

Qantas Money Home Loan

Accessing your Account

1 August 2024

Important Information

You must notify us as soon as possible of the loss, theft or misuse of a card, security code or cheque. Please refer to the terms and conditions in this booklet for details on how to keep these items safe.

Any delay or failure to notify us will significantly increase the risk that fraudulent cheques could be written and/or unauthorised transactions performed on your account, for which you may be personally liable.

To report a lost/stolen card, cheque or unauthorised use or lost/stolen/disclosed PIN/OBP/PAC/other code, telephone 1300 652 220 or +61 8 8300 6000 (from overseas).

You can call us 24 hours a day.

Please be careful when performing transactions on your account because if you provide incorrect account information or details such as an incorrect BPAY biller code, account number or reference number, your transaction may be rejected or not received by the intended recipient.

If you have a query, concern or dispute concerning a transaction service, you should call our Customer Feedback Team on 1300 361 911 Monday to Friday between 8.30am and 5.00pm (AEST/AEDT).

This booklet contains terms and conditions for:

- Cheques
- Cards
- BPAY®
- Online Banking (Internet Banking)
- Express Line (Telephone Banking)
- Direct Debit Request
- Periodical Payment
- Auto Payment Plan
- Automatic Deduction
- Third Party direct debits.

Contacting Us

If you have any questions or would like more detailed information you can:

- call us on 1300 652 220 or
- +61 8 8300 6000 (from overseas);
- visit our website at adelaidebank.com.au;
- email us at enquiries@adelaidebank.com.au;
- write to us at GPO Box 1048 Adelaide SA 5001.

You should also contact us on the relevant telephone numbers above to report:

- a lost or stolen cheque or card or unauthorised use of a cheque or card; or
- a lost, stolen or disclosed PIN, OBP, PAC or other code or unauthorised use of any such codes.

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1. Introduction

This booklet also covers information about the banker customer relationship between you and us.

This booklet contains terms and conditions that apply to transaction services provided by Adelaide Bank a Division of Bendigo and Adelaide Bank Limited.

Information in this booklet covers a variety of specific and general matters for customers. We have set out details of the transaction services that may be available to you (depending on the account you choose) to access your account. They include cheques, cards, Home Banking Services, regular payments and Third Party direct debits.

You should refer to the terms and conditions applicable to your account or contact us or your mortgage manager or your broker, to find out which transaction services are available on your account.

It is important that you read this booklet before you use or attempt to use a transaction service. If you do not understand or are unsure about any aspect of this booklet please contact us. You should retain this booklet for future reference.

Please read this booklet and the fees and charges information applicable to your account for details of when and how we may impose fees and charges.

1.1 Using this booklet

You should refer to the terms and conditions applicable to your account for the meaning of words that are in italics in this booklet.

Product Guides

Qantas Money Home Loans are only available for Qantas Frequent Flyer members.

For transaction services related to Offset Accounts

This booklet forms part of the Offset Account Product Guide and should be read together with your Home Loan contract.

You may need to read the relevant Product Guide when this booklet refers you to the terms and conditions applicable to your account, and the relevant Fees and Charges booklet when this booklet refers you to the fees and charges applicable to your account.

Loans and credit facilities

For home loans, or Visa credit accounts, this booklet contains terms and conditions that are in addition to the terms and conditions contained in your credit contract schedule or loan agreement. You may need to refer to those terms and conditions when using this booklet. You can obtain a copy of your terms and conditions by contacting us.

Unless you are already bound by these terms and conditions, the first use or attempted use by you or an operator of a transaction service will indicate your acceptance of these terms and conditions.

2. How this booklet applies

2.1 Coverage of booklet

To the extent that the ePayments Code applies to transactions covered by these terms and conditions, these terms and conditions reflect the requirements of the ePayments Code. The ePayments Code is a voluntary code that is designed to give you protection in conducting funds transfers through electronic means.

The terms and conditions in this booklet also cover the use of a card, Home Banking Services and other transaction services in situations where the ePayments Code does not apply.

Cards may usually be used to access any transaction accounts to which we have agreed the card is linked. The types of electronic transactions that are available using a card include ATM withdrawals, transfers, balance enquiries, and deposits, EFTPOS payments and withdrawals, Bank@Post™ Agency Banking withdrawals and deposits, and in the case of a Visa card, telephone and internet purchases. Visa cards can also be used for non- electronic transactions (for example by using the card and signing a voucher).

Home Banking Services may usually be used to access transaction accounts where we have agreed to make such access available to you. The types of transactions that are available using Home Banking Services include BPAY payments, Express Line (Telephone Banking) transfers and Online Banking (Internet Banking) transfers and payments (including AnyPay and BatchPay payments).

Transaction accounts are generally accounts which permit the types of electronic transactions referred to above.

This booklet explains how you may use a cheque, regular payment, Third Party direct debit or Visa card to access your Visa credit account. However, this booklet does not set out the terms and conditions relating to the use of a Visa credit account. You will need to refer to the terms and conditions applicable to a Visa credit account for this information.

2.2 Application of terms and conditions in this booklet

The terms and conditions in this booklet are in addition to, and operate in conjunction with, the terms and conditions applicable to your account. You must comply with the terms and conditions that apply to your account to the extent that those terms and conditions are not inconsistent with or expressly overridden by the terms and conditions in

this booklet. If there is any inconsistency between the terms and conditions in this booklet and the terms and conditions applicable to your account, then the terms and conditions in this booklet will apply to the extent of any inconsistency.

We draw your attention specifically to clause 32 – ‘Implied terms and unfair terms’.

3. Access to your account

3.1 Summary of transaction services

You or an authorised operator can access your account by using certain transaction services, depending on the type of account you have with us. These services are:

Transaction Services	Ways of using the transaction services	Reference in this booklet
Cheques	<ul style="list-style-type: none"> Branch withdrawals Transfers and payments 	Part A
Cards	<ul style="list-style-type: none"> Branch deposit and withdrawals ATM deposits and withdrawals EFTPOS payments and withdrawals Bank@Post withdrawals and deposits Telephone purchases with Visa card Internet purchases with Visa card 	Part B
Home banking services	<p>Online Banking (Internet Banking)</p> <ul style="list-style-type: none"> Transfers and payments BPAY AnyPay BatchPay <p>Express Line (Telephone Banking)</p> <ul style="list-style-type: none"> Transfers and payments 	Part C
Regular Payments and Third Party direct debits	<ul style="list-style-type: none"> Auto Payment Plan Automatic Deduction Direct Debit Request Periodical Payment Third Party direct debits 	Part D

3.2 Applying for transaction services

To use the transaction services described in this booklet you may need to apply to us by such means as we permit from time to time. The forms you need to use will be provided to you with this booklet, sent to you in the post or can be collected from your mortgage manager or broker.

We can accept or decline your application at our discretion.

3.3 How much can you access?

In relation to any access method, we may set and vary dollar limits (maximum and minimum) for certain categories of transaction, each transaction within a category, cumulative transactions in a category or combination of categories (either at all or over a specified period of time), or on any other basis we determine.

Without limiting the above we may set dollar limits for:

- cash withdrawals (the limits in the terms and conditions of your account or as otherwise notified to you, apply);
- Home Banking Service transfers or payments;
- all Online Banking payments including AnyPay and BatchPay to a specified payee or group of payees;
- BPAY payments; and
- any other type or types of Home Banking Service.
- In addition to the above, a limit may be placed on withdrawals made using a transaction service:
 - whether in cash or by cheque or otherwise;
 - whether by number or amount or otherwise; and
 - where in relation to a particular period of time or otherwise.

Withdrawals or transfers from your account may only be made in a manner permitted by us.

New limits for withdrawals may be introduced in the future. The limits may also be subject to change. For further details please refer to the terms and conditions applicable to your account.

3.4 When can you access your account?

The hours during which you can use an access method may be varied from time to time (eg. if we reasonably consider it necessary to prevent fraud or other losses to you or us). If we do so, we will notify you as soon as possible.

3.5 Malfunctions

If an electronic banking device malfunctions, alternative manual procedures may be available from the merchant for retail point of sale transactions by using a card and signing your authorisation of the transaction. We are not liable for any loss or inconvenience whatever where electronic equipment

or an electronic banking device does not accept a transaction for any reason.

3.6 Authorisation

When a user uses an access method, you authorise us to act on the instructions given or entered.

When a user authorises an EFT transaction which we accept, we will issue a receipt (which for a Home Banking Service transaction may be an electronic receipt) as required by the ePayments Code (to the extent that it applies to the transaction). However, the transaction may not be processed until the next day on which we process such transactions.

3.7 Processing of Transactions

Transactions are processed as soon as practicable.

Part A – Cheques

It is important that you read the general information about cheques, and familiarise yourself with your obligations and responsibilities in relation to the conduct of your account.

If you fail to observe your obligations and responsibilities you will not be able to make a claim in relation to any loss or damage that may occur, and you may be required to indemnify us in respect of any loss or damage.

