



Account Access Methods Terms & Conditions

Version May 2026

1. About the account access methods

1.1 How you can access your loan funds

(a) We may offer you access to your account by use of the following *access methods*:

- (i) internet;
- (ii) telephone; or
- (iii) BPAY®.

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- (b) Some or all of these *access methods* may not be available. You can contact us to check their availability.
- (c) We will provide you with *access codes*, including a client number, personal identification number (**PIN**), a password and/or a combination of all these, to access the *access methods*. You must protect the security of your *access codes*.
- (d) If we suspect that the security of any of your *access codes* has been breached, you will be required to change the *access code*. We may cancel or suspend any *access code* at any time without notice if we reasonably believe its use may result in loss to you or to us.
- (e) The *access methods* may be subject to certain fees or restrictions such as daily transaction limits. You will need to check your account details via your online portal to verify what restrictions apply to you. The daily transaction limit applies to the account and not per borrower (if there is more than one borrower).
- (f) All fees and charges relating to the *access methods* are contained in your loan agreement. Merchants and other institutions that you correspond with using the *access methods* may charge additional fees and may impose additional obligations or restrictions.

1.2 ePayments Code

- (a) The ePayments Code governs certain electronic payments to or from your account. The ePayments Code does not apply to transactions made on business accounts or biller accounts (a biller account is an internal account maintained by a business for the purpose of recording amounts owing and paid for goods or services provided by the business).
- (b) We will use reasonable endeavours to comply with the ePayments Code when our dealings with you fall under that code.



1.3 Key contacts

- (a) Please contact us if you need to report that the security of any *access method* or *access code* has been breached (for example, if there has been unauthorised access to your account over the internet).
- (b) You should contact your Mortgage Manager in respect of any problems or questions relating to the *access methods*. We will advise you of the Mortgage Manager's contact details when you request the *access methods* to be provided to you.

1.4 Who provides the *access methods*

- (a) The *access methods* are provided by third party suppliers, and we accept no liability whatsoever in relation to them accordingly.
- (b) Where our liability cannot be excluded, our liability is limited to:
 - (i) the re-supply of the information or services to you (including the correction of any errors in your account); or
 - (ii) the payment of the cost of having the information or services re-supplied to you.

1.5 Who can use the *access methods*

IMPORTANT: If you have entered into your loan as a joint borrower, any borrower can bind each other borrower. Any of you will be able to access the account. All borrowers will be obliged to repay any and all amounts owing, even if a borrower did not benefit equally from the funds. You should maintain significant security in relation to the *access methods*.

- (a) We are entitled to give access to your accounts to any person supplying the relevant *access code* and process transactions authorised by that person. We can debit your account and you are liable for all transactions conducted by persons to whom you have given your *access codes*.
- (b) We can block access to your accounts using the *access methods* if instructed by you or any one of you (if there is more than one of you).
- (c) If you authorise anyone to use the *access methods*, you will be liable for any use of the services by that person, including transactions on any account, even if that transaction is not authorised by you.

IMPORTANT: Some companies provide account aggregation services that allow you to view account information from different institutions on the one webpage. To use an account aggregation service, you are usually required to give the service provider your account details and your *access codes*. We do not endorse, promote or authorise the use of account aggregation services in connection with your account(s). Remember that if you disclose any *access code* to another person, you will be liable for any transactions on your account(s) made by that person using that *access code*.

1.6 Your instructions

- (a) When you use the *access methods*, your instructions may be carried out if they:



- (i) are permitted by these terms and conditions; and
 - (ii) comply with the directions on how to use the *access methods*.
- (b) We may postpone processing a transaction if we need further information from you or an authorised third party.
- (c) When you or anyone authorised by you gives us instructions for a transaction through any of the *access methods*, we may not be able to stop the transaction authorised by those instructions. You are responsible for ensuring that the instructions are correct.
- (d) We may decline to accept your instructions for a transaction through any of the *access methods* if:
 - (i) we have any reason to doubt the authenticity or validity of the authorisation or your legal capacity to give the instructions; or
 - (ii) we suspect that the transaction is in breach of law or that your account has been used illegally.
- (e) 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 our action.

