



OPERATION OF ACCOUNTS AND ACCESS FACILITIES

Terms and conditions

Current as at 1 March 2015

CONTENTS

Glossary	4
1. Important information about this booklet	5
2. Associated information	5
3. Fees and charges	5
4. Changes to terms and conditions	5
5. Codes of practice	6
6. Privacy and confidentiality	6
7. Access to information	6
8. Anti-money laundering and counter-terrorism financing obligations	7
9. Complaints	7
10. Keeping your information with us up-to-date	7
11. Financial claims scheme	7
12. Accounts and access facilities	7
13. Opening and operating an account	8
13.1 Proof of identity	8
13.2 Names	8
13.3 Authority	8
13.4 Indemnification	9
13.5 Account access for Junior Members	9
13.6 Joint accounts	9
13.7 Trust accounts	9
13.8 Authorities to Operate	9
14. Tax File Number or Australian Business Number	10
14.1 Consequences of not supplying a TFN/ABN	10
14.2 Taxation information	10
15. Detailed account information	10
16. Summary of transaction/savings accounts and access facilities	12
17. Account statements	13
18. Transaction slips and receipts	13
19. Interest payments and calculations	13
19.1 Tiered interest rates	13
19.2 Interest Rates Schedule	13
20. Overdrawing an account	13
21. Managing financial difficulty	14
22. Set off or combining accounts	14
23. Dormant/inactive accounts	14
24. Changing details on your accounts	14
25. Closing accounts, access facilities and memberships	14
25.1 Closure where account is dormant or delinquent	15
26. Term deposits – conditions of use	15
26.1 Interest rate	15
26.2 Redemption options	15
26.3 Maturity of investment and reinvestment	15
26.4 Adding to your Term Deposit	15
26.5 Early redemption of Term Deposit	15
27. Loan offset facility – conditions of use	16
28. Standard transaction and withdrawal limits	16
29. Access	16
29.1 Over the counter – deposits, withdrawals and transfers	17
29.2 Cheque facility	17
29.3 Corporate cheques	18
29.4 Access cards	18
29.5 Automatic payments	20
30. Phone, Internet and mobile banking – conditions of use	21
30.1 Mobile banking	22
30.2 Internet banking for businesses	23
30.3 One-Time Password security and daily withdrawal limits	23
30.4 Securing your Pass Code	23
30.5 Lost, stolen or misused Access Codes	24
30.6 Conducting transactions	24
30.7 Internet loan redraw	24
30.8 eStatements	24
30.9 Alerts	25
30.10 SMS Banking	25
31. BPAY and BPAY View conditions of use	25
31.1 BPAY View	29
32. EFT transactions – liability, error and disputes	30

<i>32.1 Mistaken payments (Internet/mobile)</i>	<i>30</i>
<i>32.2 When you are not liable for a loss</i>	<i>31</i>
<i>32.3 When you may be liable for a loss</i>	<i>31</i>
<i>32.4 Dealing with electronic payment disputes</i>	<i>33</i>

GLOSSARY

Term	Description
Additional cardholder	Any additional cardholder who has access to transact on linked account(s).
Australian Business Number (ABN)	A single identifier for all business dealings with the tax office and for dealings with other government departments and agencies.
ATM	Automatic Teller Machine.
Authorised Deposit-taking Institution (ADI)	The same meaning as authorised deposit-taking institution in the Banking Act 1959 (Cth) or any successor term adopted by the Australian Prudential Regulation Authority.
Authority to Operate (ATO)	A non-owner of an account who has authority to operate on that account.
Bank@Post	Banking services available at selected Australia Post outlets.
BPAY	The electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, either via telephone or Internet access or any other Access Method as approved by us from time-to-time. This includes BPAY View, a scheme through which you can receive or access bills or statements electronically from participating Billers. BPAY® Registered to BPAY Pty Ltd ABN 69 079 137 518.
Device	A device we give to a user that is used to perform a transaction.
EFTPOS	Electronic funds transfer at the point of sale.
eLink	SERVICE ONE Alliance Bank's Internet banking facility.
Identifier	Information a User knows but is not required to keep secret and must provide to perform a transaction.
Merchant	A provider of goods and services.
Mistaken payment	A payment by a User through a 'Pay Anyone' Internet banking facility and processed by an ADI 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. This does not include BPAY payments.
Pass Code	Means a password or code that the User must keep secret, that may be required to authenticate a transaction or User. This can include a PIN, Internet banking password or Access Code, telephone banking password or Access Code, code generated by second level security systems (One-Time Passwords for instance). A Pass Code does not include a number printed on a Device (security number printed on an access card for instance).
phoneLink	SERVICE ONE Alliance Bank's phone banking facility.
PIN	Personal Identification Number issued by SERVICE ONE Alliance Bank or personally selected by you.
Receipt	Means a record of an EFT transaction.
rediCARD	A debit card issued by SERVICE ONE Alliance Bank that can be used to access funds from linked accounts.
Secure mail	Electronic messages that can be sent and received through SERVICE ONE Alliance Bank's Internet banking facility.
SERVICE ONE, 'we', 'us' and 'our'	Service One Mutual Limited ABN 42 095 848 598 trading as SERVICE ONE Alliance Bank. SERVICE ONE Alliance Bank is an agent of Bendigo and Adelaide Bank Limited AFSL/Australian Credit Licence 237879.
Signatory	An owner of an account who has authority to operate.
Tax File Number (TFN)	A number issued by the Australian Taxation Office to each taxpayer (individual, company, superannuation fund, partnership or trust) to identify that taxpayer's Australian tax dealings.
User	You or an individual you have authorised to perform transactions on your account, including signatories or Authorities to Operate.
'You', 'your' and 'yourself'	The Member, any Authorities to Operate and any other third parties acting with authorisation. This includes any parents or guardians who have signed documentation to open Junior memberships and/or to grant permission for Junior Members to gain access facilities.

Service One Mutual Limited ACN 095 848 598 (SERVICE ONE, we, our or us) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of SERVICE ONE Alliance Bank branded products and services. SERVICE ONE also has arrangements with other third parties as detailed in the Financial Services Guide.

1. IMPORTANT INFORMATION ABOUT THIS BOOKLET

This booklet provides you with general banking information relating to accounts and products you hold with us including access facilities such as cards and electronic forms of access. As such, you should ensure you read the terms and conditions contained in this booklet carefully and keep this booklet in a safe place for future reference. The first use of a banking product or service to which terms and conditions in this booklet apply will indicate that you understand and agree to be bound by the information in this booklet and any other associated terms and conditions relating to the accounts or access facilities.

Please note the information contained in this booklet is of a general descriptive nature only. This booklet should be read in conjunction with other terms and conditions available for specific banking products and services (including terms and conditions made available at the point of application or access) as well as other important documents including (but not limited to) the Schedule of Fees and Charges, Financial Services Guide and Credit Guide. More information on additional resources can be found on in Section 2.

This booklet contains limited information relating to loans and other credit facilities offered by us. Specific terms and conditions may be made available upon enquiry or application or as contained within your offer and loan contract.

Unless otherwise stated, information in this booklet relates to personal and business banking however business accounts may be subject to other terms and conditions as specified from time-to-time.

This booklet supersedes any previous terms or conditions or operation of accounts and access facilities information from the date stated on the cover. Information contained in this booklet is subject to change from time-to-time and is up to date as at the date stated on the cover. If this information does change, you can obtain an updated booklet by phoning us or by visiting our website. Alternatively, an updated copy will be available at any SERVICE ONE Alliance Bank Branch upon request.

2. ASSOCIATED INFORMATION

Depending on the banking products and services you utilise, this booklet should be read in conjunction with other SERVICE ONE Alliance Bank resources. Information on the various resources available is detailed below.

Resource	Description
Financial Services Guide (FSG)	The FSG details SERVICE ONE Alliance Bank membership requirements, commission paid to, and received by, SERVICE ONE Alliance Bank for the provision of products and services to Members and the dispute resolution process.
Credit Guide	Details lending terms and conditions, how credit contract applications are assessed and the dispute resolution process.
Interest Rates Schedule	The Interest Rates Schedule details all interest rates relating to loan accounts and savings/transactional and investment accounts.
Offer and loan contract	Details the terms and conditions and fees and charges applicable to your loan product.
Privacy Policy	Our Privacy Policy details how your personal information is handled.
Schedule of Fees and Charges	The Schedule of Fees and Charges details all fees and charges applicable to products and services provided by us.
Terms and conditions/conditions of use	Depending on the accounts, products, services and access facilities you hold, there may be associated terms and conditions or conditions of use and these contain important information you should know about the opening and maintenance of these accounts, products, services and access facilities.

These resources are available in-Branch or on our website, except for the offer and loan contract, which is available upon application or request.

3. FEES AND CHARGES

Fees and charges may apply to the accounts, access facilities and services you hold with us, depending on the way you transact on your accounts and utilise these facilities. You should refer to the Schedule of Fees and Charges for details on what fees and charges apply. These fees and charges may be varied by us at any time.

4. CHANGES TO TERMS AND CONDITIONS

We may change the terms and conditions that apply to:

1. your accounts
2. your access facilities (for example phone and Internet banking, access cards etc.), and/or
3. any product or service.

Should changes be made to terms and conditions, updated information will be made available on our website or in-Branch. In some circumstances, we will provide notification to you directly. By using any of these products or services after notification has been issued, you accept changes to these terms and conditions and further use will be subject to these changes. Keep in mind advance notice may not always be given, for instance where a change has to be made to restore or maintain the security of our systems or of accounts held with us. The notification period and the method of notification for changes vary depending on the type of change. There may be instances where we are entitled to notify you after a change takes effect. Refer to the following table for details.