4. General information about bank cheques

This clause gives you general information about bank cheques. It is general information only.

What is a bank cheque?

The term 'bank cheque' describes a cheque which is to be paid by the bank itself, rather than from a customer's account.

Bank cheques are generally treated by the law in the same manner as ordinary cheques. Although many people regard bank cheques as cash, you should be aware that in certain circumstances a bank cheque may not be paid by the bank that issues it. To clarify this position, the banks who are members of the Australian Bankers' Association have adopted the procedures set out below in relation to bank cheques.

Forged or unauthorised bank cheques

If the signature of an officer of a bank is forged or placed on a bank cheque without the bank's authority, the bank is not legally liable for it.

Bank cheque materially altered

A bank will dishonour a bank cheque which has been fraudulently and materially altered. A bank will cooperate with any holder of a cheque, or a person who is about to receive it, who may want to verify that the cheque is a valid bank cheque.

Bank cheque reported stolen or lost

Where a bank is told that a bank cheque is lost or stolen and is satisfied that this is the case, the bank will not honour it if it is presented for payment by a

person who has no right to it. The bank may provide a replacement bank cheque. The bank may require an indemnity and other documentation in this situation.

Failure of payment for the issue of a bank cheque

Where a bank has not received payment for issuing a bank cheque to a customer (for example, the customer's cheque to the bank in payment for the bank cheque is dishonoured), the bank will refuse to pay the bank cheque only if the person presenting the bank cheque for payment:

- has not given value for it (for example, the bank cheque is stolen); or
- has given value for it but at the time of doing so he or she knew the bank had not been paid for the bank cheque (for example, that the cheque in favour of the bank had been dishonoured).

Again, an indemnity and other documentation may be required in this situation.

Part B – Cards

5. Types of cards

There are 3 types of cards that you may use to access your account:

- (a) Cashcard – this allows you access to your account;
- (b) Visa Debit card – this allows you access to your account;
- (c) Visa Credit card – this allows you access to your Visa credit account;

If you want to find out more about a Visa credit account, you will also need to obtain our terms and conditions applicable to a Visa credit account.

Caution! Your card is magnetically encoded. If the card is exposed to a strong magnetic field or comes into contact with a plastic security access card, the encoded information may be destroyed. The card may then be unusable in an electronic banking device.

6. Applying for a card

You may apply for a card or request us to issue a card to an operator by such means as we permit from time to time. We may accept or decline any such application or request at our discretion.

Each operator who has been issued a card must use their card on the same terms and conditions as apply to you. You should refer to the terms and conditions applicable to your account and Part E of this booklet for more details in relation to operators.

Not all account types can be accessed by use of a card.

7. Receiving a card

When a user's application for a card is approved we will advise the users of their PIN and:

- (a) where to collect the card in which case the user must attend at that place to collect the card and sign an acknowledging receipt of the card; or
- (b) subsequently send the card to the user by post.

You should refer to Part E of this booklet in relation to our requirements for the security of your PIN.

Things to remember when a user gets a card

Sign it	Sign the card as soon as it is received.
Valid from	A card is only valid from the 'valid from' date shown on it (if any, and if not, from when the card is issued by us) until the 'until end' date shown on it.
Home banking services	Transactions that are made using a card are processed as soon as possible.
Replacement card	We may issue a replacement card at any time.
Lost, defaced, destroyed, misused or stolen card	You or the relevant operator must notify us immediately in relation to any lost, defaced, destroyed, misused or stolen card, either in writing, in person at a branch, or by telephone (in which case written confirmation will be required) and must give us any information or documents we require in relation to that event. See clause 9.3 for further details on lost, stolen or misused cards.
Forgotten your PIN?	If you forget your PIN you can contact us or your mortgage manager with proof of your identity and we will issue a new PIN either via Australia Post or via SMS. Mobile number needs to be on file for SMS option.

EFTPOS simply transfers the value approved by you from your selected account into the account held by the merchant.

To ensure a Visa card transaction is processed as a purchase via the EFTPOS facility you will need to select the 'CR' button. Your Visa account will be debited and the transaction will be treated as a purchase from that account.

Where a transaction that would otherwise be a purchase is processed via an EFTPOS facility you will be able to select the appropriate 'CHQ' or 'SAV' button and then your account (or for a linked account, the account you have nominated to us as being linked to that button) will be debited and the transaction will be treated as a cash withdrawal from the relevant account.

The fact that the EFTPOS or Visa symbol or both is displayed at a merchant's premises does not mean that we guarantee that any or all goods and services available there may be obtained using a card. We are not responsible if a merchant refuses to accept the card, does not allow cash withdrawals or places other limitations on using the card.

We have no control over the hours a merchant may be open for business. The hours during which a terminal will be available may therefore vary in accordance with the merchant's opening hours.

We are not responsible for goods or services obtained by using a card, unless the law makes us liable. Therefore, if you have any complaints about goods or services you must take them up with the merchant.

You can use your card at a contactless terminal to perform a contactless transaction if your card is capable of performing such transaction. A cash withdrawal cannot be completed when performing a contactless transaction.

Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the amount of cleared funds in the account and any available credit for the account.

We may vary the default amount of these limits or any other limit we impose from time to time.

8. Using your card

8.1 Using a card for purchases

You can use your card to access your account to pay for goods and services, and even withdraw cash at some locations. Your signature or your PIN can be used to authorise transactions from your account for Visatransactions. Your PIN is used to authorise transactions on other accounts.

You can normally use a card to obtain goods and services at merchants (such as shops, restaurants and theatres) in Australia and in the case of a Visa card overseas where the EFTPOS or Visa symbol respectively is displayed. You can also use your Visa card to buy goods and services through mail order, by telephone or by other means (such as the internet) where the merchant accepts that form of payment.

8.2 Authorising a payment

It is your responsibility to check that the correct amount is entered in a terminal or written in the 'total' box on a voucher or appears on any other record of a transaction before you authorise the transaction or sign the voucher. Some transactions also need authorisation from us. We may choose not to authorise a proposed transaction.

8.3 Sales Vouchers

You agree that any request by a user to a person authorised to display or use the Visa or Cashcard sign for the supply of goods or services (including through mail order, telephone or other means) is authority for such person to issue a sales voucher for

the amount shown on the face of the voucher. You also acknowledge that, in the case of a request through mail order, telephone or other remote means, the sales voucher is to be treated as having been duly signed by the user.

You agree that the amounts shown on each sales voucher are sufficient evidence of the cash price of the goods and services to which the voucher relates (whether or not the voucher is signed by you).

We do not have to forward to you copies of sales vouchers for transactions effected by use of a card.

8.4 Withdrawing cash

Acting reasonably, we can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

(a) Branches

To withdraw cash from your account at one of our branches, simply present your card at the counter. You may be asked to show suitable identification such as a photographic driver's licence or passport to identify that you are the authorised holder of the card.

If you do not have your card, you may still be able to withdraw cash from your account at a branch, subject to producing suitable identification and any other requirements that we wish to impose.

The amount of cash you can withdraw from a branch is subject to the amount of cleared funds in the account and any available credit for the account.

If you want to withdraw more than \$5,000 from a branch you will need to give us notice of at least 24 hours prior to the withdrawal.

(b) Electronic banking devices (ATMs and EFTPOS)

You may, subject to available funds in your account and any available credit for the account, obtain cash from an account up to the withdrawal limit set for the account by using a card in combination with your PIN at:

- i. any of our electronic banking devices;
- ii. any electronic banking devices of any other institution displaying the relevant symbol.

Some merchants who have an electronic banking device may also allow you to withdraw cash from an account at the same time as you pay for goods and services.

(c) Bank@Post

You can withdraw cash from an account with us using Bank@Post.

(d) Other important information about withdrawing cash

The amount of cash you can obtain using a card may vary depending on where you use the card.

Withdrawals made using ATMs and through Bank@Post are currently subject to a combined daily withdrawal limit of \$2,000.

The cash withdrawn from an electronic banking device will be in the denominations that the electronic banking device allows.

When the money comes out of the electronic banking device it is at your risk and we are not responsible if it is lost or stolen.

We do not warrant that an electronic banking device will always have money available.

Other financial institutions can determine from time to time what transactions can be carried out at their electronic banking devices.

We may charge you a fee for using our electronic banking device or someone else's electronic banking device. Please refer to the fees and charges applicable to your account for these fees.

You must not put any matter or substance of an explosive, dangerous, damaging or offensive nature in an electronic banking device.

Contactless transactions are subject to separate transaction limits. These limits are imposed by us and the financial institution responsible for the EFTPOS terminal. We will notify you of the limits if your card can perform contactless transactions.

8.5 Using your card outside Australia

Cashcard		No
Visa card		Yes (subject to some conditions – see below)

You can also use your Visa card overseas to make Visa withdrawals at financial institutions and at any electronic banking device displaying the Visa symbol.

The use of a Visa card outside Australia is, where required by the Reserve Bank of Australia, subject to such exchange control or other requirements of the Reserve Bank as may be in force from time to time. These requirements may limit the purposes for which the card can be used overseas and the amount of cash that may be withdrawn. You can obtain details of those requirements (if any) from us at any time.