1.7 Notifications on your mobile device

- (a) We may send notifications about your account to your registered mobile device. Anyone who has access to your mobile device (including if you lend your mobile device to someone else or your mobile device is lost or stolen) will be able to see your notifications.
- (b) In some instances, notifications may not reach your mobile device due to the requirements or limitations of your device (such as communications network or system outages, or other factors beyond our control).
- (c) We may suspend or terminate our notifications service for any reason without notice to you.

2. Security of access codes

2.1 Security requirements

- (a) You must keep all *access codes* secure. In particular, you must:
 - (i) not give your *access code* to anyone else or allow anyone else to use it;
 - (ii) memorise your *access codes*, and destroy any correspondence notifying you of an *access code*;
 - (iii) not keep a record of your *access codes* with or near your computer or mobile device;
 - (iv) keep any record of your *access codes* separate and apart from each other so that they are not liable to loss or theft simultaneously;
 - (v) for any *access code*, not use numbers that represent your date of birth or any other number which can be readily identified (such as the numbers corresponding to your name or your phone number);



- (vi) keep your *access codes* confidential, and not disclose them to any person (including friends and family), except to us in the course of using online portal;
- (vii) prevent your *access codes* from being recorded or copied when accessing the *access methods*; and
- (viii) not act with extreme carelessness in failing to protect the security of your *access codes*.

2.2 If you suspect an unauthorised transaction or breach of your *access codes*

- (a) If you suspect that the security of any *access code* has been breached, that your mobile device has been lost, stolen or misused, or that an unauthorised transaction has occurred, you must:
 - (i) notify us immediately at the contact details displayed on our website;
 - (ii) change the *access code* (unless it is your client number); and
 - (iii) if your mobile device has been lost, stolen or misused, ensure that the mobile device is de-authorised for online portal and inform us that SMS codes should no longer be sent to the mobile phone number.
- (b) We will accept a report of an unauthorised transaction if we receive the report within 6 years from the day that you first became aware, or should reasonably have become aware, of the unauthorised transaction.
- (c) If you report an unauthorised transaction, we will make reasonable efforts to obtain from you certain information to enable us to investigate the transaction.

3. Liability

IMPORTANT: Clauses 3.1, 3.2 and 3.3 do not apply to a business account. A business account is an account which is primarily used by a business and is established for business purposes. If you hold a business account, you will be liable for all transactions on your business account, whether authorised by you or not.

3.1 When you are not liable for loss

- (a) If transactions not authorised by you are processed against your account, you are not liable for losses:
 - (i) if it is clear that you have not contributed to the loss;
 - (ii) that are caused by the same transaction being incorrectly debited more than once to the same account;
 - (iii) if the unauthorised transaction took place before you received any relevant *access codes*;
 - (iv) that are caused by the fraudulent or negligent conduct of our employees or agents or any company involved in our networking arrangement or of merchants linked to the electronic funds transfer system, or their employees or agents;



- (v) which relate to an *access code* which is forged, faulty, expired or cancelled; or
 - (vi) that occur after you inform us that your *access code* has been lost or stolen or the security of the *access code* has been breached.
- (b) In the above situations, we will credit the amount of the unauthorised transaction to your account.

3.2 When you may be liable for loss

- (a) If you have contributed to the loss resulting from unauthorised transactions by:
- (i) acting fraudulently;
 - (ii) breaching the security requirements of your *access codes* set out in clause 2.1, such as by:
 - (A) disclosing any *access code* to any person (including family, friends or our staff) or any organisation (including account aggregation services);
 - (B) failing to keep any record of any *access code* separate and apart from any other *access codes* or *access method* so that they are not liable to loss or theft simultaneously;
 - (C) requesting an *access code* which represents your date of birth or any other number sequence which can be associated with you (such as the last digits of your phone number); or
 - (D) otherwise acting with extreme carelessness in failing to protect the security of any *access code*,

you are liable for the actual loss suffered before you notify us of the misuse, loss, theft or the breach of the security of the *access code*.