Type of change	Timeframe	Method of notification
Change in the way interest is calculated, charged or paid to your account	20 days before the change takes effect if the change increases your obligations	In writing or electronically
Introducing or increasing fees and charges	30 days before the change takes effect if the change increases your obligations	In writing, electronically or through an advertisement in a major newspaper
Interest rate changes	No later than the date of the change if the change increases your obligations	In writing, electronically or through an advertisement in a major newspaper
Increasing your liability for losses relating to electronic transactions	20 days before the change takes effect	In writing or electronically
Introducing, removing or changing a daily or periodic transaction limit	20 days before the change takes effect	In writing or electronically
Government charges	No later than the date of the change, or as soon as practicable afterwards, unless the change has been published by a government agency or body	In writing, electronically or through an advertisement in a major newspaper if the change is not published by the relevant government agency or body
Any other change to a term or condition or any material change to a matter required by law to be in this booklet	No later than the date of the change	In writing, electronically or through an advertisement in a major newspaper

Notice in writing may be an individual letter to you, a message on your account statement or in SERVICE ONE Alliance Bank publications such as the Member magazine. Electronic notification refers to an electronic communication to your nominated email address and/or making particulars of the changes available on SERVICE ONE Alliance Bank's website.

5. CODES OF PRACTICE

We are bound by the Code of Banking Practice.

The Code of Banking Practice requires us to draw your attention to the availability of general descriptive information concerning our banking services. This includes information about account opening procedures, our obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of you informing us promptly when you are in financial difficulty so that we may discuss your situation and the advisability of you reading associated terms and conditions before acquiring any products and services.

You should inform us promptly if you are in financial difficulty so that we may discuss your situation.

The ePayments Code regulates consumer electronic payments including ATM, EFTPOS, debit and credit card transactions (including contactless transactions), direct debits, online payments, Internet banking and BPAY. We subscribe to and actively comply with this Code. A copy of the ePayments Code is available on the Australian Security and Investment Commission's website at asic.gov.au.

6. PRIVACY AND CONFIDENTIALITY

Our Privacy Policy explains our commitment to the protection of your personal information. A copy of our Privacy Policy is available in-Branch or on our website. If you would like to know about your rights and responsibilities when it comes to your personal information, you should refer to our Privacy Policy.

On your advice, we will correct information relating to you that is shown to be incorrect. Any change requests should be made in writing to SERVICE ONE Alliance Bank and may require verification.

7. ACCESS TO INFORMATION

SERVICE ONE Alliance Bank will make available to you, on request, the following readily accessible information about your accounts and access facilities:

- account balances, and
- statements relating to those accounts.

This information will only be made available to you if you have been clearly identified.

8. ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING OBLIGATIONS

From time-to-time we may require additional information from you to meet our regulatory and compliance obligations relating to anti-money laundering and counter financing or terrorism (including re-verification of your identity). Where we are legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banking institutions, related entities or to other third parties.

You agree to adhere to the anti-money laundering and counter-terrorism financing obligations and indemnify us against any potential losses arising from any breach by you of these obligations of such undertakings.

You should be aware that in order for us to meet our obligations, transactions may be delayed, blocked or refused where we have reasonable grounds to believe that they breach Australian law or the law of any other country. For any of these transactions, we are not liable for any loss you may suffer.

9. COMPLAINTS

Refer to our FGS for detailed information on internal and external dispute resolution services available to you.

10. KEEPING YOUR INFORMATION WITH US UP-TO-DATE

You agree to notify us of any changes to your personal information, including address changes and new contact details, as soon as possible after they come into effect. Not doing so may impede our ability to contact you in a timely fashion and may mean correspondence and other important items such as access cards are sent to the incorrect address or we are unable to contact you in the event there has been unauthorised access to account(s), which may increase the level of risk with your accounts and access facilities.

You can update your information through Internet banking, by phoning us or visiting any Branch however verification of some information may be required.

11. FINANCIAL CLAIMS SCHEME

The Financial Claims Scheme (FCS) protects depositors through the provision of a guarantee on deposits (up to a cap) held in ADIs in Australia and allows quick access to their deposits if an ADI becomes insolvent. The FCS will be applied to all accounts held with Bendigo and Adelaide Bank, including those accounts held with SERVICE ONE Alliance Bank, by aggregating accounts up to the cap through all distribution channels, including under the Bendigo Bank, Community Bank® and Alliance Bank brands. Please note the following information:

- you may be entitled to a payment under the Financial Claims Scheme in the event of Bendigo and Adelaide Bank becoming insolvent
- accessibility to the FCS is subject to eligibility criteria, and
- information about the FCS can be found on the Australian Prudential Regulation Authority's (APRA's) website at apra.gov.au and the APRA hotline on 1300 558 849.

The Australian Government has given notice that it is reviewing the application of the FCS to accounts held by non-residents of Australia. This may result in the FCS no longer applying to accounts held with us by overseas Members.

12. ACCOUNTS AND ACCESS FACILITIES

Accounts enable you to transact, save and invest, and access facilities provide options for you to access and view funds in these account(s). These access facilities include:

- access cards (rediCARD and Visa)
- automatic payments
- Bank@Post
- BPAY

- EFTPOS and ATM access
- direct debit and direct credit requests
- eLink Internet banking and eLink ON-THE-GO mobile banking
- Member chequing
- phoneLink phone banking
- regular payments, and
- SMS banking.

13. OPENING AND OPERATING AN ACCOUNT

You can open and operate any combination of accounts and access facilities subject to the eligibility requirements and terms and conditions of each account type and access facility. When you open up a transactional account/product, you may be required to select an access card with us. This card can be used to access your accounts, authorise transactions and other requests if appropriate.

13.1 Proof of identity

We are required by law to verify your identity when you open an account with us. In addition, we are required to verify the identity of any person you authorise to operate on any of your accounts and in some cases, beneficiaries or beneficial owners of trusts or proprietary or private companies.

Generally, you can prove your identity by providing us with one of the following photo identity (ID) documents:

- a State or Territory driver's licence
- a photo ID issued by a State or Territory
- an Australian passport that is current or has expired within the last two years, and
- a passport issued by a foreign government, the United Nations or a UN agency.

If you do not have photo ID, contact us to discuss what other forms of identification may be accepted.

We will confirm a residential address for you and may require additional documentation as proof of this. A Post Office box address is not acceptable as a residential address.

Other special identification requirements and documentation requirements apply in some circumstances. These apply for (but are not limited to) former isolated area residents, recent migrants to Australia, certain Centrelink benefit recipients and children under 18 years of age.

There may be some additional information that needs to be completed as part of the Foreign Account Tax Compliance Act requirements – we will advise you at the point of application.

Until you fulfil identification requirements, you are not permitted to operate on your SERVICE ONE Alliance Bank account(s).

Different provisions for businesses, trusts, clubs and associations may apply however these will be specified at the time of applying for membership or account(s).

13.2 Names

The law does not allow accounts to be opened using a false name.

If you change your name, you will be required to give SERVICE ONE Alliance Bank details of the change and any documentation to support the change. SERVICE ONE Alliance Bank will give guidance on the details and procedures required to register any change.

13.3 Authority

By opening an account, you authorise us to permit you and any Member linked to the account to:

- operate the account
- deposit or invest money in the account for any term
- negotiate any cheques in the Member's names
- draw and sign any cheques (including instructions to stop payment on a cheque)
- give authority for automatic payments
- withdraw all or any moneys standing to the credit of the account
- obtain statements of the account and any information concerning the account generally
- give a third party authority to operate the account
- transfer funds from the account to accounts held with other financial institutions
- authorise bill payments to registered billers via BPAY, and
- use any electronic or other means available to access or operate the account,

in accordance with these terms and conditions.

13.4 Indemnification

You indemnify us for any liability arising out of the use of the account, including where an authorised person acts without, or inconsistently with, your instructions.

13.5 Account access for Junior Members

For Members under the age of 16:

- accounts and access facilities may only be opened by the parent(s), legal guardian(s) or other adult(s) on behalf of the minor – for the avoidance of doubt, any credit balance in account(s) is the property of the minor
- the person(s) who opened the account may operate the account as an Authority to Operate subject to the terms of the account operating authority established
- the minor may only be given authority to operate the account with the express, written consent of the Authorities to Operate, and
- rediCARD, Visa debit, phone and Internet banking access is only permitted with permission from a parent, legal guardian or Authority to Operate.

You acknowledge that in the instance you authorise any additional access, there may be circumstances you are liable for any loss suffered as a result of the misuse of, or failure to protect, access by you or the minor.

For Members aged 16 years and over:

- the minor may open and operate the account independently and without permission from a parent or legal guardian, and
- rediCARD, Visa debit, phone and Internet banking access is permitted without permission from a parent or legal guardian.

Access will only be granted to a minor upon the written consent of the Authorities to Operate and where the minor is able to provide a consistent signature.

You acknowledge that unrestricted access to the account(s) (including the right to remove Authorities to Operate) will be granted upon the minor turning 18 years of age and without further reference to the Authorities to Operate at that time.

13.6 Joint accounts

You may open an account jointly with others who hold accounts with us. For joint accounts, you acknowledge each joint holder is individually liable for the full amount owing on the joint account. This means we can recover all money owing from one or more account owners as we choose.

There are several ways you can operate a joint account. The account can either be set up on an 'any one to sign' basis (meaning any account owner/signatory can authorise withdrawals and other alterations to the account) or 'two (or more) to sign' (meaning two (or more) signatories are required to authorise withdrawals and other alterations to the account). Depending upon how you set up the joint account to operate, this may limit the types of withdrawals that can be performed or access facilities that can be attached to the account.

Any account owner can change the account authority to 'two (or more) to sign'. However, all account owners have to authorise to change the account authority to 'any one to sign'. For other changes (such as adding a signatory or altering the number of signatories), all account owners may be required to authorise the request. This may be necessary in several instances (for example if there is a dispute between the account owners).

13.7 Trust accounts

While you can open an account as a trust account, you must have the authority of the trust to open the account. Depending on the type of trust you are opening, you may be required to provide verification to SERVICE ONE Alliance Bank including (but not limited to) the Trust Deed and Minutes of the Trust meeting. In opening a trust account, you accept that we do not have to verify that any transactions you carry out on the account are authorised by or consistent with the terms of the trust. You agree to indemnify us against any claim made upon us in relation to, or arising out of, that trust.

13.8 Authorities to Operate

You may nominate another person or persons to operate your account(s) by completing the relevant form. Authorities to Operate are not account owners and will be required to provide proof of identity. Authorities to Operate cannot be established on loan or credit accounts.