If a Visa card is used outside Australia, both purchases and cash advances will be converted to Australian dollars in the way that Visa International requires. All transactions will be listed on your statement of account in Australian dollars and in the equivalent foreign currency amount of the transaction.

8.6 Refunds

Your account will only be credited with a refund for a card transaction if we receive a refund voucher or other refund verification acceptable to us. A refund due to you will be applied in accordance with the terms and conditions of your account as if the refund were a payment. Please note that this sub-clause applies to refunds only and does not apply to any readjustment of the balance of an account as a result of an unauthorised transaction where you are not liable. Please refer to Part E of this booklet for those readjustments.

8.7 Use of a card

For the purposes of these card terms and conditions 'use' in relation to a card includes any physical use of the card (such as in an ATM) and any notification of use of the card number or any identifying number issued by us in relation to the card or an account.

9. Cancellation, return, loss and misuse of cards and chargeback rights

9.1 Suspension or cancellation of cards

We may at our option or at your request suspend or cancel the use of a card or retain a card presented to us or any other person.

A card issued in respect of an account must not be used after the account is closed or after the use of the card has been suspended or cancelled, and must be immediately returned as soon as:

- (a) we advise you the account is closed or the card use has been suspended or cancelled; or
- (b) you request that the account be closed or the card use be suspended or cancelled.

9.2 Return of cards

Each card issued by us is our property and must be immediately returned to us on demand.

You should refer to Part E of this booklet for details of what you must do if you are unable to return to us a card issued to an operator.

9.3 Lost, stolen, misused or unauthorised use of cards

It is vitally important for you to contact us as soon as possible if:

- (a) a card is lost or stolen; or
- (b) someone has fraudulently placed a telephone, internet or direct mail order against your Visa card; or
- (c) you suspect that a PIN or password is known to someone else or you suspect any unauthorised telephone, internet or mail use of an account or other type of unauthorised use involving a card.

If you are overseas and the card is a Visa card, please telephone or call at any financial institution displaying the Visa symbol.

Immediate notification may prevent an unauthorised person from using your card. If you do not tell us that your card has gone missing or if you disclose the PIN or password to someone else or leave a record of it with your card or act with carelessness in failing to protect PIN or password security, you may be liable for the bill arising from an unauthorised use of your account. For this reason, it is extremely important that you do not leave a record of your PIN or password either with your card or in a place where it can be easily found. However, you are not liable for losses resulting from an unauthorised transaction if that transaction took place after you notified us of the loss or theft of your card or where a card and PIN or password are used if it is clear that you did not contribute to such losses.

You should refer to Part E of this booklet for our requirements for the security of your PIN or password and other codes and in relation to your liability.

You will need to give us all relevant information you may have, so that we can suspend card access to the account and linked accounts. You may be required to confirm in writing any notice you give us by telephone.

When you report the matter you may be given a notification number (or other form of acknowledgment). You should retain that number as confirmation of the date and time of your report. If you recover a card that has been reported lost or stolen, the card must not be used again.

Instead you should report the recovery to us, or, where it is a Visa card and you are overseas, to any financial institution displaying the Visa symbol. The card should then be cut in half and sent to us by security post.

9.4 Chargeback rights

Visa and Mastercard have a dispute resolution process that is contained in the operating rule of the card scheme. This process sets out the specific circumstances and timeframes in which a member of the scheme (e.g. a bank) can claim a refund in connection with a Disputed Transaction on a cardholder's behalf. This is referred to as a 'chargeback right'. We will claim a chargeback right where one exists and you have disputed the transaction within the required time frame. We will claim the chargeback for the most appropriate reason. Our ability to investigate any Disputed Transaction on your account, and subsequently process a chargeback is restricted by the time limits imposed under the operating rules of the card scheme. The timeframes for us to process a chargeback (where a chargeback right exists) vary between 45 days and 120 days, depending on the type of transaction. We will not accept a refusal of a chargeback by a merchant's financial institution unless it is consistent with card scheme rules.

Your rights may be different if the Disputed

Transaction is regulated by the ePayments Code of Conduct. In any event you should report all Disputed Transactions. Part C – Home Banking Services (including BPAY)

IMPORTANT

No refunds are available under credit card scheme rules where your Visa account is used to fund a BPAY payment through the BPAY scheme. Refunds in connection with the BPAY scheme can only be claimed using the process outlined in clause 15 of Accessing Your Account.

Where a dispute is resolved in your favour, we will make the necessary adjustments to any interest and fees charged as a result of your dispute.

To report an unauthorised transaction, please contact us by calling 1300 652 220.

Part C – Home Banking Services (including BPAY)

10. Applying for Home Banking Services

You may apply for access to your account for you or an operator using Home Banking Services by such means as we permit from time to time. The Home Banking Services available to you will be determined by us from time to time.

Each operator who has Home Banking Service access must use the Home Banking Services on the same terms and conditions as apply to you. You should refer to the terms and conditions applicable to your account and Part E of this booklet for more details in relation to operators.

Contact us or your mortgage manager or broker to apply to access your account via any or all of our Home Banking Services.

We may accept or decline any such application at our discretion.

Some Home Banking Services may not be available where more than one signature is needed to operate your account.

11. Equipment for Home Banking Services

You need to supply and maintain your own equipment to use our Home Banking Services, including any electronic equipment necessary to enable you to use Online Banking or Express Line, which may include continuance of an account with a telecommunications network provider.

Customers using Online Banking are encouraged to take all reasonable steps to protect the security of their electronic equipment by ensuring that it is free from viruses and/or any form of program or mechanism capable of recording personal information.

12. Online Banking Password (OBP) and Personal Access Code (PAC)

When an application for access to an account via a Home Banking Service is approved, we will advise the user of their Online Banking Password (OBP) and/or Personal Access Code (PAC). The user will be issued an OBP for Online Banking and/or a PAC for Express Line.

Things to remember about your OBP/PAC

<p>Lost, stolen or misused OBP/PAC or OBP/PAC disclosed to another person</p>	<p>If you or an operator lose your OBP/ PAC or have any reason to believe that it has been lost, stolen, misused or disclosed to another person, you or the relevant operator must notify us immediately either in writing, in person at a branch, or by telephone (in which case written confirmation will be required) and must give us any information or documents we reasonably require in relation to that event.</p>
<p>Forgotten your OBP/ PAC?</p>	<p>If you or an operator forget your OBP/ PAC, you or the relevant operator can contact us or your mortgage manager with proof of your identity and we will arrange for a new OBP/PAC to be issued as soon as possible.</p>

Where a new OBP is requested, or we reissue or change an OBP (which we may do at any time by notifying the user), then we will deliver the OBP to the user, including by SMS (short message service) to the user's mobile telephone or via an automated telephone service.

Where a new PAC is requested, or we reissue or change a PAC (which we may do at any time by notifying the user), then we may post or deliver the PAC to the user or require the user to collect it.

You should refer to clause 22 for more information on the security of your OBP/PAC.

13. Use of Home Banking Services

Using their customer number, PAC and a telephone, a user can access Express Line 24 hours a day, 7 days a week to:

- verify the balance of your accounts;
- transfer funds between your accounts with us;
- review your last transactions;
- order your deposit book when required; and
- reconcile your records with your account balances, your transactions and the amount of credit and debit interest for the financial year.

Using their customer number, OBP and electronic

equipment with internet access, a user can have access to Online Banking to:

- pay bills using BPAY;
- check your account balances;
- transfer funds between your accounts with us;
- view and print transaction records;
- check available credit on your overdraft or Visa credit account with us;
- make payments to other bank accounts by using AnyPay or send multiple payments (for example, by using BatchPay);
- download/export your transaction data into other formats if needed;and
- reconcile your records with your account balances, your transactions and the amount of interest for the financial year.

When you or an operator use Online Banking you must make sure that you are accessing the correct website and not some other website. Online Banking should only be accessed through our homepage at adelaidebank.com.au or as advised by your mortgage manager. Failure to check this may cause you loss.

We will make reasonable efforts to ensure that any request made through a Home Banking Service is dealt with promptly.

Except as provided in clause 14.8(a) we are under no obligation to notify you or an operator if any Home Banking Service payment is successful or unsuccessful. However, this sub-clause does not limit our obligation to provide a receipt where this is required by the ePayments Code.

You must ensure that your account from which a transfer or payment is to be made has sufficient available funds to enable the transaction to be performed by us.

Where we have instructions for more than one transfer or payment from your account we may determine the order of priority in which transfers or payments from your account are made.

If a user accesses Online Banking using mobile banking the user can access Online Banking to:

- pay bills using BPAY;
- check your account balances;
- transfer funds between your accounts with us;
- view transaction records;
- check available credit on your overdraft or Visa credit account with us;
- make payments to other bank accounts by using AnyPay to existing Anypay payees only.
- reconcile your records with your account balances and your transactions.