- (b) You will not be liable for any portion of the losses incurred:
- (i) on any one day that exceed the daily transaction limit;
 - (ii) in a period that exceeds any other periodic transaction limit applicable to the relevant period;
 - (iii) that exceeds the credit limit (if any) applying to your account during the period; or
 - (iv) on any account that you and us agreed could not be accessed by way of the *access methods*.
- (c) If more than one *access code* is required to perform a transaction and we can prove that you breached the *access code* security requirements for one or more of the *access codes* (but not all the *access codes*), you are liable as above if we can prove that the breach of the *access code* security requirements was more than 50% liable for the losses (when assessed together with all the contributing causes).
- (d) If we can prove on the balance of probability that you have contributed to the loss resulting from an unauthorised transaction by unreasonably delaying notification to us of the misuse, loss or theft of any device forming part of the *access method* or that the



security of any *access code* has been breached, you are liable for the actual losses that occur between when you became aware, or should have reasonably become aware of the relevant event, and when we were actually notified of the relevant event, but you are not liable for any portion of the losses incurred:

- (i) on any one day that exceeds the daily transaction limit;
 - (ii) in a period that exceeds any other periodic transaction limit applicable to the relevant period;
 - (iii) that exceeds the credit limit (if any) applying to your account during the period; or
 - (iv) on any account that you and us agreed could not be accessed by way of the *access methods*.
- (e) If an *access code* was required to perform an unauthorised transaction and we cannot prove on the balance of probability that you contributed to the loss resulting from the unauthorised transaction, or it is not clear that you did not contribute to the loss resulting from unauthorised use, your liability will be limited to the lesser of:
 - (i) \$150;
 - (ii) the credit limit (if any) of the account from which value was transferred in the unauthorised transaction; or
 - (iii) the actual loss suffered at the time we are notified that the security of your *access code* was breached or your device has been lost, stolen or used without your permission (limited by the applicable daily or period transaction limits over the relevant timeframe).
- (f) You are liable for:
 - (i) losses relating to leaving your card in an ATM if the ATM incorporated reasonable safety measures to mitigate the risk of a card being left, and
 - (ii) the full amount of any cheque that we have honoured before you have told us about a security breach.

3.3 Liability caused by equipment malfunctions

- (a) You are not responsible for any loss caused by the failure of a system or equipment provided by anybody to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with your instructions.
- (b) If you incur loss as a result of a shared electronic network being unavailable or malfunctioning, and you should reasonably have been aware of the unavailability or malfunction, our liability is limited to:
 - (i) correcting any errors; and
 - (ii) refunding any fees or charges imposed on you.
- (c) We're not responsible for:
 - (i) errors, inaccuracies, interruptions, viruses or defects due to any system or equipment failing to complete a transaction;



- (ii) delays resulting from any network, system or equipment failing to support online portal; or
- (iii) any online portal or telephone access service or equipment failing to complete your transaction instructions.
- (d) If we are responsible, our liability is limited to the cost of re-supplying the service.

4. BPAY

4.1 About the BPAY scheme

- (a) We are a member of the BPAY scheme. We will tell you if we are no longer a member of the BPAY scheme.
- (b) For the purposes of the BPAY scheme, we may also be a biller and you may nominate us as a biller for the purposes of your use of BPAY View®. You may be able to make a transfer from an account with another financial institution which is a member of the BPAY scheme to an account you have with us.

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4.2 BPAY payments

- (a) You can use BPAY to pay any of your bills displaying the BPAY logo. You do not need to register for BPAY in order to make a BPAY payment.
- (b) When we make a BPAY payment on your behalf, we are not acting as your agent or the agent of the biller to whom that payment is directed.
- (c) If a BPAY payment is made after 6:00pm Sydney time or on a non-business day, the payments may be processed the following business day subject to the biller's financial institution and processing times. Specific limits may apply to BPAY payments and your BPAY daily limit is separate from your daily transaction limits.