By authorising an Authority to Operate to have access to your account(s), you are instructing us to allow the person(s) nominated to operate on your account(s), without necessarily becoming an account holder with us. As such:

- you are responsible for all transactions your Authority to Operate carries out on your account(s)
- you should only authorise access to an Authority to Operate if you trust them completely
- you should ensure any Authorities to Operate are familiar with the terms and conditions detailed in this booklet and any other associated terms and conditions for the products and services being accessed by them, and
- you may cancel the Authority to Operates' authority to operate your account(s) by issuing written notice to SERVICE ONE Alliance Bank.

In appointing an Authority to Operate, you agree to indemnify us from any liability arising out of their authority to operate the account(s).

With the exception of:

- changing the address on an account
- changing the name or other personal details on an account
- applying for a loan or overdraft facility, and/or
- adding another Authority to Operate on the account(s),

when an Authority to Operate instructs us to carry out an action, or makes a transaction, we will act on the instructions of that person. We are not required to verify any of these instructions before acting upon them.

We reserve the right to change and adjust what Authorities to Operate can and cannot do at any time, and may change and adjust rights based on individual cases.

14. TAX FILE NUMBER OR AUSTRALIAN BUSINESS NUMBER

Depending upon the type of account you open, we will ask you for your Tax File Number (TFN) and/or Australian Business Number (ABN) when you open an account. However, you are under no obligation to supply these details except in the case of a business accounts where the provision of the ABN is mandatory.

In the case of joint accounts, all account owners must supply TFNs (or exemptions) to avoid the deduction of withholding tax from any interest earned on the joint account.

If you do provide these details to SERVICE ONE Alliance Bank, we are obliged to strictly regulate the use and disclosure of them. By supplying this information, you also authorise SERVICE ONE Alliance Bank to apply this TFN (or exemption) to all accounts held with us, unless you indicate at any time that you do not wish to quote your TFN or exemption for a particular account. By applying this TFN (or exemption), we will not deduct withholding tax on interest earned on any accounts.

14.1 Consequences of not supplying a TFN/ABN

If you choose not to supply a TFN/ABN, we are required by law to deduct withholding tax on interest earned on these accounts for remission to the Australian Taxation Office (ATO).

14.2 Taxation information

Tax may be payable on any interest income earned by you, dependent on individual circumstances.

For more detailed information on how withholding tax is calculated, contact the ATO. Your local ATO shopfront will also be able to assist you if you wish to apply for a TFN, have any queries with regard to claiming for an exemption, or if you would like further information about the use of TFNs.

15. DETAILED ACCOUNT INFORMATION

Day to Day Savings Account (S99)

An account for your daily transaction needs, this account offers a wide range of access options including rediCARD, Visa debit card, cheque book, ATM, EFTPOS and more.

Student Account (S33) – this account is no longer available for sale

This transaction account for students offers some free transactions and the same access options such as the S99 account.

FREEstyle Student Account (S99)

This transaction account for full-time secondary or tertiary students or apprentices offers multiple everyday access options for free and includes numerous access options such as rediCARD, Visa debit, ATM, EFTPOS and more.

Christmas Club Account (S45)

This savings account helps you plan and save for the festive season, with a higher interest rate than on everyday transaction accounts and restricted access to funds (funds are only available from November through to the following January).

Senior Saver Account (S95, S55 (S55 account is no longer available for sale))

This account is available to those who receive a Centrelink Age Pension and offers a wide range of access options and higher interest than an everyday transaction account.

Money Management Account (S12, S35)

This savings account offers higher rates of interest than transactional accounts across a number of interest rate tiers. A minimum balance of \$2,000 applies and deposits and withdrawals need to be \$500 or more. Deposits become available after 7 days.

Term Deposits (I)

These investment accounts offer fixed rates of return and can be invested over different periods and for varying amounts. A minimum investment of \$500 applies and investment terms start at 3 months and go up to 60 months.

Savings Investment Account (S6)

This savings account offers higher rates of interest across several tiers on deposits of \$500 or more and offers multiple access options.

Business Account (S10)

This transaction account is designed to help small businesses manage cash flow and provide ease of access to funds. Access options include rediCARD, Visa debit card, cheque facility, ATM, EFTPOS and more.

For more information on SERVICE ONE Alliance Bank's account options, refer to Section 17 and additional information available in-Branch or on our website.

16. SUMMARY OF TRANSACTION/SAVINGS ACCOUNTS AND ACCESS FACILITIES

Key Features	Day to Day Account (S99)	Student Account (S33)*	FREEstyle Student Account (S99)	Christmas Club Account (S45)	Senior Saver Account (S95, S55*)	Money Management Account (S12, S35)	Term Deposits (I)	Savings Investment Account (S6)	Business Account (S10)
Funds available at call	✓	✓	✓	1 Nov to 31 Jan	✓	7 days after deposit	Available at maturity	✓	✓
Minimum to open	×	×	×	×	×	\$2,000	\$500	\$500	×
Minimum balance to maintain	×	×	×	×	×	\$2,000	\$500	\$500	×
Interest income	Calculated daily, paid 31 May	Calculated daily, paid 31 May	Calculated daily, paid 31 May	Calculated daily, paid 31 October	Calculated daily, paid 31 May	Calculated daily, paid monthly	Calculated daily, paid at maturity	Calculated daily, paid 31 May	Calculated daily, paid 31 May
Can be linked to a loan as an offset facility	✓	×	×	×	×	×	×	×	×
Access facilities									
Cheque book	✓	✓	✓	×	S95 only	×	×	✓	✓
EFTPOS and ATM	✓	✓	✓	×	✓	×	×	✓	✓
Bank@Post	✓	✓	✓	×	✓	×	×	✓	✓
rediCARD	✓	✓	✓	×	✓	×	×	✓	✓
Visa Debit	✓	✓	✓	×	✓	×	×	✓	✓
Internet, mobile and phone banking	✓	✓	✓	✓	✓	✓	limited access	✓	✓
Direct debit/credit	✓	✓	✓	credit only	✓	✓	credit only at maturity	✓	✓
Periodical payments	✓	✓	✓	×	✓	✓	×	✓	✓
Branch transactions	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overdraft	✓	✓	✓	×	×	×	×	×	✓

* No longer available for sale.

The features and naming protocols detailed in this table may be subject to change without notification. Please refer to our website for the most up-to-date information.

Eligibility criteria apply to some of the accounts listed.

Please note that for some of the access facilities listed, a separate application may be required and these applications may be subject to assessment.

This table is not an exhaustive list of all accounts available.

17. ACCOUNT STATEMENTS

Account statements provide you with a record of all transactions made on accounts you hold with us for the statement period. These statements will be forwarded to you at your last known address at the end of your chosen statement period (you can choose either six-monthly or monthly). If you hold a loan or you have a cheque facility, overdraft attached to a savings account or Visa card with a credit facility, your account statements will be sent monthly.

You will be asked to select a statement frequency upon opening an account with us. You can change your statement frequency at any time by advising us. You can also manage your statement options through Internet banking, including opting for eStatements, meaning your posted statements will cease and you can access your statements via Internet banking. If you choose eStatements, we will send you a notification to your nominated email address and/or via a secure message through Internet banking when statements are available.

You should check your account statements and advise us of any errors or possible unauthorised transactions immediately.

18. TRANSACTION SLIPS AND RECEIPTS

We recommend that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after a transaction.

When you receive your account statements you should review all entries carefully to ensure they have been authorised by you (or any Authorities to Operate). Any discrepancies should be reported to us immediately.

19. INTEREST PAYMENTS AND CALCULATIONS

If you have a positive balance in your account(s), you may earn interest. Details of current deposit interest rates applicable to your account(s) are available on SERVICE ONE Alliance Bank's Interest Rates Schedule, available in-Branch or on our website.

For all accounts included in this booklet, deposit interest and debit interest (if applicable) is calculated on the daily closing balance of your account(s) using the following formula:

$$\frac{\text{annual rate of interest}}{\text{number of days in calendar year}} \quad \times \quad \text{daily closing balance}$$

For loan accounts, the number of days in calendar year is substituted for 365.

19.1 Tiered interest rates

Tiered interest rates enable you to receive a higher rate of interest on your account balances as your funds increase from one tier to the next.

For some accounts, deposit interest is calculated using the 'part' balance method, meaning interest is paid on each balance amount that falls within the balance tier.

19.2 Interest Rates Schedule

SERVICE ONE Alliance Bank has prepared an Interest Rates Schedule showing the interest rates applicable to the various products and services. The current Schedule is available in-Branch or on our website.

20. OVERDRAWING AN ACCOUNT

You should not transact on your account(s) if it takes your account(s) into negative balance, incur fees which will take your account(s) into negative balance, and/or incur interest charges which will take your account(s) into negative balance with no formal personal line-of-credit/overdraft arrangements put in place. You should also not transact against uncleared funds.

You should not overdraw your account(s) beyond the agreed personal line-of-credit/overdraft limit unless formal arrangements have been put in place.

If you do overdraw your account(s), we can dishonor the transaction and charge fees and other interest charges.

We can honour the transaction and overdraw your account(s) but you will be charged:

- interest equal to the current personal line-of-credit/overdraft rate, calculated on the daily closing balance, and/or

- a fee for each day transactions are processed to the account that either overdraws or causes your account to be further overdrawn.

You should be aware that if you overdraw your account(s) or account(s) remain overdrawn for long periods, your credit rating could be adversely impacted and access facilities closed.

21. MANAGING FINANCIAL DIFFICULTY

If you are having trouble meeting your financial obligations, you should contact us immediately on 1300 361 761 and ask to be put through to Credit Control and they will be able to discuss options that may be available to you. Additional information on how to manage financial difficulty and how we may be able to help is available on our website.

22. SET OFF OR COMBINING ACCOUNTS

SERVICE ONE Alliance Bank may set off the credit balance of any of your account(s) (and the value of your Member share) against any debt owing by you to SERVICE ONE Alliance Bank from time-to-time.

We reserve the right to transfer funds from one of your accounts to another, where the accounts are held in the same name. This may become necessary in the event your account(s) is overdrawn, over its limit or in arrears.

We reserve the right to combine your accounts (including, without limitation, closed accounts and written off accounts) in your name at any time without prior notice to you. We will subsequently advise you of any account combinations.

23. DORMANT/INACTIVE ACCOUNTS

Your account(s) may be identified as inactive/dormant if you have not initiated any transactions in a continuous 12-month period. If this occurs, we may:

- send you information about how you can reactivate your account(s) or give you the option of closing the account(s), and/or
- charge a dormant account fee.