13.1 Misuse or unauthorised use of Home Banking Services

We will accept and act on Home Banking Service instructions where a person or persons enter or quote:

- (a) a user's customer number or, if required by us, a combination of customer numbers; and
- (b) the appropriate OBP or PAC (whether or not disguised using an alphabetical security coding as notified by us to the person at the time) or, if required by us, a combination of OBPs or PACs (whether or not so disguised).

Subject to any contrary terms and conditions in this booklet, any transfer or payment of funds made in the circumstances described in this sub-clause will be valid and constitute a permissible debit to the relevant account.

13.2 Suspension or cancellation of Home Banking Services

We may suspend or cancel a user's OBP/PAC or access to any or all Home Banking Services at any time without notice. We will cancel an operator's access to any Home Banking Service on receipt of a written request by you. In the case of suspension, we may reinstate a user's OBP or PAC at any time without notice. We may also require the user to contact us before we reinstate a OBP/PAC or access, but we are not obliged to do this.

14. BPAY and Online Banking payment service

Use of both BPAY and the Online Banking payment service are subject to these terms and conditions.

What is BPAY and our Online Banking payment service?

BPAY enables customers to transfer payments to other parties via a central interbank processing system as cleared effects.

We are a member of BPAY.

With BPAY payments, you can (subject to any restrictions we impose) have 24 hour 7 day access through Online Banking or any other electronic means that we permit and a biller accepts to:

- pay bills; and
- get a receipt.

BPAY payments can be made from any account which allows 'at call' access to your funds through Online Banking.

We are a biller. You may also be able to transfer funds from an account you have at another financial institution which is a member of BPAY, to an account with us, through BPAY.

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

Our Online Banking payment service is our internet payment service including AnyPay and BatchPay:

- AnyPay allows an AnyPay user to debit their account and credit monies to another bank account.
- BatchPay allows a user to make multiple payments to registered recipient accounts held with various financial institutions with only one debit being made from the nominated account;

14.1 Access to Online Banking payment service

Before we agree to allow you access to the Online Banking payment service for any payee we may require you to make an application to us regarding that payee in the form and containing such information as we require. We are under no obligation to agree to any or all payees nominated in any such application and we may make available payees who are not listed in any such application. We may suspend or terminate access to any payee at any time without notice.

We are under no obligation to check or confirm the identity of payees or other information provided about them (including their account number for receipt of payments).

14.2 Mistaken Internet Payments

If you have made a mistaken internet payment, you should report it to us as soon as possible. We will investigate your reported mistaken internet payment and inform you of the outcome in writing within 30 business days of your report.

If we are satisfied that a mistaken internet payment has occurred, we will contact the receiving bank. We are not required to take any further action if we are not satisfied that a mistaken internet payment has occurred.

If the receiving bank is also satisfied that a mistaken internet payment has occurred the next actions will depend on whether the unintended recipient has sufficient funds available in their account.

Where the unintended recipient has sufficient funds available in their account, the process depends on when you reported the mistaken internet payment.

- (a) If you made the report within 10 business days, the receiving bank will withdraw the funds from the unintended recipients account.
- (b) If you made the report between 10 business days and 7 months, the receiving bank will give the unintended recipient 10 business days to establish that they are entitled to those funds. If the unintended recipient does not establish that they are entitled to the funds, the receiving bank will withdraw the funds from the unintended recipients account.
- (c) If you made the report after seven months, the receiving bank may try to get the consent of the

unintended recipient to return the funds. If the unintended recipient consents, the receiving bank will withdraw those funds from the unintended recipients account.

Where the unintended recipient does not have sufficient funds available in their account, the receiving bank will use reasonable endeavours to retrieve the funds from the unintended recipient.

Where the receiving bank withdraws the funds from the unintended recipients account, the receiving bank will return the funds to us. We will then return the funds to you.

We are not required to credit your account for the amount of an incorrect 'pay anyone' payment pending investigation of your report.

We are not required to backdate funds to your account received from an unintended recipient, nor are we required to adjust interest applied to your account.

If the receiving bank is not satisfied that a mistaken internet payment has occurred the receiving bank may try to get the consent of the unintended recipient to return the funds.

You will be liable for losses arising from the mistaken internet payment if the receiving bank does not recover the funds from the unintended recipient.

If you are the unintended recipient of funds and if we are required to withdraw those funds from your account under the ePayments Code (as the receiving bank), you authorise us to withdraw those funds in accordance with the ePayments Code.

You may complain about the report by contacting the Customer Feedback Team on telephone 1300 361 911 8:30am – 5:00pm (AEST/AEDT) Monday to Friday. If you are not satisfied with the outcome you may contact the Australian Financial Complaints Authority on telephone 1800 931 678.

In this clause, the following words have these specific meanings:

ADI has the same meaning as 'Authorised Deposit-taking Institution' in the Banking Act 1959 (Cth).

'mistaken internet payment' means a payment by a user through an AnyPay or Batchpay 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 account number that does not belong to the named and/or intended recipient as a result of:

- (a) the user's error; or
- (b) the user being advised of the wrong BSB number and/ or account number.

This does not include payments made using BPAY. receiving bank means an ADI who subscribes to the ePayment Code where their customer is the unintended recipient.

'unintended recipient' means the recipient of

funds as a result of a mistaken internet payment.

14.3 Information needed to use BPAY

When you tell us to make a BPAY payment, you must give us the following information:

1.	The biller code which is located on the bill you wish to pay
2.	Your customer reference number with the biller
3.	How much you want to pay
4.	Any other additional information we may require

Once this information is received, we will debit your account with the amount of the BPAY payment as set out in clause 14.4.

You acknowledge that we are not obliged to effect a BPAY payment if we do not receive this information or the information is inaccurate.

14.4 When will a BPAY payment or Online Banking payment be received?

- (a) You may authorise a BPAY payment or an Online Banking payment from your account:
 - i. with the funds to be drawn immediately in which case your account will be debited immediately; or
 - ii. through Online Banking, with the funds to be drawn on a future specified date in which case your account will be debited on that future date.

If that future date is not a business day:

- the funds will be debited on the business day immediately preceding the nominated future date; or
- if, after the date of authorisation and before the nominated future date there is no business day, the funds will be debited on the next business day after the nominated future date.

- (b) For an Online Banking payment, regardless of the effective date (as determined by the terms and conditions of the account) on which you authorise funds to be drawn from an account, if:
 - i. the day on which funds are drawn is a business day and the authorisation is completed:
 - before 6.30pm in Adelaide, South Australia then the payment to the payee will generally be received by the payee on the next day that the Bulk Electronic Clearing System ('BECS') is operating in the State or Territory where the payee's account is

located;

- after 6.30pm and before midnight in Adelaide, South Australia then the payee's account will generally receive the payment one business day later than if the authorisation had been completed before 6.30pm – more precisely, the payee's account will generally receive the payment on the first day that BECS is operating in the State or Territory where the payee's account is located occurring immediately after the first business day after the calendar day on which funds are drawn;
 - ii. funds are to be drawn immediately and that day is not a business day then the payee's account will generally receive the payment on the first day that BECS is operating in the State or Territory where the payee's account is located occurring immediately after the first business day after the day on which funds are drawn;
 - iii. funds are to be drawn on a future date and that future date is not a business day, then the payee's account will generally receive the payment on the first day that BECS is operating in the State or Territory where the payee's account is located occurring immediately after the date of the debit under clause 14.4(a)(ii).
- (c) For a BPAY payment, regardless of the effective date (as determined by the terms and conditions of the account) on which you authorise funds to be drawn from your account and subject to the fact that a payment may take longer to be credited to a biller if you tell us to make the payment on a Saturday, Sunday or public holiday, or if another participant in BPAY does not process a payment as soon as they receive its details, if:
- i. the day on which funds are drawn is a BPAY day and the authorisation is completed:
 - before 6.00pm in Adelaide, South Australia then the biller has agreed that the payment will be treated as received by the biller on that day;
 - after 6.00pm and before midnight in Adelaide, South Australia then the biller has agreed that the payment will be treated as received by the biller on the next day that is a BPAY day;
 - ii. funds are to be drawn immediately and that day is not a BPAY day, then the biller has agreed that the payment will be treated as received by the biller on the next day that is a BPAY day;
 - iii. funds are to be drawn on a future date and that future date is not a BPAY day, then the payment will generally be treated as received by the biller on the first BPAY day occurring

on or after the date of the debit under clause 14.4.(a)(ii).

14.5 BPAY payments may be delayed

A delay may occur in processing a BPAY payment where:

- (a) there is a public or bank holiday on the day after you tell us to make a BPAY payment;
- (b) you tell us to make a BPAY payment on a day which is not a BPAY day;
- (c) you tell us to make a BPAY payment after 6.00pm in Adelaide, South Australia on a BPAY day;
- (d) another financial institution participating in BPAY does not comply with its BPAY obligations; or if
- (e) a biller fails to comply with its BPAY obligations. While it is expected that any delay in processing of a BPAY payment for any reason set out in this sub-clause will not continue for more than one BPAY day, any such delay may continue for a longer period.