4.3 Liability for BPAY payments

- (a) If a BPAY payment is unauthorised or is made from your account otherwise than in accordance with your instructions, we will credit your account for the amount of the payment. You should tell us promptly if you become aware that a BPAY payment that you did not authorise has been made from your account.
- (b) If you believe that you have made a mistaken BPAY payment, you must contact us as soon as possible so that we can locate the transaction and take action.
- (c) If the ePayments Code applies to an unauthorised BPAY transaction, liability for that transaction will be determined in accordance with the provisions of the ePayments Code.
- (d) Other than as set out in this clause (and subject to the ePayments Code), we will not be liable for any loss or damage you suffer as a result of using the BPAY scheme.
- (e) No refunds will be provided through the BPAY scheme where you have a dispute with the biller about any goods or services you may have agreed to acquire from the biller. Any dispute must be resolved with the biller. Even where your BPAY payment has been made using a credit card, no chargeback rights will be available under the BPAY scheme rules.



- (f) If a BPAY payment is fraudulently made by someone involved in the BPAY scheme, that person should refund you the payment.
- (g) If that person doesn't refund the payment, you have to bear the loss unless some other person in the BPAY scheme:
 - (i) knew of the fraud; or
 - (ii) would have detected it with reasonable diligence,in which case that person must refund you the payment.
- (h) We are not liable for any indirect loss or damage you may suffer as a result of using the BPAY scheme unless we:
 - (i) acted negligently; or
 - (ii) breached any condition or warranty in regard to the supply of goods and services, which cannot be excluded or limited under law.
- (i) You indemnify us against any loss or damage we may suffer due to any action of any kind brought against us because you:
 - (i) did not observe any of your obligations; or
 - (ii) acted negligently or fraudulently in regard to this account.

4.4 Suspension of BPAY access

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

- (a) if you have breached the terms and conditions of the *access methods*;
- (b) for security reasons;
- (c) if we reasonably suspect that you or someone acting on your behalf is engaging in fraudulent conduct; or
- (d) we consider it reasonably necessary to prevent loss to you or us.

5. Mistaken internet payments

IMPORTANT: A payment authorised by you and made from your account as a result of a scam is not a mistaken internet payment. This clause does not apply to any payments made by you as a result of a scam.

If you make a payment from your account as a result of a scam, please contact us immediately during normal business hours on 1300 992 700. If you make a payment using your Visa debit card as a result of a scam, you can report this outside of normal business hours on 1300 992 700 in Australia or +61 2 8222 2569 from Overseas.

5.1 About this clause

This clause 5 does not apply to:



- (a) BPAY payments. See clause 4.3 for what to do if you believe a BPAY payment has been affected by a mistake; and
- (b) pay anyone payments on a business account.

5.2 Reporting a mistaken internet payment

You should report any mistaken internet payment to us as soon as you become aware of one.

5.3 How we deal with mistaken internet payments

- (a) A mistaken internet payment is a payment by an accountholder through a pay anyone banking facility where funds are paid into the account of an unintended recipient because the accountholder enters or selects a BSB number and/or identifier that does not belong to the named and/or intended recipient as a result of either the accountholder's error, or the accountholder being advised of the wrong BSB number and/or identifier. A mistaken internet payment occurs as a result of a typographical error when inputting an identifier or selecting the incorrect identifier from a list. A mistaken internet payment does not occur where an accountholder authorises a payment of funds to the recipient even if as a result of a scam.
- (b) Mistaken internet payments will be dealt with by us in accordance with the ePayments Code where that code applies to the payment.
- (c) We may be the sending institution (i.e. the financial institution whose borrower made the payment) or the receiving institution (i.e. the financial institution whose borrower received the payment). We will be the sending institution where the payment is made from your account you have with us. We will be the receiving institution where the payment is made to your account you have with us.
- (d) Where a financial institution other than us is the receiving institution or sending financial institution, we cannot guarantee that that financial institution will follow the processes in the ePayments Code. A financial institution is unlikely to follow these processes if it is not a subscriber to the ePayments Code. We are not liable for any loss suffered if another financial institution is not a subscriber to the ePayments Code and does not follow the processes set out in the ePayments Code.
- (e) If you are the unintended recipient of a mistaken internet payment, and you are receiving Services Australia income support payments or Department of Veterans' Affairs payments, we will recover the funds from you in accordance with the *Code of Operation: Recovery of debts from customer nominated bank accounts in receipt of Services Australia income support payments or Department of Veterans' Affairs payments*.