If the balance of the inactive/dormant account is less than the fee, the account may be closed and the proceeds retained as the fee.

24. CHANGING DETAILS ON YOUR ACCOUNT

If you change your personal information (for instance your address details), you must provide us with written notice of this change. Any written instructions must be signed in accordance with the authority to operate the account. Some changes to your personal information can be made through our Internet banking facility, however verification may be required.

In some instances, we may undertake a verification process to ensure that your details are independently verified. Should this be undertaken and we are unable to verify your amended details we will advise you in writing and request that you provide documentary evidence to support the change.

25. CLOSING ACCOUNTS AND ACCESS FACILITIES

You can close accounts and cancel access facilities you hold with us at any time by advising us in writing or by completing the associated form(s) in-Branch.

For joint accounts with one to sign nominated, any of the account owners can close the account. For two (or more) to sign accounts, all joint account owners will be required to provide written direction to close accounts, access facilities and memberships.

Accounts can only be closed if:

- they have a zero balance or are in credit
- you have returned any access cards (including additional cards) issued on the account(s) to us, and
- you have returned any unused cheques to us.

If the account(s) was used for any Periodical Payments, Direct Debits, Direct Credits or other automatic payments, these payments will need to be transferred (either by SERVICE ONE Alliance Bank or a third party depending on the type of transaction). If you do not transfer these regular payments to another account, they will be cancelled automatically.

We may defer closure until all above requirements are met and withhold sufficient funds to cover payment of any outstanding cheques, future dated transactions and fees, if applicable.

We may close accounts at any time by giving you 14 days notice of our intention to close. In some particular circumstances (such as where SERVICE ONE Alliance Bank believes your conduct is detrimental to us), no prior notice may be given. Where we close your account(s) we will reimburse you for any amount of credit left in your account(s) less any outstanding cheques, future dated transactions and fees.

You will remain liable for any transactions that were not processed or that occur on the account(s) at the time the account(s) is closed.

25.1 Closure where account is dormant or delinquent

If SERVICE ONE Alliance Bank determines that your account(s) is dormant (you have not initiated any transactions in relation to any of your accounts in a 36-month period) or your account has been overdrawn without authority for more than six months, we can close these accounts.

26. TERM DEPOSITS – CONDITIONS OF USE

26.1 Interest rate

The interest rate applied to a Term Deposit is fixed for the term of the deposit and depends on the:

- amount invested
- term of investment
- frequency with which interest is paid, and
- interest rates contained within our Interest Rates Schedule or any other interest rate being offered at the time.

The interest rate is confirmed when your Term Deposit application is accepted and you will receive a Certificate of Investment within a few business days.

26.2 Redemption options

You have a number of redemption options, including:

- directly to another SERVICE ONE Alliance Bank account
- directly to an account at any Australian financial institution
- by corporate cheque
- in cash (after funds are transferred to a transactional account held with SERVICE ONE Alliance Bank), or
- reinvestment.

For interim interest payments, these will be paid directly to another SERVICE ONE Alliance Bank account or an account at any Australian financial institution.

You can change payment options by advising us in writing.

26.3 Maturity of investment and reinvestment

At least 10 days prior to the maturity date of an investment SERVICE ONE Alliance Bank will advise you of the relevant details and the reinvestment options open to you. On receipt of your instruction SERVICE ONE Alliance Bank will take action to disburse the investment and close the account or roll-over or transfer funds in accordance with your instructions. In the absence of any instructions given when opening the Term Deposit or if you do not notify us of your intention to withdraw or reinvest prior to maturity, the Term Deposit (and any interest accrued but not paid) will be automatically reinvested for a further term of the same duration or the nearest available duration if a Term Deposit for the same duration is no longer available.

When an amount is reinvested for a further term, the new interest rate applying to a Term Deposit between its maturity date and the date on which it is withdrawn or reinvested will again depend upon the amount reinvested, term of investment, frequency with which interest is paid, and interest rates being offered at the time.

26.4 Adding to your Term Deposit

You can add to your Term Deposit but only at maturity. At maturity, you can increase the amount of your Term Deposit provided additional funds are received prior to maturity of your current Term Deposit.

26.5 Early redemption of Term Deposit

From 1 January 2015, if you wish to redeem your Term Deposit (either in full or partially) before maturity we may at our discretion not permit the redemption for up to 31 days (or the next renewal date if sooner) from the day you give us

notice by making the request at a SERVICE ONE Alliance Bank Branch during business hours. However we will permit an early redemption in the case of proven hardship.

In the case of an early redemption, an interest adjustment will be made on the amount withdrawn and you will be paid interest equal to the rate paid on the Day to Day Savings Account on the amount withdrawn. When interest has been paid fortnightly or monthly, the interest adjustment will impact the principal.

The balance that remains in a Term Deposit following a partial early redemption will only continue to earn the interest rate initially secured if this rate would have been applied to this amount when it was initially deposited. If the remaining balance would have earned a lower rate upon the initial deposit, that lower rate will apply to the remaining balance as from the date of the partial early redemption.

If we decide not to permit your withdrawal or transfer during this period, your funds will be paid or transferred on the business day after the expiry of the 31 days or the next review date, as applicable.

27. LOAN OFFSET FACILITY – CONDITIONS OF USE

A Loan Offset Facility can only be linked between certain loans and transactional accounts and you must meet other eligibility requirements. Linked accounts must be in exactly the same name. You can find out more about eligibility by visiting our website or contacting us.

Transactional accounts linked to loans through an offset facility will not earn interest – instead, balances held will be used to offset outstanding loan balances.

We will calculate the offset amount by deducting balances in linked transactional accounts from outstanding loan balances and multiplying this remaining balance at the end of each day by the daily interest rate. Your offset benefit will be detailed in your account statements.

It is your responsibility to monitor the credit balance in any linked transactional account(s) against the unpaid balance of your linked loan account to achieve the best results for you under the offset arrangement.

If the balance in your linked transactional accounts is more than the linked loan outstanding balance, the excess amount will not earn interest or an offset benefit.

We may vary your loan contract to cancel a loan offset facility at any time by giving you 20 days written notice or immediately if you are in default under the loan contract. If you are in default under the loan contract, we can block access to linked transactional accounts and without notice, use all, or part of, the balance in linked transactional accounts to pay off all, or part of the loan.

28. STANDARD TRANSACTION AND WITHDRAWAL LIMITS

The following transaction and withdrawal limits apply to our accounts and access facilities:

Transaction	Withdrawal limit per day
Cash withdrawals over the counter at any SERVICE ONE Alliance Bank Branch without prior arrangement	\$1,000
Withdrawals or purchases at ATMs, EFTPOS and Bank@Post terminals	\$1,000
Purchases at EFTPOS terminals when 'credit' is selected on a Visa card	determined by merchant
Purchases at EFTPOS terminals utilising Visa payWave	\$200
Cheque withdrawals at any SERVICE ONE Alliance Bank Branch	\$50,000
BPAY transactions	determined by merchant
Transfers to another financial institution using Internet and mobile banking	\$500 (if not registered for One-Time Password security) \$2,000 (if registered for One-Time Password security)
Transfers between your own accounts with SERVICE ONE Alliance Bank	unlimited
Transfers between accounts held with SERVICE ONE Alliance Bank	unlimited

Prior arrangements can be made to withdraw greater amounts than those specified above at a Branch however at least 24 hours notice is required.

Please note that in some circumstances, we may need to reduce daily limits (for instance, if there is a technical fault or to maintain system integrity and security). In addition, third party organisations may impose additional restrictions that may impact the amount of funds that can be withdrawn, paid or transferred.

These limits are subject to change with notification as detailed in Section 4.

29. ACCESS

29.1 Over the counter – deposits, withdrawals and transfers

You can make deposits into and withdrawals from accounts held with us.

Deposits can include cash, cheques and transfers from accounts you hold with SERVICE ONE Alliance Bank. Deposits can be made at any SERVICE ONE Alliance Bank Branch or at designated Australia Post outlets using Bank@Post*.

Depending on the account you have, you will have different means for making withdrawals. These can include cash withdrawals and corporate cheques. Withdrawals can be made at any SERVICE ONE Alliance Bank Branch, at an ATM, through EFTPOS or at designated Australia Post outlets using Bank@Post*.

Funds held in accounts with us are 'at call' and available for you to withdraw or transfer at any time unless otherwise indicated in this booklet or if clearance times apply (for cheque deposits for instance).

You will need to produce identification prior to transacting on your account and we may also ask you for other information to verify your identity.

You can transfer funds between accounts held with us, subject to any withdrawal or transaction limits and account access eligibility.

Refer to SERVICE ONE Alliance Bank's Schedule of Fees and Charges for details on withdrawal and transaction fees.

* Cash and cheque deposits and cash withdrawals can be made at designated Australia Post outlets using Bank@Post however fees and charges will apply. Your card and associated PIN are required for these transactions. Australia Post determines limits on the amount of cash or cheques they will accept and clearance times.

29.2 Cheque facility

If you are over 18 years of age, you can apply for a cheque book to be attached to your account(s). A separate cheque book will be issued for each account eligible to have this facility. The cheques are drawn on your account(s) and are prepared by you. Cheques must only be written when you have sufficient cleared funds in your account.

Cheque books for personal accounts contain 25 cheques and books for business accounts contain 100 cheques. Cheque books can be ordered by visiting a Branch or for existing facilities by phoning us.

29.2.1 Clearance times

Proceeds of a cheque can only be accessed when they are cleared. Cheques you deposit will be credited to your SERVICE ONE Alliance Bank account(s) on the same day and will earn interest from that day.

Under normal circumstances, if you deposit a cheque into your SERVICE ONE Alliance Bank account(s), the funds will be available for withdrawal 3 business days later. Clearance times can be extended in instances where public holidays and weekends fall after the day on which the cheque was deposited or in other circumstances.

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

29.2.2 Writing your cheques

How you write your cheques will impact how they are accepted and operate. You should be aware of the different options you have when writing cheques. Refer to the table below for details.