We will attempt to make sure that your BPAY payments are processed promptly by participants in BPAY.

14.6 Variation of BPAY and Online Banking payment instructions

Any Online Banking payment service or BPAY instruction for funds to be drawn on a future date may be varied or revoked by any person who has complied with clauses 13.1(a) and (b) where the new instruction is given and received by us prior to the account being debited.

Payments cannot be edited after 11:30am (CST) on payment date. We will act on such new instruction as if it had been given by you. Otherwise, once we are instructed to make such a payment, we will not accept instructions to stop or vary an Online Banking payment or BPAY payment or to withdraw or vary an instruction to make such a payment.

14.7 Errors in your BPAY payment instructions to us

- (a) You should notify us immediately if you become aware that you may have made a mistake (except when you make an underpayment – for those errors see 14.7(b)) when instructing us to make a BPAY payment, or if you did not authorise a BPAY payment that has been made from your account. Clause 15 describes when and how we will arrange for such a BPAY payment (other than in relation to an underpayment) to be refunded to you.
- (b) You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a BPAY payment and you discover later that the amount you told us to pay was less than the amount you needed to pay, you can make another BPAY payment for the difference between the amount actually paid to a biller and the amount you needed to pay.

14.8 No authorisation

You are not authorised to give a biller code to any person in order to receive payments of any amount owing to you. Biller codes may only be used by the authorised biller to receive payment of bills issued by that biller. The terms and conditions of the use of BPAY will not apply to any use by you of biller codes in this way.

14.9 Other important points about BPAY

- (a) If we are advised that your BPAY payment cannot be processed by a biller we will:
 - i. advise you of this;
 - ii. credit the relevant account with the amount of the BPAY payment; and
 - iii. take all reasonable steps to assist you in making the BPAY payment as quickly as possible.
- (b) You acknowledge that the receipt by a biller of a mistaken or erroneous BPAY payment does not or will not constitute under any circumstances part or whole satisfaction of an underlying debt owed between you and that biller.
- (c) You should check your account records carefully and must promptly notify us as soon as you become aware of:
 - i. an unauthorised or erroneous BPAY payment;
 - ii. any mistake or delay in processing a BPAY payment;
 - iii. the possibility that you have been fraudulently induced to make a BPAY payment.

14.10 Suspension and termination of access to BPAY

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

- (a) where we have suspended or cancelled your OBP or PAC or your access to any Home Banking Service; or
- (b) if you or someone acting on your behalf is suspected of being fraudulent.

14.11 BPAY and Visa

- (a) Subject to the terms of the relevant account, where you use a Visa card to pay a bill through BPAY we treat that payment as a purchase transaction and not a cash advance.
- (b) If your BPAY payment has been made using a Visa card, there are no chargeback rights available under the card. You must contact the biller about any goods or services you may have agreed to acquire from the biller and resolve the dispute directly with the biller. Even if you have used a Visa card to make a payment, you may still have rights under clause 14.7 or clause 15.2.

14.12 Privacy and BPAY

You agree to us disclosing to billers nominated by you and if necessary the entity operating BPAY (BPAY Pty Ltd) or any other participant in BPAY and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement BPAY:

- (a) such of your personal information (for example your name, email address and the fact that you are our customer) as is necessary to facilitate your registration for or use of BPAY; and
- (b) such of your transactional information as is necessary to process your BPAY payments. Your BPAY payments information will be disclosed by BPAY Pty Ltd through its agent to the biller's financial institution.

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

You must notify us if any of your personal information changes. You consent to us disclosing your updated personal information to all other participants in BPAY referred to in this clause as necessary.

14.13 How to access your personal information

Who to ask	For information held by BPAY Pty Ltd ABN 69 079 137 518	For information held by Cardlink Services Ltd ABN 60 003 311 644
Phone	(02) 9922 3511	(02) 9646 9222
Write	Level 9, 20 Berry Street, North Sydney NSW 2060	Corner Park Road and South Parade Auburn NSW 2144

15. Liability and indemnity – BPAY

This clause sets out information about liability and BPAY. You should refer to part E of this booklet for further information about liability.

15.1 Limitation of your liability if ePayments Code applies

If you are liable under this clause 15 for an unauthorised or fraudulent payment made on or after 1 April 2002 and the ePayments Code applies, then your liability will not exceed the amount determined according to clause 28.

In these circumstances we will be liable to you for the difference between the amount for which you are otherwise liable and the amount of the unauthorised or fraudulent payment.

Mistaken payments, unauthorised transactions and fraud

We will attempt to make sure that your BPAY payments are processed promptly by the participants in BPAY, including those billers to whom your BPAY payments are to be made. You must tell us promptly if:

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

We will attempt to rectify any such matters in relation to your BPAY payment in the way described in this clause. However, except as set out in this clause 15, we will not be liable for any loss or damage you suffer as a result of using BPAY. The longer the delay between when you tell us of the error and the date of your BPAY payment, the more difficult it may be to perform the error correction. For example, we or your biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the biller to correct the error.

15.2 Mistaken payments

If a BPAY payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will credit that amount to your account.

However, you must pay us that amount:

- (a) if you were responsible for a mistake resulting in that payment; and
- (b) we cannot recover the amount of that payment from the person who received it within 20 BPAY days of us attempting to do so.

15.3 Unauthorised payments

If a BPAY payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your account with the amount of that unauthorised payment. However, you must pay us the amount of that unauthorised payment if:

- (a) the payment was made as a result of a payment direction which did not comply with our prescribed security procedures for such payment directions.
- (b) we cannot recover within 20 BPAY days of us attempting to do so that amount from the person who received it.

15.4 Fraudulent payments

If a BPAY payment is induced by the fraud of a person involved in BPAY, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in BPAY knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

15.5 Resolution principles

If a BPAY payment you have made falls within the type described in clause 15.4 and either 15.3 or 15.5, then we will apply the principles stated in clause 15.4.

If a BPAY payment you have made falls within both types described in clause 15.3 and 15.5 then we will apply the principles stated in clause 15.5.

15.6 Information we need about unauthorised BPAY payments

If you tell us that a BPAY payment made from your account is unauthorised, you must give us your written consent addressed to the biller who received that BPAY payment, agreeing to us obtaining from the biller information about your account with that biller or the BPAY payment, including your customer reference number and such information as we reasonably require to investigate the 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.

15.7 Consequential damage – BPAY

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

Part D – Regular Payments and Third Party direct debits

Direct Debit Request Service Agreement

16. Types of regular payments

16.1 What are regular payments?

Payment	Description
Auto Payment Plan	<p>Allows you to arrange to:</p> <ul style="list-style-type: none"> • Have your Visa credit account payment made automatically from an account with us or another financial institution each month. • Make an automatic payment to your Visa credit account from another financial institution with a choice of weekly, fortnightly, monthly, quarterly, half-yearly or annual deductions. <p>You can choose from the following payment options:</p> <p>Savings Option Available</p> <ul style="list-style-type: none"> • Pay a fixed amount* <p>Loan Repayment Options Available-</p> <ul style="list-style-type: none"> • Make a minimum payment • Make a minimum payment plus an additional fixed amount • Pay a fixed amount • Pay the closing statement balance <p>This service is free of bank charges from us.</p> <p>Where we are debiting your account with another financial institution you may incur a fee from that financial institution.</p> <p>*Only available for a transfer from another financial institution. For fixed amount transfers between Adelaide Bank accounts you can arrange an Automatic Deduction.</p>
Automatic Deduction	<p>Allows you to arrange automatic transfers between your Adelaide Bank accounts, including weekly, fortnightly or monthly payments to your loan account.</p> <p>You can choose from the following payment options: Savings Option Available</p> <ul style="list-style-type: none"> • Pay a fixed amount <p>Loan Repayment Options Available</p> <ul style="list-style-type: none"> • Make a minimum payment • Make a minimum payment plus an additional fixed amount • Pay a fixed amount.
Direct Debit Request	<p>Allows you to arrange automatic transfers to your Adelaide Bank loan accounts automatically from a financial institution of your choice.</p> <p>You can choose from the following payment options:</p> <ul style="list-style-type: none"> • Make a minimum payment • Make a minimum payment plus an additional fixed amount • Pay a fixed amount <p>This service is free of bank charges from us. Where we are debiting your account with another financial institution, you may incur a fee from that financial institution.</p>
Periodical Payment	<p>Allows you to arrange payments from your Adelaide Bank account to your accounts with other financial institutions.</p> <p>Payment of a fixed amount is the only payment option available.</p>

Regular payments can be made provided there are sufficient funds in your nominated direct debit account and you comply with the applicable terms and conditions in this booklet.

The direct debit account you wish to make deductions from must be one that has funds available 'at call'. You should note that regular payments may not be available on all accounts. If in doubt, please refer to the ledger financial institution.

Please note that you will be unable to access the amount of a regular payment we make for you from a direct debit account for 3 business days from the payment date.