5.4 Investigating mistaken internet payments

- (a) If you or another financial institution advises us that you are, or we think you may be, the sender or recipient of a mistaken internet payment, you must give us, as soon as reasonably practicable and within the timeframe we request, any information we reasonably require to enable us to determine whether the payment was a mistaken internet payment.
- (b) If you report that a mistaken internet payment has been made from your account, we will investigate whether a mistaken internet payment has occurred.
- (c) If we are not satisfied that a mistaken internet payment has occurred, we are not required to take any further action. However, we may choose to contact the



unintended recipient and explain that a person has claimed that a transaction was mistaken.

- (d) If we are satisfied that a mistaken internet payment has occurred:
 - (i) we will, as soon as reasonably possible and by no later than 5 business days from the time of your report of a mistaken internet payment, send the receiving institution a request for the return of the funds; and
 - (ii) the receiving institution must, within 5 business days of receiving our request, acknowledge our request and advise us whether there are sufficient funds in the account of the unintended recipient to cover the mistaken internet payment.
- (e) We can prevent you from withdrawing funds that are the subject of a mistaken internet payment where we are required to do so to meet our obligations under the ePayments Code.
- (f) You must ensure that internet payment details are correct. You are solely responsible for providing correct payment details, including amount and payee details. We will return to you any funds recovered by us on your behalf from an unintended recipient in respect of a mistaken internet payment in accordance with the ePayments Code, but otherwise have no liability to you for any payment made in accordance with details provided by you, including mistaken internet payments.

5.5 Process where sufficient funds are available

- (a) If you report a mistaken internet payment from your account within 10 business days of making the payment, and we are satisfied that a mistaken internet payment has occurred and that there are sufficient funds available in the account of the unintended recipient to the value of the mistaken internet payment:
 - (i) if the receiving institution is satisfied that a mistaken internet payment has occurred, it must return the funds to us, within 5 business days of receiving our request, if practicable, or such longer period as is reasonably necessary, up to a maximum of 10 business days;
 - (ii) if the receiving institution is not satisfied that a mistaken internet payment has occurred, it may seek the consent of the unintended recipient to return the funds to you; and
 - (iii) we will return any funds we receive from the receiving institution to you as soon as practicable.
- (b) If you report a mistaken internet payment from your account between 10 business days and 7 months after making the payment, and we are satisfied that a mistaken internet payment has occurred and that there are sufficient funds available in the account of the unintended recipient to the value of the mistaken internet payment:
 - (i) the receiving institution must complete its investigation into the reported mistaken payment within 10 business days of receiving our request;
 - (ii) if the receiving institution is satisfied that a mistaken internet payment has occurred:
 - (A) the receiving institution must prevent the unintended recipient from withdrawing the funds for 10 further business days;



- (B) the receiving institution must notify the unintended recipient that it will withdraw the funds from their account if the unintended recipient does not establish that they are entitled to the funds within 10 business days commencing on the day the unintended recipient was prevented from withdrawing the funds; and
 - (C) if the unintended recipient does not within 10 business days establish that they are entitled to the funds, the receiving institution must return the funds to us within 2 business days after the expiry of the 10 business day period during which the unintended recipient is prevented from withdrawing the funds from their account;
 - (iii) if the receiving institution is not satisfied that a mistaken internet payment has occurred, it may seek the consent of the unintended recipient to return the funds to you; and
 - (iv) we will return any funds we receive from the receiving institution to you as soon as practicable.
- (c) If you report a mistaken internet payment from your account more than 7 months after making the payment, and we are satisfied that a mistaken internet payment has occurred and that there are sufficient funds available in the account of the unintended recipient to the value of the mistaken internet payment:
- (i) if the receiving institution is satisfied that a mistaken internet payment has occurred, it must seek the consent of the unintended recipient to return the funds to you;
 - (ii) if the receiving institution is not satisfied that a mistaken internet payment has occurred, it may seek the consent of the unintended recipient to return the funds to you; and
 - (iii) we will return any funds we receive from the receiving institution to you as soon as practicable.