Cheque options	Description	How it operates
Leaving cheque open or uncrossed	A cheque that does not have two parallel lines across it.	Pay anyone who presents the cheque (assuming that the cheque is a 'or bearer' cheque).
Not negotiable	A crossed cheque, with the words 'not negotiable' written between the lines.	Pay the 'true owner' of the cheque, providing protection in case the cheque is lost or stolen.
Account payee only	A crossed cheque, with the words 'account payee only' written between the lines.	Pay into an account of the person you have named on it.
Deleting 'or bearer'	The words 'or bearer' generally appear on cheques at the end of the line on which you have written the payee's name. Crossing 'or bearer' out will make this an 'order' cheque.	Pay only the person you have named on it or to a person whom the cheque has been endorsed.

Any cheque you write will be valid for a period of 15 months from the date specified on it.

29.2.3 Securing your cheques and reducing risk of forgery

The security of your cheques is critical. In order to protect your cheques, you should:

- always keep your cheque book in a safe place
- never give your cheque book or an uncompleted cheque to anyone, and
- immediately report the loss, theft or unauthorised use of a cheque or cheque book.

When filling in a cheque you should:

- start the name of the person to whom you are paying the cheque as close as possible to the word 'Pay'
- draw a line from the end of the person's name to the beginning of the words 'or bearer'
- start the amount in words with a capital letter as close to the words 'The sum of' and do not leave blank spaces large enough for any other words to be inserted
- write the amount in words as well as numbers as words are more difficult to alter
- add the word 'only' after the amount in words
- draw a line from the end of the amount in words to the printed '\$'
- never write on or fill out a cheque with a pencil or erasable ink
- start the amount in numbers close after the printed '\$' and avoid any spaces between the numbers, and
- always add a full stop '.' or dash '-' to show where the dollars end and the cents begin and if there are no cents, always write '.00' or '-00' to prevent insertion of more numbers to the dollar figure.

This can help to reduce the risk of fraud. If you fail to take these simple precautions you may be held liable for any loss suffered and prevented from making a claim against us for any loss you may suffer.

The issuing of a cheque by you or an authorised signatory authorises us to debit your account with the amount of any cheque signed by you or an authorised signatory in accordance with the operating instructions on the account. You or an authorised signatory should only write a cheque if there are sufficient available funds in your account.

29.3 Corporate cheques

You can have funds from your savings accounts withdrawn in the form of a SERVICE ONE Alliance Bank corporate cheque upon request. If a corporate cheque is stolen or lost, SERVICE ONE Alliance Bank will require supporting evidence to stop payment on the cheque. You may be required to provide suitable indemnity to protect SERVICE ONE Alliance Bank against claims for wrongfully stopping the cheque. SERVICE ONE Alliance Bank will not stop payment on a corporate cheque used to buy goods and services you are not happy with.

29.4 Access cards

Upon acceptance of your application for an access card, a four digit PIN will be posted to you and your access card will follow. The PIN is required when completing electronic banking transactions. You can change a PIN on your access card at any Branch or through some rediATMs.

You can activate your card through Internet banking or by visiting a Branch. You may be required to produce identification to complete the process.

You must sign your access card as soon as you receive it. Failure to sign your card may mean the card is not accepted for payment or for identification purposes and you may be liable for any transactions undertaken using this card.

We can debit your account with the amount of any purchases, cash advances or other transactions made using your access card. Transactions will not necessarily be processed to your linked accounts on the same day.

We do not guarantee that all merchants will accept your access card or allow you to purchase using EFTPOS facilities. Disputes of this nature should be dealt with directly with the merchant.

Each access card we issue remains our property. We may retain or require you to return your access card at any time. If this request is made, you must return the access card immediately. If we issue a replacement access card to you, you must not use the access card it replaces and you will be accountable for any use of the replaced access card.

You should not use your access card after the expiry date printed on it.

Unless you are in breach of the terms and conditions for access cards or we have any other good reason to not renew your access card, we will automatically provide you with a replacement access card before the expiry date of the current access card. You must not use cards after the expiration date as printed on the card.

Subject to transaction and withdrawal limits as outlined in this booklet, your access card will enable you to:

Transaction	rediCARD	Visa card
deposit or withdraw cash at any SERVICE ONE Alliance Bank Branch or Bank@Post outlet	✓	✓
withdraw cash or obtain a balance at ATMs	✓#	✓#
transfer funds between SERVICE ONE Alliance Bank accounts at rediATMs	✓	✓
use EFTPOS to purchase goods and services and withdraw cash (if the merchant allows this service)	✓	✓^
make purchases and bill payments via Internet or over-the-phone	×	✓^
withdraw cash advances at financial institutions within Australia and overseas	×	✓*
be identified in some circumstances at any SERVICE ONE Alliance Bank Branch	✓	✓

A direct charge may apply.

^ A merchant surcharge may apply for Visa transactions when selecting the 'credit' option.

* Available at financial institutions displaying the Visa logo with 'Cash Advance' services.

We can impose limits on the amount you can withdraw in cash using your access card. We may change this limit from time-to-time. Withdrawal limits are detailed in this booklet.

29.4.1 Declining transactions

We can refuse to authorise an access card transaction if:

- the transaction amount exceeds the cleared funds in the linked account, or
- we have any other good reason to do so.

We will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

29.4.2 Age restrictions

You must be aged 16 years or older to apply for a Visa debit card. If you are under 16 years of age, you must have signed parental consent to have a Visa debit card and granting access will be at SERVICE ONE Alliance Bank's absolute discretion. Members under the age of 16 who are not eligible for a Visa debit card may be eligible for a rediCARD to access funds in accounts.

29.4.3 Securing your card and PIN

The security of your card and PIN is critical. If you or any additional cardholders fail to observe security requirements, you may be liable for unauthorised EFT transactions.

In order to protect your card and PIN, you should:

- sign the strip on the reverse side of the card immediately upon receiving it
- not tell anyone (including family and friends) your PIN
- not let anyone else use your card and/or PIN
- use care to prevent anyone else seeing your PIN when using an ATM or EFTPOS terminal
- take reasonable steps to protect your card and PIN from loss or theft
- not choose a PIN easily identifiable or retrievable (for instance date of birth or any part of your name)
- never write the PIN down
- if you keep a record, do not write or record your PIN on any item normally carried with or stored with your card and disguise it so it is not identifiable as a PIN
- keep a record of the card number and the relevant card hotline phone number with your other emergency phone numbers
- immediately report the loss, theft or unauthorised use of the card, and
- examine your account statement carefully immediately upon receiving it to ensure you can account for all transactions and report any potential unauthorised use immediately.

Additional information on card and PIN security is available on our website.

29.4.4 Lost, stolen or misused PINs

You should phone us immediately if you lose or forget your PIN, or you suspect or become aware that your PIN is no longer confidential. We will recognise the time and date of the notification and upon receipt of this notification and depending on whether you still have the card in your possession, your PIN may be changed.

29.4.5 Cancellation of an access card

You may cancel an access card at any time. To do this, you should contact us via phone, secure email or visit us in-Branch.

We may cancel your access card at our discretion at any time. If we do this, we will notify you in a timeframe we consider reasonable given the circumstances.

If an access card is cancelled, you should return the card to us immediately.

29.4.6 Using access cards at ATMs

ATMs only allow two incorrect PIN attempts in a 24-hour period. On a third attempt, your card will be retained by the ATM and further transaction attempts denied. For ATMs that do not have the ability to capture your card, your card will be frozen for a period of 24-hours from the last unsuccessful attempt.

ATMs provided by other institutions may allow you to withdraw funds and check balances on your account(s). These institutions may impose their own fees and restrictions on the operation of the cards with their ATMs and we accept no responsibility for such fees and restrictions.

29.4.7 Using access cards outside Australia

For transactions made overseas on access cards, foreign currency amounts charged and credited to your accounts are converted at Visa International's discretion.

You may require a 6 digit PIN to transact on your card overseas and this 6 digit PIN can be established in-Branch.

Some merchants and ATMs charge a surcharge for making a transaction. Once you complete the transaction you will not be able to dispute this surcharge. The surcharge may appear on your statement as part of the purchase price/withdrawal amount.

29.4.8 Emergency replacement card when overseas

We can arrange an emergency replacement card for you. Depending on the circumstances, fees may be payable as detailed in SERVICE ONE's Schedule of Fees and Charges.

29.4.9 Visa cards

Unless a Visa debit card has a credit facility attached to it, the card is not a credit facility. In this instance, the card is a Visa debit card, offering you more flexible access to your savings.

You can make regular payments from your Visa card through an agreement between yourself and a merchant, to which you disclose your Visa card details and authorise the merchant to bill your linked account at intervals agreed by you. You should keep a record of all regular payment arrangements you establish on your Visa card. To change or cancel a regular payments arrangement on your Visa card, you should contact the merchant at least 15 days prior to the next scheduled payment. Until you attempt to cancel the arrangement, we must accept the merchant's transaction. You agree to advise any merchant you have regular payment arrangements with if your card details change or if your card is cancelled. Failure to do so may mean we may not be able to honour a payment and the merchant may cease providing particular products and services. You should keep a copy of any change or cancellation requests you make to a merchant. If they fail to respond to any requests in a timely manner, you may have rights to dispute.

If you have a dispute with a merchant over a Visa transaction, you may be entitled to a reversal of that transaction (a chargeback). If you believe you are entitled to a chargeback, you must notify us immediately as time limits apply from the date of the transaction for chargeback rights and not acting within these time limits may mean chargeback rights are impacted. Further details of the Visa card scheme rules, including chargeback rights, are available on the Visa website at visa.com.au.

29.5 Automatic payments

Automatic payments include Periodical Payments and Direct Debits. A Periodical Payment is when your account is debited a pre-arranged amount and sent to another account or to a third party. Direct Debits allow third parties to debit your account(s) on a regular basis. Periodical Payments are arranged by contacting us and Direct Debits are established through the third parties to whom you are looking to make the payments.

29.5.1 Periodical Payments – insufficient funds, altering and cancelling

In the event there are insufficient funds in your nominated account to honour a Periodical Payment, this payment will be attempted for 5 consecutive business days. If after this time, there are still insufficient funds, the payment will not be made and a fee for insufficient funds may be charged. Multiple payment rejections will result in us cancelling the Periodical Payment arrangements.

You can alter or cancel a Periodical Payment arrangement by writing to us or through Internet banking. You will need to provide us with certain information to fulfil this request, including payee, amount of the Periodical Payment and the date from which you want the arrangements cancelled.