We may, subject to any restrictions on the operation of the account, accept an instruction relating to regular payments from an operator. Any such instruction is subject to these terms and conditions as if the instruction had been given by you. You should refer to the terms and conditions applicable to your account and Part E for more information about operators.

16.2 Fixed amount payment option

For all regular payments you can choose to have a fixed amount transferred weekly, fortnightly or monthly. The deduction amount will be the amount nominated by you and will be deducted at the frequency nominated by you.

Auto Payment Plan and Periodical Payment have the extra flexibility of quarterly, half-yearly or yearly deductions.

The fixed amount is transferred irrespective of any:

- (a) change to the minimum monthly payment required under the loan agreement if you have a loan account; or
- (b) minimum payment due or monthly closing balance if you are paying your Visa credit account (see clause 16.3 below on how this applies).

If at any time the fixed amount does not fulfil your obligations to make the minimum monthly payment or minimum payment due then you must arrange for the shortfall to be paid in accordance with the terms and conditions of your account.

16.3 Other payment options

For customers with loan accounts or Visa credit accounts with us, your deduction payment options are as follows:

(a) 'Minimum payment'

Automatic Deduction or Direct Debit Request

The deduction amount will be the minimum monthly payment due on your loan account.

The term 'minimum monthly payment' means the minimum monthly payment required by the relevant loan account plus any monthly administration fee and rounded to the next whole dollar where such rounding occurs.

Auto Payment Plan

The deduction amount will be the minimum payment due on your Visa credit account.

The term 'minimum payment due' in relation to an Automatic Deduction means the amount shown as the 'minimum payment' for the Visa credit account on the most recent statement of account issued by us prior to the deduction plus any arrears amount if not already included in the minimum payment.

(b) 'Minimum Payment plus an Additional Fixed Amount' Automatic Deduction and Direct Debit Request

The deduction amount will be the minimum monthly payment plus the fixed amount nominated by you.

Auto Payment Plan

The deduction amount will be the minimum payment due plus the additional fixed amount nominated by you. The additional fixed amount will be deducted irrespective of the minimum payment due or monthly closing statement balance.

(c) 'Monthly Closing Statement Balance' Auto Payment Plan only

The deduction amount will be the monthly closing statement balance.

The term 'monthly closing statement balance' in relation to Automatic Deduction means the debit amount shown as the 'closing balance' for the Visa credit account on the most recent statement of account issued by us prior to the deduction.

16.4 Additional rules relating to regular payments for loan or Visa credit accounts

For customers with loan accounts or Visa credit accounts with us, the payment options are as follows:

(a) Weekly or fortnightly payments

Automatic Deduction and Direct Debit Request only

Where the 'minimum payment' payment option or 'minimum payment plus an additional fixed amount' payment option has been chosen, if you nominate a frequency of fortnightly or weekly your deduction amount will be the minimum monthly payment divided by two or four respectively and rounded up to the next whole dollar (plus the additional fixed amount where applicable).

(b) Loan repayment changes

Automatic Deduction and Direct Debit Request only

Where the 'minimum payment' payment option or 'minimum payment plus an additional fixed amount' payment option has been chosen, in the event of a change in the repayments required

under the loan account we will automatically change the deduction amount to reflect the new minimum monthly payment at the frequency you have nominated and rounded up to the next whole dollar as described above (plus the additional fixed amount where applicable) from the time determined in accordance with sub clause 16.4(c).

(c) Time of change to deduction amount

Automatic Deduction or Direct Debit Request only

Where the 'minimum payment' payment option or 'minimum payment plus an additional fixed amount' payment option has been chosen:

- i. If the nominated frequency for a Direct Debit Request or Automatic Deduction is monthly and there is a repayment change required under the loan account, the new deduction amount will first be deducted on the first date of deduction from which we require payment of the new amount in accordance with the terms of the loan account, and monthly thereafter.
- ii. If the nominated frequency for a Direct Debit Request or Automatic Deduction is fortnightly or weekly and there is a repayment change required under the loan account, the new deduction amount will first be deducted on the first date a deduction is due to be made on or after the commencement of the first billing cycle in respect of which we require payment of the new amount in accordance with the terms of the loan account, and fortnightly or weekly thereafter as the case may be.

(d) Your acknowledgement

Automatic Deduction or Direct Debit Request only

Where the 'minimum payment' or 'minimum payment plus an additional fixed amount' payment option has been chosen then you acknowledge that any Direct Debit Request or Automatic Deduction that you authorise to be made from an account to a loan account on a fortnightly or weekly basis are voluntary payments to be made in advance of the monthly due date required by such loan account. You authorise us to change the deduction amount so that you have made the minimum monthly payment (plus the fixed sum where applicable) by the monthly due date as required by that loan account.

(e) Loan account yet to be drawn

Automatic Deduction and Direct Debit Request only

In the case of a payment to a loan account that is yet to be drawn, the date of the first direct debit or automatic deduction will be on the first due date under the loan account (where monthly frequency is chosen). Where weekly or fortnightly frequency is chosen the date of the first direct debit will be

21 days (where weekly frequency is chosen) and 14 days (where fortnightly frequency is chosen) before the first due date under the loan account.

(f) Adjustments of payments Auto Payment Plan only

If you make a separate payment to your Visa credit account or receive a refund from a merchant after your statement of account and before your nominated payment date, Auto Payment Plan will take this into account and adjust the payment accordingly. For example, if you have chosen the 'minimum payment option' and your due amount is \$150, and you then make a separate payment of \$50, Auto Payment Plan will automatically reduce the transfer amount to \$100. Similarly, if you have chosen the 'monthly closing statement balance' payment option, the Auto Payment Plan will automatically adjust the amount to be transferred by the credits (payments) made to your account. Remember, if you choose the fixed payment option, this amount will be transferred irrespective of any transactions made during this time.

If you exceed your allocated credit limit you will need to pay this over limit amount immediately to ensure that your direct debit account is kept in order.

17. General terms applying to regular payments and Third Party direct debits

For the purpose of this clause you can contact us by:

- visiting your mortgage manager;
- post to Access and Payment Systems, GPO Box 1048, Adelaide, SA, 5001; or
- fax on (08) 8300 6765.

Any complaint that you have in relation to an unauthorised or otherwise irregular payment can be made by contacting us using the above options.

17.1 Applications

You may apply for a regular payment by filling out the application form and returning it to us.

Application forms can be sent to you in the post or can be collected from your mortgage manager.

We can only begin to make a regular payment once we have processed your application.

Applications for a regular payment can take up to and including 5 business days to process. If a payment is due during this period, you will need to arrange an alternative method of payment.

Once you authorise us, we will arrange for the agreed amount to be debited from the nominated direct debit account and paid in accordance with your request.

17.2 Sufficient funds must be available

For an Automatic Deduction or a Periodical Payment, you must agree to have a minimum available balance or available credit in your direct debit account from which the regular payment is to be made. The minimum available balance or available credit must be equal to the deduction amount plus charges not posted to the direct debit account plus any minimum balance required to be maintained in the direct debit account. This amount must be held in the direct debit account by 5:00pm on the banking day immediately preceding the day on which the deduction is to occur and you must retain such minimum balance in your direct debit account until the deduction has occurred.

17.3 The payment date

For a Direct Debit Request and an Auto Payment Plan, where the payment date is the 29th, 30th or 31st day of a month, in a month that does not contain these days, then we will make the payment or transfer on the first day of the next month. Where the payment date is not a banking day or if some financial institutions are not open for business on that day, then we will make the payment or transfer on the next banking day or when the financial institution is next open for business. For further information about when a Direct Debit or Automatic Deduction will be debited to the account, you should contact the ledger financial institution.

For an Automatic Deduction and a Periodical Payment, where the day of deduction is not a banking day your deduction will occur on the preceding banking day.

17.4 Debiting your account

For a Direct Debit Request or an Auto Payment Plan, you authorise the ledger financial institution to debit the direct debit account with any amounts that we may debit or charge you through the direct debit system. Information in relation to you, your account and the regular payment may be disclosed by us to the ledger financial institution in connection with a claim relating to a regular payment.

Information in relation to your direct debit account may be disclosed by the ledger financial institution to us in connection with a claim in relation to a regular payment.

For a Direct Debit Request or an Auto Payment Plan, you authorise us on the payment date (or other day as determined under clause 17.3) to debit the direct debit account with an amount calculated in accordance with the nominated payment amount.

17.5 Deductions

All regular payments we make for you either from or to your account or direct debit account are treated as payments to you or by you.

17.6 Deduction amount may be changed by us

Where the direct debit account is with another financial institution, we may change the deduction

amount through the direct debit system.

17.7 Stopping or cancelling your regular payments

When you have authorised us to make a regular payment either from or to your account or direct debit account and you want to cancel the regular payment, you must advise us in writing at least 2 business days prior to the next payment date.

You should direct all requests to stop, cancel, defer or vary a regular payment and all disputes to us.

We also suggest that the same instruction is made in writing to the payee.