5.6 Process where sufficient funds are not available

- (a) If we and the receiving institution are satisfied that there has been a mistaken internet payment from your account, but there are not sufficient funds available at that time in the account of the unintended recipient to the full value of the mistaken internet payment, the receiving institution must exercise discretion, based on an appropriate weighing of interests of both you and the unintended recipient and information reasonably available to it about the circumstances of the mistake and the unintended recipient, in deciding whether it should:
 - (i) pursue the return of funds to the total value of the mistaken internet payment;
 - (ii) pursue the return of funds representing only a partial amount of the total value of the mistaken internet payment; or
 - (iii) not pursue any return of funds (whether partial or total).
- (b) If the receiving institution determines that it is necessary to exercise its discretion to pursue the return of funds, the receiving institution must use reasonable endeavours to retrieve the funds from the unintended recipient for return to you (for example, by facilitating repayment of the funds by the unintended recipient by instalments).



- (c) If you receive a mistaken internet payment into your account, we will comply with the process for dealing with the mistaken internet payment which is applicable to receiving institutions.

5.7 Outcome of a reported mistaken internet payment

If you report a mistaken internet payment from your account, we will inform you of the outcome of the reported mistaken internet payment in writing within 30 business days of the day on which the report is made.

5.8 Mistaken internet payments received by you

If you receive a mistaken internet payment into your account (i.e. you are unintended recipient of a payment), we will comply with the process for dealing with the mistaken internet payment which is applicable to receiving institutions as outlined in clauses 5.4, 5.5 and 5.6.

5.9 Complaints about mistaken internet payments

- (a) You may make a complaint to us about how we have dealt with a reported mistaken internet payment from your account. If we receive such a complaint, we will deal with the complaint under our internal dispute resolution procedures, and we will not require you to make a complaint to the receiving institution.
- (b) If you are not satisfied with the outcome of a complaint made to us about how we have dealt with a reported mistaken internet payment from your account, you can make a complaint to the Australian Financial Complaints Authority. See clause 9.5(f) for more information about the Australian Financial Complaints Authority.

6. Online portal

6.1 About online portal

- (a) You may use online portal to obtain account information, to transfer money to third parties and between your accounts, and to access BPAY.
- (b) You must contact us to register for online portal. When you register for online portal, we will give you an access code.
- (c) It is your responsibility to take reasonable steps to protect the security of your electronic equipment that you use for online portal, including that it does not have any viruses or any form of program or mechanism capable of recording your access codes.

6.2 Receipts and records

- (a) When you transact using online portal, you will be provided with an electronic receipt which includes the following information about the transaction:
 - (i) the amount of the transaction;
 - (ii) the date of the transaction;
 - (iii) the transaction type;
 - (iv) the account/facilities being debited or credited;



- (v) information to enable us to identify you and the transaction (such as a reference code or number);
 - (vi) if practicable, the time of the transaction;
 - (vii) if practicable, the type and general location of equipment used to perform the transaction, or a number or symbol enabling the equipment to be identified;
 - (viii) if the transaction is a payment to a merchant for goods or services, the name of the merchant; and
 - (ix) if the transaction is a payment to a merchant for goods or services, a reference number, where the merchant also gives you an invoice that includes the merchant's name and the reference number.
- (b) We will not charge you for giving you a receipt for a transaction made using online portal.

6.3 Liability

- (a) Liability for any losses resulting from unauthorised transactions made through online portal will be determined by us in accordance with the ePayments Code where that code applies to the transaction.
- (b) Subject to any warranties implied by law that cannot be excluded, we are not liable for any loss or damage (including losses or damages for loss of profits, business interruption, negligence or willful conduct, loss of information, indirect, special, punitive or consequential losses or damages) arising out of:
- (i) the inability to use online portal where you were aware, or should have been aware, that online portal or any system or equipment necessary to operate online portal were unavailable for use;
 - (ii) reliance on information obtained through use of online portal; or
 - (iii) any errors, inaccuracies, omissions, interruptions, viruses or defects which arise from the use of online portal where you were aware, or should have been aware, that online portal or any system or equipment necessary to operate online portal was malfunctioning, other than the refund of any charges or fees imposed on you as a result of the system being unavailable or malfunctioning.
- (c) If an error, inaccuracy or omission occurs and you advise the Mortgage Manager in writing, we will endeavour to correct such error, inaccuracy or omission within three business days of notification. If we cannot correct the error, inaccuracy or omission within this period, we will contact you to tell you when we expect corrective action will be completed.
- (d) You will be liable for losses resulting from accessing online portal via a computer that you know contains software that has the ability to reveal to a third party, or to otherwise compromise, *access codes* and/or borrower information, including account information.
- (e) Your access to online portal may be automatically denied after unsuccessful attempts to enter the relevant *access codes*. If this happens, you must contact the Mortgage Manager to obtain access to online portal.