29.5.2 Direct Debits – insufficient funds, posting, altering and cancelling

If you have Direct Debit arrangements with third parties and there are insufficient funds in your nominated account when a payment falls due, a fee for dishonouring the Direct Debit may be charged.

However, if you have provided only your Member number to the third party, your first payment will debit an account to a posting priority determined by us. The posting priority may mean the payment is not debited from your preferred account and may also result in the payment debiting a joint account. In this instance, we are able to change the Direct Debit to another account or cancel the arrangement if instructed by you.

If you have quoted your account number to the third party, your payment will be debited from this nominated account.

You can cancel Direct Debit arrangements at any time by writing to us but you should also notify the third party you have the Direct Debit arrangements in place with of the cancellation. Cancellation requests should be made to us (and the third party) before the next due date of the Direct Debit payment. Requests made on the same day the next payment is due will not take effect until the next business day. If, despite the cancellation of a Direct Debit, these continue to be processed by a third party, you will remain liable for these.

29.5.3 Direct Credits

You can have funds directly credited to your account(s) (for instance, your pay or share dividends). These are known as Direct Credits and can be organised by contacting the company/supplier crediting you the funds and providing them with the relevant account information.

However, if you have only provided your Member number to the third party, your first payment will be credited to an account according to a posting priority determined by us. The posting priority may mean the payment is not credited to your preferred account and may also result in the payment crediting a joint account. In this instance, we are able to change the Direct Credit arrangements and have another account credited.

If you have quoted your account number to the third party, your payment will be credited to this nominated account.

Cancellation requests should be made to the third party before the next due date of the Direct Credit payment.

29.5.4 Paysplits

We are able to arrange a Paysplit on your behalf. This is where you have a Direct Credit coming into an account (for instance, your pay) and we organise for this overall amount to be split into different amounts and multiple credits are made into different accounts held with us. Paysplits can only be established after the first Direct Credit has been received. Any requests to alter or cancel a Paysplit arrangement should be made to us in writing before the next due date of the Direct Credit payment relating to the Paysplit.

30. PHONE, INTERNET AND MOBILE BANKING – CONDITIONS OF USE

The terms and conditions for phone, Internet and mobile banking operate subject to the terms and conditions applicable to the account(s) in relation to which they operate.

Approval of an application to access phone and/or Internet/mobile banking is at our absolute discretion. If we approve your application, you will have access to the funds in your account(s) and information about your account(s). We may from time-to-time and without notice to you change the software, system or equipment required to access phone and/or Internet/mobile banking. It is your responsibility to obtain and maintain any equipment required to access phone and/or Internet/mobile banking as well as maintaining minimum system standards, software and protection as specified by us from time-to-time.

If you utilise Internet, mobile or other forms of electronic banking facilities to conduct transactions, you are responsible for your own anti-virus software and/or other security measures on any computers or devices you use to access these facilities to help prevent unauthorised access to your accounts. We can cancel your access if it is deemed necessary to protect the security or the system, or an individual facility, from misuse, including fraud.

More information on security practices and fraud awareness is available on the SERVICE ONE Alliance Bank website.

We may at any time and without notice to you decline or refuse any instructions received from you through phone or Internet/mobile banking systems, and temporarily suspend or cancel your access to these systems. If we cancel your access, we will notify you as soon as possible after the cancellation.

If an Authority to Operate has access to your account(s) through phone and/or Internet/mobile banking, you may request to cancel their authority by contacting us.

Once we approve your application to access phone and/or Internet/mobile banking systems, we will issue you with an Access Code, which you will use to gain access. A default Access Code will be issued to you when we accept your application for access. You must change this Access Code when you access this service for the first time and this needs to be done within a 24-hour period. When you use this Access Code to access any of these systems, you agree that:

- you are giving us instructions to act upon
- these instructions are considered to be coming from you
- you authorise us to act upon instructions given to us by an Authority to Operate (using their Username/Member number and Access Code to access systems), and subject to these terms and conditions, all transactions and requests will be considered valid and should be acted upon
- you are liable for any transactions which occur as a result of us acting on these instructions (except for those as specified in the Electronic payment transactions – liabilities, errors and disputes Section)
- you will ensure there are sufficient funds in accounts you are transacting on to ensure all instructions and transactions are processed successfully
- you will notify us immediately if you become aware of any delays or mistakes in processing your requested transactions, you did not authorise a transaction on linked account(s) or you think you have been fraudulently induced to make a transaction
- you will check account statements carefully and promptly to ensure transactions conducted on your account(s) are valid, and
- we are not responsible for any loss caused if a transaction or request cannot be processed because the system or equipment fails, is interrupted or becomes unavailable.

You can cancel access to phone and/or Internet/mobile banking systems at any time by contacting us but you will remain liable for any transactions or requests processed until the cancellation request is processed by SERVICE ONE Alliance Bank. Your access to these services will be automatically cancelled once you close the last account linked to these systems.

If you are seeking access to an account through these systems that requires two or more to sign, access to debit the account will only be granted if each person is individually registered to access these systems. To complete these transactions, each person is required to enter their Username/Member Number and Access Code. This transaction can be completed using the same equipment or equipment at different locations.

We are under no obligation to process any transactions on the day on which that transaction is made. There may also be delays with transactions to another banking institution until their next batch processing day.

The following table details functions currently available to the phone, Internet and mobile banking systems:

	Phone banking	Internet banking	Mobile banking
Check account balances	✓	✓	✓
Transfer funds between accounts	✓	✓	✓
Transfer funds to an account at another banking institution	✓	✓	✓
Pay bills using BPAY	✓	✓	✓
Receive bills through BPAY View	×	✓	✓
Schedule once-off or regular transfers in advance	✓	✓	×
Maintain regular transfers and Periodical Payments	×	✓	×
Check transaction history or interest details	✓	✓	✓
View eStatements	×	✓	×
Activate your card	×	✓	×
Register for SMS Banking	×	✓	×
Register for Alerts	×	✓	×
Open new accounts	×	✓	×
Loan redraw	×	✓	×
Send and receive secure messages	×	✓	×
Change or update your personal contact details	×	✓	×
Register for One-Time Password security	×	✓	×
Change your Username	×	✓	×
Change your Access Code	✓	✓	×
Maintain transaction limits (business Internet banking)	×	✓	×

30.1 Mobile banking

Mobile banking is an extension of the Internet banking facility – it is not a standalone service. Terms and conditions contained in this booklet relating to Internet banking also relate to mobile banking. Mobile banking is only available to registered users of Internet banking. No further steps are required to be undertaken to access mobile banking. You will use the same login information you use for Internet banking to access mobile banking.

Not all mobile devices are capable of supporting and accessing mobile banking. It is your responsibility to ensure any device you use to access mobile banking can support the mobile banking service. We are not responsible for any damage or loss to your mobile device as a result of your access or attempted access to use mobile banking. All conditions and charges relating to the use of your mobile device are your responsibility and we are not liable for any costs you incur to access mobile banking through this device.

You should check with your telecommunications provider whether you are able to access mobile banking if you travel outside of Australia. We are not liable for any additional costs you may incur to access mobile banking outside of Australia.

30.2 Internet banking for businesses

Functionality specific for small business banking is available as part of our Internet banking facility and is available for business accounts only. Terms and conditions contained in this booklet relating to Internet banking also relate to this small business banking functionality and this service is only provided to those business account holders that request it.

The business Internet banking service enables businesses to establish a Business Administrator (which must be an owner or Director of the associated business membership) to be able to establish Internet Signing Authorities and Data Entry Operators within the business Internet banking service.

Internet Signing Authorities must meet the conditions of clauses 13.1 (Proof of identity) and 13.8 (Authorities to Operate).

The identity of Data Entry Operators does not need to be established through SERVICE ONE Alliance Bank as access is granted by the Business Administrator. The Business Administrator is responsible for any transactions completed by the Data Entry Operators and authorised by an Internet Signing Authority.

Data Entry Operators will only have the authority as granted by the Business Administrator to view accounts or establish transactions that will require authorisation of payment by Internet Signing Authorities or the Business Administrator.

30.3 One-Time Password security and daily withdrawal limits

One-Time Password functionality is our second level of authentication that is required to access certain services within the Internet and mobile banking systems. Once registered for this service, you will receive a unique number in the form of an SMS message to your mobile device and this number should be entered when prompted to complete certain transactions or requests.

When setting up One-Time Password security through Internet banking, you will have the option of selecting from the different mobile numbers we have stored against your membership on our system – your One-Time Passwords will be sent to the number you select.

If you register for One-Time Password security you will receive a higher daily withdrawal limit (by the next business day) – refer to the Standard Transaction and Withdrawal Limits table in this booklet for more information.

30.4 Securing your Pass Code

30.4.1 The security of your Pass Code is critical and you should follow these guidelines to protect against unauthorised use. This Section applies where one or more pass codes are needed to perform a transaction.

30.4.2 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 deviceunless 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).

30.4.3 For the purposes of clauses 30.4.2b) and 30.4.2c), 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 that Pass Code record.
- This list is not exhaustive.

30.4.4 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 (an example being storing a user name and Pass Code for Internet banking in a diary under the heading 'Internet banking codes').

30.4.5 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.

30.4.6 The onus is on us to prove, on the balance of probability, that we have complied with 30.4.5.

30.4.7 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 in Section 30.4.

30.4.8 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 30.4.

30.5 Lost, stolen or misused Access Codes

You should phone us immediately if you lose or forget your Access Code, or you suspect or become aware that your Access Code is no longer confidential. We will recognise the time and date of the notification and upon receipt of this notification, access to phone and Internet/mobile banking will be disabled. We will arrange for a replacement Access Code to be issued. If you still have access to the systems, you should immediately change your Access Code through phone or Internet banking.

30.6 Conducting transactions

Ensure you enter transaction details carefully and check them before processing the transaction. Once a payment or transfer has been made, it will not be possible for us to stop or reverse the transaction. If you transfer funds to another account (whether it's an account held with us or to another banking institution) incorrectly and the funds are unable to be retrieved from the party that has received them in error, you may be liable for this loss.

All payments and transfers are subject to there being sufficient funds in the account from which you are looking to make payment or transfer at the time of the transaction or in the case of future-dated transactions, at the future time specified.