Cancellation will only take effect when we have processed your request. We will promptly process your request.

17.8 Changing your regular payments

You may change a regular payment by filling in a new application form which can be sent to you in the post or can be collected from one of our branches or your mortgage manager.

Note – any signature restrictions on your account may apply to the authorisation of a regular payment.

After we have received the application form, we require 2 business days to process the change. You must advise us in writing of the change at least 2 business days prior to the next payment date.

We will provide you with at least 14 days notice if we intend to vary terms and conditions of the Direct Debit Request Service Agreement contained in this Part D.

17.9 Terminating your regular payment

Any arrangement in relation to a regular payment will be terminated without notice to you if we decide, or the payee advises us, that no further payment is required.

We may at our discretion terminate any arrangement relating to a future regular payment at any time by notice in writing to you.

A request for a regular payment will remain effective for the protection of us in respect of regular payments made in good faith notwithstanding your death, bankruptcy, insolvency or revocation of any request for the regular payment. If we receive written notice that you have died or become bankrupt or insolvent or revoke your request, the regular payment will be cancelled once the notice is processed. This provision does not apply to a Direct Debit Request.

17.10 Fees for regular payments

We may charge you a fee for effecting regular payments. For a Direct Debit Request and an Auto Payment Plan, we may also charge you a fee if a direct debit or automatic deduction is returned unpaid by the ledger financial institution. Please refer to the terms and conditions applicable to your account or fees and

charges applicable to your account for details of fees and charges that apply to regular payments.

17.11 Ensuring accuracy of regular payments

To ensure accuracy for a Direct Debit Request or Auto Payment Plan, you should confirm direct debit account details by reference to a recent account statement issued by the ledger financial institution. In the case of a Direct Debit Request, it is advisable to check with the institution that you are nominating the debit to occur from to ensure they will accept your payment on the direct debit account.

Before you arrange a regular payment to someone else check that they are able to receive the regular payment and that you are able to make a regular payment from your account with us.

17.12 Order of priority of payments

For an Auto Payment Plan and a Direct Debit Request, the ledger financial institution may in its absolute discretion conclusively determine the order of priority of payment by it of any moneys, pursuant to this or any other authority or withdrawal request which you have given or may give to the ledger financial institution in relation to your direct debit account.

For an Automatic Deduction and a Periodical Payment, we may at our absolute discretion conclusively determine the order of priority of payment by us of any moneys, pursuant to this or any other authority or withdrawal request which you have given or may give to us in relation to your account.

17.13 Liability for loss

For all regular payments we are not responsible or liable for any loss or damage suffered by you or anyone else if a regular payment is not made, is late, or is not made in accordance with instructions except where the loss or damage is caused or contributed by fraud, wilful default or a negligent act or omission on our part.

17.14 Inconsistency

For a Periodical Payment and an Automatic Deduction, where there is an inconsistency between these conditions and the terms and conditions on any application form or other document(s) in relation to a direct debit account the terms and conditions on that application form or other document will prevail.

For a Direct Debit Request and an Auto Payment Plan, where there is an inconsistency between these conditions and the terms and conditions applicable to an account, the terms and conditions in this booklet will prevail.

For the purposes of this sub-clause, 'conditions' means the terms and conditions in this booklet as amended from time to time or any terms and conditions adopted in substitution thereof and where the context permits includes all other conditions (including any conditions appearing on an application

form) relating to:

- (a) a Direct Debit Request authority; and
- (b) an Automatic Deduction authority.

17.15 What are Third Party direct debits?

Third Party direct debits

Allow you to arrange with a third party (such as your health fund) for that third party to debit amounts directly from your account (by providing your BSB and account number) on your behalf. You will need to apply to the third party to arrange a Third Party direct debit, and this arrangement is between you and the third party.

This also includes Regular Payment Arrangements where either a recurring payment or an instalment payment which represents an agreement between a cardholder and a merchant to debit a card at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by both parties.

Third Party direct debits

All Third Party direct debits made from your account are treated as payments by you. Before you arrange a Third Party direct debit you must check that you are able to make the direct debit from your account held with us.

When arranging a Third Party direct debit, you should also ensure your account details are correct by reference to a recent account statement issued by us.

A Third Party direct debit can be made provided there are sufficient funds in your account. We may charge you a fee for processing a Third Party direct debit. Such fee will be deducted from the account from which the debit is made at or after the time the debit is made. In the case of you having insufficient funds in your account, we may dishonour the Third Party direct debit and you may incur a fee. Please refer to the terms and conditions or fees and charges applicable to your account for details of the fees and charges that apply to Third Party direct debits.

You must check your account statement and notify us as soon as possible if you think that an amount debited to your account by a third party was unauthorised or incorrect. Any complaint that you have in relation to an unauthorised or otherwise irregular Third Party direct debit can be made by contacting us. We will promptly process your request. You should also contact the relevant third party in relation to any disputed amounts.

Cancel a Third Party direct debit

You may cancel a Third Party direct debit at any time by giving written notice to us.

You must advise us in writing at least 2 business days

prior to the next payment date to ensure your next payment is not processed. Cancellation is not effective until we have processed your request. We also suggest that the same instruction be made in writing to the third party.

You should be aware that there is a risk that the third party may continue to debit amounts from your account even after you have cancelled the Third Party direct debit.

Without limiting any other provision in these terms and conditions, if you arrange a Third Party direct debit you agree to indemnify and release us from all liability which we may incur if:

- a Third Party direct debit is not made;
- a Third Party direct debit is made late or is not made in accordance with your instructions; or
- a cancellation request is given too late to enable a Third Party direct debit to be cancelled.

You authorise us to debit your account with the amount of the indemnity. This indemnity and release will not apply to the extent that the liability is caused or contributed by fraud, wilful default or a negligent act or omission on our part.

We may at our absolute discretion conclusively determine the order of priority of payment by us of any moneys pursuant to any Third Party direct debit authority given by you in relation to your account.

Regular Payment Arrangement with a merchant

In relation to a Regular Payment Arrangement with a merchant:

- You are encouraged to maintain a record of any Regular Payment Arrangement entered into with a merchant using your card number.
- To either change or cancel any Regular Payment Arrangement set up using your card number you should contact the merchant at least 15 days prior to the next scheduled payment. Until you attempt to cancel the Regular Payment Arrangement we must accept the merchant's transaction. If possible you should retain a copy of their change/cancellation request. Should the merchant fail to act in accordance with these instructions you may have rights to dispute the transaction.
- Should your card number be changed i.e. as a result of lost or stolen card you must request the merchant to change the details of your existing Regular Payment Arrangement to ensure arrangements continue. If you fail to undertake this activity your Regular Payment Arrangement either may not be honoured by us or the merchant may stop providing the goods and/or services.
- Should you elect to close your card account or your account is closed by us you should contact the merchant to amend any Regular Payment

Arrangement set up using your card number; as the merchant may stop providing the goods and/or services.

Part E – General

18. Deposits

18.1 Where are deposits accepted?

Deposits of cash and cheques may be made at:

- (a) our branches;
- (b) some of our electronic banking devices; and post offices displaying the Bank@Post symbol.

Other parties may also make a deposit to your account via various electronic and other means available to them. When advising another party to credit your account you will need to provide them with our BSB number (610101) and your direct debit/credit number (as shown on your statement of account).

18.2 Deposits into your account

(a) When we receive deposit

Cheques deposited to your account are not available to be drawn against until the funds have been cleared and paid. Except as otherwise stated in these terms and conditions, we can apply a deposit made to your account in any way we choose.

If you wish to dispute the amount of a cash or cheque deposit recorded into your account, contact us with your deposit receipt. We will make any necessary adjustments to the account once we have verified the amount that was deposited.

You must pay in Australian dollars in Australia (it is not possible to make payments overseas).

(b) EFT transactions (electronic deposits)

For an EFT transaction which is a deposit of cash or a cheque into an account:

- i. such deposit is subject to receipt and subsequent verification by us; and
- ii. where there is a discrepancy between the amount recorded by the electronic equipment or access method as having been deposited and the amount recorded by us as having been received, you will be notified of the difference as soon as possible and will be advised of the actual amount which has been credited to the nominated account.

The security of deposits received at our equipment is our responsibility from the time the EFT transaction at our equipment is completed (subject to verification of the amount(s) deposited).

18.3 Lost deposits

To the full extent permitted by law we are not liable for any loss (including consequential loss arising from our negligence) arising from the loss or theft of any cheque, payment order or bill of exchange deposited

with us. In addition to other rights, we may recover the amount of any such cheque, payment order or bill of exchange by debiting an account to which the amount of the cheque, payment order or bill of exchange had been credited. If we do so, we will notify you as soon as possible.

19. Accessing joint accounts

If you hold your account jointly with another person you can all agree with us to authorise one or more of you to operate the account independently. This means that authorised person or persons can withdraw money from your account. Subject to this clause, this authorisation can be altered at the written request of all of you. However, any one of you can require (in writing) the account to be operated only on the signature of all parties.