6.4 Recorded transactions

We can, at our discretion, make electronic copies (including recordings) of or monitor any transaction conducted via internet for the purpose of accuracy and security.

6.5 Suspension or termination of online portal

We may suspend or terminate your use of online portal without giving you notice if we consider it reasonably necessary to prevent loss to you or us, including for security reasons and if there is suspected fraud.

7. Telephone access

- (a) Telephone access may be used to obtain account balances, transfer funds to and from your accounts, and make BPAY payments from your accounts.
- (b) If you make a transaction by way of telephone access, we will take reasonable steps to offer you the following information at the time of the transaction:
 - (i) the receipt number;
 - (ii) the amount of the transaction;
 - (iii) the transaction type; and
 - (iv) the account/facilities being debited or credited.
- (c) We will not charge you for giving you this information.

8. Direct debits and credits

8.1 About direct debits and credits

Subject to our agreement, you can arrange for:

- (a) direct credit payments, which can be either inbound or outbound. For example, an inbound direct credit payment occurs when your salary or other regular payment is credited directly to your account, and an outbound direct credit occurs when you ask us to transfer funds to a third party on your behalf, or to another account with us held by you;
- (b) direct debit payments, which can be either inbound or outbound. For example, an inbound direct debit payment occurs when you ask us to take a payment from an account held by you with a third party, and an outbound direct debit occurs when you authorise a third party to take a payment from your account with us.

8.2 Direct credit payments

- (a) **Inbound:** You can arrange for an inbound direct credit by providing your full account details (including BSB) to the third party who will be crediting funds to your account with us. To setup, cancel or amend such a direct credit you will need to make arrangements directly with the third party.

If any amount is credited to your account and you have no entitlement to the payment, the transaction may be reversed.



We will credit your account in accordance with the account details supplied by the third party providing the credit. Inaccurate account details may result in funds being credited to the incorrect account, delays in crediting of payments or return of payments to the third party crediting the funds.

- (b) **Outbound:** You can arrange for an outbound direct credit by providing the Mortgage Manager with the full details of the account which is to be credited (including the BSB, account number and account name). We cannot verify account details for payments made to third party accounts so you must be careful when making payments to third parties accounts.

8.3 Direct debit payments

- (a) **Inbound:** You can arrange for a direct debit to be drawn from your account and paid to a third party by supplying us with written authorisation (which includes your BSB, account number and account name). An inbound direct debit can be set up via the interactive services.
- (b) **Outbound:** You can authorise a third party to debit your account with us by providing them with written authorisation including your BSB and account details.

8.4 Terms relating to all direct services

- (a) You must ensure that all the information you supply to us is correct. We do not check and are not responsible for checking that any information you supply is correct. You are liable for any credits or debits we carry out in accordance with your instructions.
- (b) You can arrange for credits or debits to be made on a recurring basis.
- (c) You must ensure that there are sufficient cleared funds available for us to process the credit or debit. If we attempt to process the credit or debit and there are insufficient available funds in your account then the credit or debit may be dishonoured and we will charge you a fee.
- (d) Where the date for a credit or debit date falls on a day which is not a business day you must ensure that your account has sufficient available funds for the credit or debit to be processed on the business day prior.
- (e) We can decide the order in which credits or debits will be processed.
- (f) We do not warrant that any credit or debit will be made on the day requested or any other period of time, however we will endeavour to complete the transaction as soon as practicable.
- (g) To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using this *access method* or any delay omission or failure in respect of any payment.