You should allow sufficient time for your transaction or request to be received and processed by your nominated payee's banking institution. For instance, payments by cheque may take a number of days to appear to be processed and cleared and electronic transfers may not be processed immediately by the receiving banking institution.

30.7 Internet loan redraw

If you have a loan account that has a redraw facility, you can access this facility through Internet banking. You must have sufficient funds available to redraw and only redraw the portion of available funds at any one time (also leaving sufficient funds to cover any loan repayments to be made). You should fulfil all other requirements relating to redraw as specified in your loan contract.

30.8 eStatements

All registered Internet banking users have access to their account statements in PDF form through the Internet banking system. As such, you can choose to no longer receive hardcopy statements through the post. You can manage these preferences yourself through the Internet banking system. If you select the eStatement option you will need to choose a method of notification for when an eStatement is available to view. You can choose to receive an email and/or a secure message through the Internet banking system.

By selecting the eStatement option, you have agreed to receive your statements electronically and hardcopy statements will no longer be posted to you, unless:

- the email address registered to receive the notification advising you an eStatement is available is incorrect and bounces back and attempts to contact you to update your email address have failed
- we are unable to generate an eStatement for whatever reason, or
- you close your membership (in which case your final statement will be in hardcopy form and posted to you).

You can change your statement delivery options at any time through the Internet banking system.

30.9 Alerts

An alerts service is available through the Internet banking system, enabling you to be alerted when certain transactions or other activities occur on your account(s). These alerts can be in the form of an email, SMS to a mobile device or secure message through Internet banking.

You can manage alert service preferences yourself through the Internet banking system. The types of alerts available will be listed within the Internet banking system.

30.10 SMS Banking

SMS Banking enables you to gain easy access to account information, simply by texting queries to a dedicated mobile number. This requested account information will then be sent back to the mobile device from which the query was sent.

31. BPAY AND BPAY VIEW CONDITIONS OF USE

These terms and conditions govern your access to BPAY. It is therefore important that you read these terms and conditions carefully before you use BPAY.

If you access BPAY then you will be taken to have read, understood and accepted these terms and conditions. Upon such use, these terms and conditions apply to every BPAY Payment on your Account and you will be legally bound by them.

31.1.1 Definitions

Term	Description
Access Method	A method authorised by us for your use and accepted by us as authority to make a BPAY Payment and to access your Account and includes, but is not limited to, any combination of a card, an Account number, card number, expiry date, PIN and password and Access Code, but does not include a method which requires your manual signature.
Account/s	Any account which we agree you may access for the purpose of effecting BPAY Payments.
Banking Business Day	Any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.
Biller	An organisation who tells you that you can make bill payments to them through BPAY.
BPAY	The electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to make bill payments to Billers who participate in BPAY, either via phone or Internet access or any other Access Method as approved by us from time-to-time. This includes BPAY View, a scheme through which you can receive or access bills or statements electronically from participating Billers.
BPAY Payment	A payment transacted using BPAY.
BPAY Pty Ltd	BPAY Pty Limited ABN 69 079 137 518, PO Box 1083 NORTH SYDNEY NSW 2059, phone (02) 9922 3511.
Cuscal	Cuscal Limited.
Cut Off Time	The time, as we advise you from time-to-time, by which your payment instructions must be received by us in order for these instructions to be processed that day by BPAY.
SERVICE ONE, 'we', 'us' and 'our'	Service One Mutual Limited ACN 095 848 598 (SERVICE ONE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of SERVICE ONE Alliance Bank branded products and services.
'You' and 'your'	You, the account holder(s) in respect of the Account from which you instruct us to make BPAY payments.

31.1.2 Security breaches

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

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

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

If you believe an unauthorised BPAY Payment has been made and your Access Method uses a secret code such as a PIN or password, you should change that code. If the security of an Access Method such as a card has been compromised, you should contact us to cancel the card immediately.

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

31.1.3 Using BPAY

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

BPAY can be used to pay bills bearing the BPAY logo. We will advise you if and when other transactions can be made using BPAY.

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

When you tell us to make a BPAY Payment, you must tell us:

- the Biller's code number (found on your bill)
- your Customer Reference Number (e.g. your account number with the Biller)
- the amount to be paid, and
- the Account from which the amount is to be paid.

You acknowledge that we are not required to effect a BPAY Payment if you do not give us all the information specified above or if any of the information you give us is inaccurate.

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

If you instruct us to make any BPAY Payment, but close the Account to be debited before the BPAY Payment is processed, you will remain liable for any dishonour fees incurred in respect of that BPAY Payment.

You acknowledge that third party organisations (such as Billers or other financial institutions) may impose additional restrictions on your access to and use of BPAY.

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

31.1.4 Processing of BPAY Payments

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

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

You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay) when making a BPAY Payment or if you did not authorise a BPAY Payment that has been made from your Account. In this instance, 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.

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

- on the date you direct us to make it, if we receive your direction by the Cut Off Time on a Banking Business Day, and
- otherwise, on the next Banking Business Day after you direct us to make it. The BPAY Payment may take longer to be credited to a Biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY does not process a BPAY Payment as soon as they receive its details.

Notwithstanding this, a delay may occur processing a BPAY Payment if:

- there is a public or bank holiday on the day after you instruct us to make the BPAY Payment

- 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
- a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

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

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

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

- the amount you paid was greater than the amount you needed to pay, you must contact the Biller to obtain a refund of the excess, or
- the amount you paid was less than the amount you needed to pay, you can make another BPAY Payment for the difference between the amount you actually paid and the amount you needed to pay.

31.1.5 Future-dated payments

You may arrange BPAY Payments up to 60 days in advance of the time for payment. This is an optional facility depending on whether it is offered by us. If you use this option you should be aware that:

- You are responsible for maintaining, in the Account to be drawn on, sufficient cleared funds to cover all future-dated BPAY Payments (and any other drawings) on the day(s) you have nominated for payment or, if the Account is a credit facility (depending on whether we will permit a credit facility to be used for that purpose), there must be sufficient available credit for that purpose.
- 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.
- You are responsible for checking your Account transaction details or Account statement to ensure the future-dated payment is made correctly.
- You should contact us if there are any problems with your future-dated payment.
- You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY Payment on or after that date.

31.1.6 BPAY transaction limits

We may limit the amount of BPAY Payments you may make on any one day.

If at any time BPAY will allow transactions other than bill payments to be processed through BPAY, we will advise you accordingly however, we may limit the amount you may transact on any one day via BPAY on the other transactions.

We will advise you of all such transaction limits.

31.1.7 Refusing BPAY payment directions

You acknowledge and agree that:

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

31.1.8 Your liability for BPAY Payments

Your liability for BPAY Payments will be determined according to the ePayments Code.

31.1.9 Malfunction

You will not be responsible for any loss you suffer because BPAY accepted your instructions but failed to complete a BPAY Payment.

In the event that there is a breakdown or interruption to any BPAY system and you should have been aware that the BPAY system was unavailable for us or malfunctioning, we will only be responsible for correcting errors in your Account and refunding any fees or charges imposed on you as a result.

31.1.10 Resolving errors on account statements

All BPAY Payments and applicable fees will be recorded on the account statements to which they are debited.

You should check all entries on your Account statements carefully.

If you believe a BPAY Payment entered on your statement is wrong or was not authorised by you, contact us immediately and give us the following details:

- your name, Account number and number (if any)
- the date and amount of the BPAY Payment in question
- the date of the Account statement in which the payment in question first appeared, and
- a brief and clear explanation of why you believe the payment is unauthorised or an error.

31.1.11 Transaction recording

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

31.1.12 Transaction and other fees

We will advise you whether we charge any fees, and the amount of such fees (including any dishonour fee), for:

- issuing your Access Method or any additional or replacement Access Method
- using your Access Method
- any BPAY Payment, or
- giving you access to BPAY, or
- any other service provided in relation to BPAY.

We will advise you whether we will debit to you any government charges, duties or taxes arising out of a BPAY Payment.

We may charge you with dishonour fees for any future-dated BPAY Payments that have failed due to insufficient funds in the relevant Account.

31.1.13 Changes to terms and conditions

We are not obliged to give you advance notice if a variation involving an interest rate, fee or charge will result in a reduction in your obligations.

If you do not wish your daily limit on transacted amounts via BPAY to be increased you must notify us before the effective date of change. Otherwise, once you access the increased transaction limit, you will be deemed to have consented to the increase.

BPAY is owned and operated by third parties. If the rules and regulations of BPAY require that these terms and conditions be changed, in any way at any time, (including without prior or full notice to you) then we will have the right to change these terms and conditions accordingly to the extent allowed by law.

31.1.14 Cancellation of BPAY access

We may immediately cancel or suspend your access to BPAY including your use of BPAY View at any time for security reasons or if you breach these terms and conditions or the terms and conditions of your Account.

We may suspend or cancel your access to BPAY including your use of BPAY View for any reason.

Cancellation of suspension will be done by removing your access to Internet/mobile and phone banking as the BPAY functionality is facilitated through these systems.

If, despite the cancellation of your access to BPAY, you carry out a BPAY Payment using the Access Method, you will remain liable for that BPAY Payment.

Your access to BPAY will be terminated when:

- we notify you that your Access Method or the Account with us has been cancelled
- you close the last of your Accounts with us, or
- you alter the authorities governing the use of your Account or Accounts with BPAY access (unless we agree otherwise).

31.1.15 Privacy

We collect personal information about you for the purposes of providing our products and services to you and for processing your BPAY Payments.

We may disclose your personal and transactional information to other participants in BPAY in order to execute your instructions, including:

- Billers nominated by you
- BPAY Pty Ltd and any agent appointed to it from time-to-time, and
- Cuscal.

If your personal information is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your BPAY Payment.

31.1.16 Miscellaneous

These terms and conditions govern your BPAY access to any of your Accounts with us. Each transaction on an Account is also governed by the terms and conditions to which that Account is subject. These terms and conditions should be read in conjunction with the terms and conditions applicable to your Account and Access Method. To the extent of any inconsistency between these BPAY terms and conditions and the terms applicable to any of your Accounts or Access Methods, these BPAY terms and conditions will prevail.

31.2 BPAY View

You will need to register within Internet banking to use BPAY View.

