nominated by you:
 - i) such of your personal information (for example your name, email address and the fact that you are our member or customer) as is necessary to enable billers to verify that you can receive bills and statements electronically using BPAY View (or telling them if you cease to do so); and
 - (ii) that an event in clause 23.3 (b), (c), (d), (e) or (f) has occurred;
- b) 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;
- c) state 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; and

d) agree to receive bills and statements electronically and agree that this satisfies the legal obligations (if any) of a biller to give you bills and statements. For the purposes of this clause we are the agent for each biller nominated by you under (a) above.

23.3 You may receive paper bills and statements from a biller instead of electronic bills and statements:

- a) at your request to a biller (a fee may be charged by the applicable biller for supplying the paper bill or statement to you if you ask for this in addition to an electronic form);
- b) if you or a biller de-register from BPAY View;
- c) if we receive notification that your email mailbox is full, so that you cannot receive any email notification of a bill or statement;
- d) if your email address is incorrect or cannot be found and your email is returned to us undelivered;
- e) if we are aware that you are unable to access your email or our website or a link to a bill or statement for any reason;
- f) if any function necessary to facilitate BPAY View malfunctions or is not available for any reason for an extended period.

23.4 You agree that when using BPAY View:

- a) if you receive an email notifying you that you have a bill or statement, then that bill or statement is deemed to have been received by you:
 - i) when we receive notification that your server has received the email notification, whether or not you choose to access your email; and
 - ii) at the email address nominated by you;
- b) if you receive notification on our website without an email then that bill or statement is received by you:
 - i) when a notification is posted on our website, whether or not you choose to access our website; and
 - ii) at our website;
- c) bills and statements delivered to you remain accessible through our website for the period determined by the biller up to a maximum of 18 months, after which they will be deleted, whether paid or not;
- d) you will contact the biller direct if you have any queries in relation to bills or statements.

23.5 You must:

- a) check your emails or our website at least weekly;
- b) tell us if your contact details (including email address) change;
- c) tell us if you are unable to access your email or our website or a link to a bill or statement for any reason; and
- d) ensure your mailbox can receive email notifications (eg. it has sufficient storage space available).

23.6 In cases where a biller is required by law to send bills or statements directly, we will provide you with information and instructions as to how such bills may be paid through BPAY View.

23.7 BPAY View billing errors

For the purposes of this clause, a BPAY View billing error means any of the following:

If you have successfully registered with BPAY View:

- a) failure to give you a bill (other than because you failed to view an available bill);
- b) failure to give you a bill on time (other than because you failed to view an available bill on time);
- c) giving a bill to the wrong person;
- d) giving a bill with incorrect details;

If your BPAY View deregistration has failed for any reason:

- e) giving you a bill if you have unsuccessfully attempted to deregister from BPAY View.

You agree that if a billing error occurs:

- f) you must immediately upon becoming aware of the billing error take all reasonable steps to minimise any loss or damage caused by the billing error, including contacting the applicable Biller and obtaining a correct copy of the bill; and
- g) the party who caused the error is responsible for correcting it and paying any charges or interest which would ordinarily be payable to the applicable Biller due to any consequential late payment and as a result of the billing error.

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

Section 24

Regular payment arrangements

- 24.1 You should maintain a record of any regular payment arrangement that you have entered into with a Merchant.
- 24.2 To change or cancel any regular payment arrangement you should contact the Merchant or us at least 15 days prior to the next scheduled payment. If possible you should retain a copy of this change/cancellation request.
- 24.3 Should your card details be changed (for example if your Visa Card was lost, stolen or expired and has been replaced) then you must request the Merchant to change the details of your existing regular payment arrangement to ensure payments under that arrangement continue. If you fail to do so your regular payment arrangement may not be honoured, or the Merchant may stop providing the goods and/or services.
- 24.4 Should your Visa Card or your accounts with us be closed for any reason, you should immediately contact the Merchant to change or cancel your regular payment arrangement, as the Merchant may stop providing the goods and/or services.

About The Customer Owned Banking Code of Practice

The Customer Owned Banking Code of Practice, the code of practice for mutual banks, credit unions and mutual building societies, is an important public expression of the value we place on improving the financial wellbeing of our individual members and their communities.

Our 10 Key Promises to you are:

1. We will be fair and ethical in our dealings with you
2. We will focus on our members
3. We will give you clear information about our products and services
4. We will be responsible lenders
5. We will deliver high customer service and standards
6. We will deal fairly with any complaints
7. We will recognise member rights as owners
8. We will comply with our legal and industry obligations
9. We will recognise our impact on the wider community
10. We will support and promote this Code of Practice.

You can download a copy of the Customer Owned Banking Code of Practice from our website.

If you have a complaint about our compliance with the Customer Owned Banking Code of Practice, you can contact:

**Customer Owned Banking Code
Compliance Committee**
PO Box 14240
Melbourne VIC 8001
Phone: 1800 367 287
Fax: 03 9613 7481
Email: info@codecompliance.org.au
Web: www.cobccc.org.au

The Code Compliance Committee (CCC) is an independent committee, established in accordance with the Code, to ensure that subscribers to the Code are meeting the standards of good practice that they promised to achieve when they signed up to the Code. The CCC investigates complaints that the Code has been breached and monitors compliance with the Code through mystery shopping, surveys, compliance visits and complaint handling.

Please be aware that the CCC is not a dispute resolution body. To make a claim for financial compensation we recommend you contact us first. If you are not satisfied with our response, you can contact our external dispute resolution provider, the Australian Financial Complaints Authority (AFCA), directly. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

For the current contact details for AFCA please refer to our Complaints and dispute resolution brochure.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing: GPO Box 3 Melbourne, VIC 3001.

Need more information, we're here to help

13 12 21

8am to 7pm, weekdays

9am to 3pm, Saturday

Card hotline

To report the loss, theft or unauthorised use of your card:

- Within Australia call 13 12 21.
- Outside Australia – for Visa cards:
 - Please contact us before you travel overseas for the current Visa hotline arrangements.
 - Or call +1303 967 1090.

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