8.5 Altering or stopping a debiting or crediting service

- (a) We may terminate the credit and debit services at any time without notice, including where:
 - (i) it is not or will not be possible for us to access the systems we use to provide these services;



- (ii) there are insufficient available cleared funds in your account or the account is closed;
 - (iii) the account to which payment is to be made or taken from is closed;
 - (iv) we are advised by the recipient of the debit that the debit is no longer required.
- (b) In circumstances where the crediting or debiting has been arranged through a third party, the arrangement should be altered, cancelled or stopped by notifying the third party.

9. Other matters

9.1 Information on your account

If we are instructed to do so, we will credit amounts to your account as soon as practicable after we receive them. Those amounts are then not available until they are cleared (which, in some cases, may take up to five business days). We are under no obligation to process any transactions made by you on the day you make them. However, we will endeavour to process transactions:

- (a) made before 4pm Australian Eastern Standard Time on any business day, on that day;
- (b) made after 4pm Australian Eastern Standard Time on any business day, on the next business day;
- (c) made on any day other than a business day, on the next business day.

9.2 Changes, suspension and termination of *access methods*

- (a) We can change, suspend or terminate any one or more of the *access methods* at any time without notice subject to any applicable laws or relevant codes of conduct to which we have subscribed.
- (b) We can change, suspend or terminate your use of any of the *access methods* without notice if we consider it reasonably necessary to prevent loss to you or us, including for security reasons and if there is suspected fraud.
- (c) We do not warrant that any of the *access methods* will operate at any time. You should promptly advise us of any faults or unavailability of an *access method*.

9.3 Termination of use of *access methods*

You can terminate your use of any of the *access methods* at any time by advising us or the Mortgage Manager in writing.

9.4 Transaction limits

- (a) We may limit the amount which may be withdrawn or transferred from your account. At no time should your total withdrawals exceed the amount of cleared available funds in your account.
- (b) Any limits applicable to your accounts may be varied from time to time on a temporary or permanent basis at our discretion.



- (c) If you increase your daily transaction limit, you should be aware that this increases your risk that an unauthorised person with knowledge of your *access codes* may make larger withdrawals on your account.

9.5 Resolving disputes

IMPORTANT: This clause 9.5 does not apply to a business account. If you hold a business account, any complaint will be dealt with in accordance with any industry or other code of practice which is applicable and which is binding on us, or will otherwise be dealt with as we see fit.

- (a) If you are not satisfied with our services, please contact the Mortgage Manager or the Program Manager specified in your loan agreement.
- (b) Where possible, we will attempt to resolve your complaint on the spot. If we need to take some additional time to get back to you, we will let you know. If we are unable to resolve the matter immediately, we may require you to give us details in writing concerning each transaction you wish to query. When we receive this from you, we will inform you in writing of the procedures relating to investigation of the matter.
- (c) In the event we cannot resolve your concern at your first point of contact, we will refer the complaint to our dedicated complaints management team.
- (d) If you have a complaint concerning the *access methods*, including any:
 - (i) apparent error in a transaction;
 - (ii) unauthorised transactions; or
 - (iii) apparent error in information received through the services,you must tell us promptly.
- (e) When the investigation is completed, we will advise you in writing of the outcome and the reasons for the decision.
- (f) If you are not satisfied with our response or handling of your complaint, you may be able to lodge a complaint with the Australian Financial Complaints Authority, which is a free, independent external dispute resolution scheme. The Australian Financial Complaints Authority can be contacted as follows.

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

10. Definitions and interpretation

10.1 Definitions

- (a) *access codes* means the client number, personal identification number (PIN), password and/or a combination of all these we provide to you to access the *access methods*.

- (b) *access methods* means the methods we offer you for accessing your loan account as varied by us from time to time.

10.2 Interpretation

In this document:

- (a) a reference to 'we/us/our' includes the third party providing the *access methods*, the lender of your loan and the Mortgage Manager, acting alone or together;
- (b) a reference to the singular includes the plural;
- (c) a reference to a document includes any variation or replacement of it;
- (d) a reference to a person includes any other entity recognised by law;
- (e) headings are for ease of reference only and not to assist interpretation; and
- (f) the use of the word 'includes' or 'including' is not to be taken as limiting the meaning of the words preceding it.