If you register with BPAY View, you:

- agree to us, and the entity operating the BPAY Scheme (BPAY Pty Ltd), through its agent, disclosing to Billers nominated by you, to the Biller's financial institution and if necessary to BPAY Pty Ltd and any agent appointed by it from time-to-time:
 - such as your personal information (for example your name, email address and the fact that you hold accounts with us) as is necessary to enable Billers to verify that you have registered to receive bills and statements electronically using BPAY View (or telling them if you cease to do so)
 - such as your transactional information as is necessary to process your BPAY Payments and you or any user's use of BPAY View, and
 - collecting data about whether you access your emails, Internet banking and any link to a bill or statement.

You agree to receive bills and statements electronically and agree that receipt by you of bills and statements electronically in accordance with these terms and conditions satisfies the legal obligations (if any) of a Biller to give you bills and statements.

You may receive from the applicable Biller paper bills and statements instead of electronic bill and statements:

- at your request to a Biller (a fee may be charged by the applicable Biller for applying the paper bill or statement to you if you ask for this in addition to an electronic form)
- if you deregister or the Biller deregisters from the BPAY View scheme
- if we receive notification that your inbox is full, or that you cannot receive any email notification of a bill or statement
- if our email to you is returned to us undelivered, for example, if your email address is incorrect or cannot be found
- if we are aware that you are unable to access your email or Internet banking or a link to a bill or statement for any reason
- if any function necessary to facilitate BPAY View malfunctions or is not available for any reason for longer than the period specified by the applicable Biller, and
- unless we are also the applicable Biller, we accept no liability to provide you with a paper bill or statement in any of the above circumstances, but we will use reasonable endeavours to advise the applicable Biller of the circumstances unless they are already known to it.

You agree that when using BPAY View:

- If you receive an email notifying you that you have a bill or statement, then that bill or statement is deemed to have been received by you:
 - when we send the email notification to your server, whether or not you choose to access your email, and
 - at the email address nominated by you.
- If you receive notification on Internet banking without an email then that bill or statement is received by you:
 - when a notification is posted on Internet banking, whether or not you choose to access Internet banking, and
 - via Internet banking.

Bills and statements delivered to you, unless deleted by you, remain accessible through Internet banking for the period determined by the Biller up to a maximum of 12 months, after which they are deleted, whether paid or not, but subject to there being a maximum of 3 bills stored per Biller registered to you (if 3 bills are stored and a new bill or statement is

delivered to you the oldest bill (according to the time of delivery) will be deleted by us) and you must contact the Biller direct if you have any queries in relation to bills or statements.

You must:

- check your emails or Internet banking at least weekly
- tell us if your contact details (including email address) change
- tell us if you or any user are unable to access your email or Internet banking or a link to a bill or statement for any reason, and
- ensure your mailbox can receive email notifications (e.g. it has sufficient storage space available).

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

- not delivered to you on time or at all (other than because you failed to view an available bill)
- delivered to the wrong person
- delivered with incorrect details, or
- delivered to you after you have unsuccessfully attempted to deregister from using BPAY View, as soon as you become aware of the error you must contact the applicable Biller to advise of the error and if applicable obtain a correct paper bill or statement. You are also responsible for any charges or interest which are payable to the Biller due to any late payment as a consequence of such error.

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

We reserve the right at any time and for any reason to:

- suspend or cancel use of BPAY View entirely or in relation to a particular Biller, and
- suspend or cancel your registration to use BPAY View, without notice to you although where possible we will use reasonable endeavours to notify you of such suspension or cancellation.

Any amendment to these terms and conditions will be advised by a notice in our Internet banking facility and/or a notice on the SERVICE ONE Alliance Bank website.

32. EFT TRANSACTIONS – LIABILITY, ERRORS AND DISPUTES

You are responsible for the consequences, including any resulting loss or expense, if:

- you or a signatory, cardholder use or transact on your account
- you or a signatory, cardholder breach terms and conditions as specified in this booklet
- you or a signatory, cardholder act negligently or fraudulently
- you or a signatory, cardholder initiate a transaction that is dishonoured, returned or cannot be processed
- you or a signatory, cardholder breach any law or legal obligation, or
- we exercise our rights under these terms and conditions or under any law or legal principle.

If we suffer any loss or expense as a result of these, you agree to reimburse that loss or expense.

If you believe an electronic payment has been transacted on your account(s) incorrectly or without your authorisation, you must notify us immediately. To investigate further, we will require specific information from you and this information will be stipulated on the form/s we will get you to complete. We cannot investigate transactions on your account(s) without the provision of the required information.

If others are authorised to operate on account(s) in question or there are others who can transact on cards in question, you should check with these third parties to ensure they did not conduct any unauthorised transactions.

32.1 Mistaken payments (Internet/mobile)

If you report to us that you processed a payment through Internet/mobile banking by mistake, the following will apply:

- If you report the mistake within 10 business days of making the payment and there are sufficient funds available in the account of the unintended recipient, and both we and the other banking institution the payment was made to are satisfied the payment was made by mistake, then the other banking institution will return the funds to us within 5 to 10 business days of receiving a request. We will then return the funds to you as soon as practicable.
- If you report the mistake between 10 business days and 7 months of making the payment, and there are sufficient funds available in the account of the unintended recipient and we are satisfied the payment was made by mistake, the other banking institution must complete an investigation within 10 business days of receiving a request. If, after the investigation, the other banking institution is satisfied the payment was made by mistake, it

must prevent the unintended recipient from withdrawing the funds mistakenly paid for 10 further business days. The other banking institution must then notify the unintended recipient that it will withdraw the funds in the amount of the mistaken payment if the unintended recipient does not establish that they are entitled to the funds within 10 business days. If the unintended recipient does not establish that they are entitled to the funds within 10 business days, the other banking institution will return the funds to us within 2 business days. We will then return the funds to you as soon as practicable.

- If you report the mistake after 7 months of making the payment, and there are sufficient funds available in the account of the unintended recipient, and both we and the other banking institution are satisfied the payment was made by mistake, the other banking institution must seek the consent of the unintended recipient to return the funds mistakenly paid. If the unintended recipient consents to the return of the funds, the other banking institution will return the funds to us. We will then return the funds to you as soon as practicable.
- If you report the mistake and we are satisfied the payment was made by mistake but the other banking institution is not satisfied the payment was made by mistake but there are sufficient funds available in the account of the unintended recipient, the other banking institution may seek the consent of the unintended recipient to return the funds mistakenly paid. If the unintended recipient consents to the return of the funds, the other banking institution will return the funds to us. We will then return the funds to you as soon as practicable.
- If you report the mistake and both we and the other banking institution are satisfied the payment was made by mistake but there are not sufficient funds available in the account of the unintended recipient to the full value of the mistaken payment, the other banking institution must make reasonable attempts to retrieve the funds mistakenly paid to the unintended recipient to return to you (for instance, by facilitating repayment of the funds by the unintended recipient by instalments).
- If you report the mistake and we are not satisfied the payment was made by mistake, we will not take any further action and you will be liable for the loss as a result of this payment.
- We will inform you of the outcome of a reported mistaken payment in writing within 30 business days of the report being made.

Liability for unauthorised electronic payment transactions

32.2 *When you are not liable for a loss*

32.2.1 You are not liable for loss arising from an authorised 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 authorised 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.

32.2.2 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.

32.2.3 You are not liable for loss arising from an unauthorised transaction where it is clear that a user has not contributed to the loss.

32.2.4 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.

32.3 *When you may be liable for a loss*

32.3.1 If Section 32.2 does not apply, you may only be made liable for losses arising from an unauthorised transaction in the circumstances specified in this Section.

32.3.2 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 30.4:

- 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 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 or identifier and/or pass code used to perform the transaction.

32.3.3 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 30.4 for one or more of the required pass codes, but not all of the required pass codes

you are liable under clause 32.3.2 only if we also prove on the balance of probability that the breach of the pass code security requirements under Section 30.4 was more than 50% responsible for the losses, when assessed together with all the contributing causes.

32.3.4 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.

32.3.5 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 of 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 32.3.5 if you were the user who contributed to the loss, or if a different user contributed to the loss.

32.3.6 Where a pass code was required to perform an unauthorised transaction, and clauses 32.3.2 to 32.3.5 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 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 the relevant daily transaction or periodic transaction limit.

32.3.7 In deciding whether on the balance of probabilities we have proved that a user has contributed to losses under clauses 32.3.2 and 32.3.5:

- 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 30.4
- 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.

32.3.8 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 32.3 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, chargeback 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.

32.4 Dealing with electronic payment disputes

If we are unable to settle your concern immediately and to your satisfaction, we will advise you in writing of the procedures for further investigation and resolution of the complaint and may request further relevant details from you (unless the complaint is settled to your complete satisfaction within 5 business days of which no written advice will be issued and the following procedures do not apply).

Within 21 days of receipt from you of the details of your complaint, we will:

- complete our investigation and advise you in writing of the results of our investigation, or
- advise you in writing that we require further time to complete our investigation.

We will complete our investigation within 45 days of receiving your complaint unless there are exceptional circumstances. In such circumstances we will let you know of the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.

When we complete our investigation, we will write to you and advise you of the outcome of our investigation and the reasons for that outcome in accordance with the ePayments Code requirements.

If you are not satisfied with our decision, you may request the decision be reviewed by our Internal Dispute Review Panel or escalate the matter to the Financial Ombudsman Service. Details of SERVICE ONE Alliance Bank's internal and external complaint handling can be found in the FSG.



CONTACT US

PHONE

1300 361 761

FAX

(02) 6215 7171

EMAIL

members@serviceone.com.au

WEBSITE

serviceone.com.au

VISIT US

BRANCHES

Branches located throughout the ACT and surrounding NSW. Visit serviceone.com.au/locate or phone 1300 361 761 for details.

OAAF1.5-0715

Operation of Accounts and Access Facilities is current as at 1 March 2015.

Service One Mutual Limited ACN 095 848 598 (SERVICE ONE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of SERVICE ONE Alliance Bank branded products and services. SERVICE ONE also has arrangements with other third parties as detailed in the Financial Services Guide.

SERVICE ONE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank.

SERVICE ONE Alliance Bank is a trade mark of Bendigo Bank.