If there is a card linked to your account then the signature of one of you is all that we require for:

- (a) any notice or request for withdrawal of moneys; or
- (b) receipts for money paid.

In this event, any request for the account to be operated on other than by the signatures of any one of you will result in card access by all parties to the account being cancelled.

Notwithstanding anything else stated in these terms and conditions and unless we agree otherwise, we require the signatures of all of you in respect of the appointment or removal of operators to your account and to close an account or access to transaction services.

If you hold your account jointly with another person, you authorise us to accept for the credit of your account any cheque payable to any one or more of you.

20. Letting other people (operators) use your account

You should refer to the terms and conditions applicable to your account to find out who you can nominate to use your account and for general terms and conditions relating to operators.

Where you authorise another person to use a transaction service on your account and we agree to such authorisation, you are bound by any such use by that operator as if the transaction had been performed by you.

You should ensure that an operator is familiar with:

- (a) the terms and conditions in this booklet (prior to that operator using a transaction service); and
- (b) any changes we make to these terms and conditions (operators should note that we may not be obliged to notify them of those changes).

We will provide a copy of this booklet to you or an operator at any time upon request.

An operator's rights to use your account will be withdrawn when you notify us in writing that you want that to happen, and either any card issued to the operator has been returned to us or you have taken reasonable steps to return the card to us. If you are a joint account holder, all of your signatures are required.

If you are unable to return to us a card issued to an operator you may place a temporary stop on the access that the operator has to your account. However, unless and until the card issued to the operator is returned to us the stop will not necessarily prevent the operator from using the card. Unless you have taken reasonable steps to return the card to us, you will incur liability for all transactions arising from the use of the card by the operator. We may require you to make a written statement outlining the steps you have taken in attempting to return the card to us. You may place a temporary stop on the operator's card by attending at a branch or by sending us a request in writing.

21. Safeguarding payment instruments

You should safeguard payment instruments such as cards, bank cheques and passbooks. Subject to clauses 9 and 28 you will be liable for all transactions arising from the use of a payment instrument until you have advised us of its loss, theft or misuse. If any of the above payment instruments are lost, stolen or misused, you should contact us immediately.

22. Guidelines – access method security

IMPORTANT NOTICE

This clause sets out guidelines for users on ensuring the security of an access method. These are guidelines only.

For circumstances in which you are liable for losses resulting from 'unauthorised EFT transactions', see clause 28. Your liability for losses resulting from unauthorised EFT transactions will be determined under the ePayments Code (as reflected in clause 28) rather than this clause 22. You should ensure that operators are familiar with these guidelines as you may be liable for losses those operators incur in relation to your account. You should also refer to clause 30 in relation to your liability for other unauthorised transactions.

22.1 Keeping your cards and codes secure

You may be provided with four types of security code

numbers which you will need to access your account using a card or Home Banking Service. The PIN must be used to access your account through ATM's and EFTPOS retailers. A OBP or PAC must be used to access your account through Home Banking Services, OBP for Online Banking and PAC for Express Line.

An online authentication password must be used to access your account when making online purchases at participating Verified by Visa online merchants.

The security of access methods, in particular, cards, PINs, OBPs, PACs and password (or any other code) is very important. Users must make every effort to see that their card and any record of their PIN, OBP, PAC and password or other code are not misused, disclosed, lost or stolen.

These guidelines are designed to assist you with security and to reduce the incidence of losses that you or we may incur.

22.2 Security Guidelines Generally

(a) Users should:

- i. sign a card as soon as it is received;
- ii. not voluntarily disclose a PIN, OBP, PAC or password or other code to anyone (including to a family member or friend);
- iii. take reasonable steps to prevent another person observing the user entering their PIN, OBP, PAC or password or other code;
- iv. not permit any other person to use any card that has been issued to the user;
- v. if we permit the user to select or change a PIN, OBP, PAC or password or other code, not select a numeric code that represents the user's birth date or an alphabetical code which is a recognisable part of the user's name;
- vi. when using Online Banking:
 - exit the bank application before leaving the computer unattended; and
 - take reasonable steps to maintain the security of the user's hardware and software;
- vii. not record their PIN on their card, or keep a record of their PIN on any article or articles normally carried with the card, or which are liable to loss or theft with the card;
- viii. not record their OBP, PAC or other code used to access a Home Banking Service on a telephone or computer, or keep a record of their OBP, PAC or any article or articles containing such other code which are liable to loss or theft with the record of the OBP or PAC.

(b) If a user requires a memory aid to recall their PIN, OBP, PAC or password or other code, then if the user makes a record of that code they should make a reasonable attempt to protect the security of the

code record.

For example, user's should:

- i. make a reasonable attempt to disguise the code within the record;
- ii. take reasonable steps to prevent unauthorised access to the code record, for example:
 - by hiding or disguising the code record among other records or in places where a code record would not be expected to be found;
 - by keeping the record of the code in a securely locked container; or
 - where the code is stored electronically, prevent unauthorised access to the relevant electronic record.

Users should not:

- i. record a disguised PIN or password on their card or record a disguised OBP, PAC or other code used to access a Home Banking Service on a telephone or computer;
- ii. disguise their code by reversing the number sequence;
- iii. disguise a code using alphabetical characters or numbers (for example A=1, B=2, C=3, etc);
- iv. disguise a code using any of the following combinations (or parts of them):
 - dates of birth;
 - personal telephone numbers;
 - car registration numbers;
 - family members' names;
 - social security numbers;
 - licence numbers;
- v. describe their disguised record as 'internet banking code', 'online code', 'access line code', 'PIN record', 'OBP record', 'PAC record', 'personal access code record', 'password record' or anything similar;
- vi. store their code in any low security electronic device of any kind, such as calculators, personal computers and electronic organisers.

Other means of disguise may also be inappropriate as they may allow someone else to ascertain the user's code. Users should exercise extreme care if they decide to record a memory aid for a code.

23. Contractual relationship

Your contract with us will govern our relationship. As well as the express written terms of the contract, there may be implied terms relating to ordinary banking matters.

The type of banking service you have or request is also relevant. For example, it is a debtor and creditor

relationship with a loan or deposit account. For a deposit account this means we owe you money and for a loan account you owe us.

Your contract will usually commence when your account is opened, however it may be earlier – for example when we first become bound to provide banking services to you.

Our relationship may automatically stop in some cases. For example, if you close your account, you become bankrupt or insolvent, or if you die. If we want to end our relationship, in most cases we will give you reasonable notice (eg. if we reasonably consider it necessary to prevent fraud or other losses to you or us). If we do so, we will notify you as soon as possible.

As well as your contract, the ePayments Code and the Banking Code of Practice, we comply with legislation and a number of industry codes of practice that may impose additional rights and obligations. Key sources of regulation which may apply are:

- Privacy Act 1988 (C'th) – privacy legislation governing activities such as the collection, use and disclosure of personal information;
- National Credit Code – legislation which regulates the provision of credit to individuals for consumer purposes;
- Corporations Act 2001 (C'th) – legislation which, amongst other things, regulates a wide range of activities relating to certain financial products;
- Australia Securities and Investments Commission Act 2001 (C'th) – legislation which, amongst other things, prohibits misleading, deceptive and unconscionable conduct in relation to financial services;
- Cheques Act 1986 (C'th) – legislation which deals with matters such as payment and collection of cheques as well as fraud and other unauthorised transactions.
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (C'th) – legislation designed to combat money laundering and the financing of terrorism.

In addition, we owe you the following general obligations:

- Opening accounts – we owe a duty of care in opening accounts to make proper enquiries to ensure accurate identification of you and verification of account details.
- Duty of Secrecy – we owe you a duty to keep information about you and the transactions which go through your account secret. However, this duty is not absolute and is subject to certain qualifications such as where:
 - you have expressly or impliedly consented
 - disclosure is required by law
 - there is a duty to the public to disclose

- our interests require disclosure.

24. ePayments Code, Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) and Banking Code of Practice

24.1 ePayments Code

We warrant that we will comply with the ePayments Code. The terms and conditions in this booklet are not effective to create liabilities and responsibilities of users which exceed those set out in the ePayments Code.

24.2 Anti-money laundering and counter-terrorism financing

We are committed to the regulatory requirements for anti-money laundering and counter-terrorism financing.

To comply with these requirements we may:

- require you to provide us, or otherwise obtain, any additional documentation or other information;
- suspend, block or delay transactions on your account, or refuse to provide services to you;
- report any, or any proposed, transaction or activity to any body authorised to accept such reports relating to AML/CTF or any other law.

24.3 Banking Code of Practice

We have adopted the Banking Code of Practice. It applies to you if you are an individual or a small business (within the meaning of the Banking Code of Practice). To the extent of any inconsistency, these terms and conditions will be read subject to the Code. If you ask, we will provide you with general descriptive information concerning our banking services. These include:

- 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; and
- the advisability of you reading the terms applying to the relevant banking service.

25. Changes to terms and conditions

We may change these terms and conditions from time to time, including to:

- impose or increase charges relating solely to

the use of an access method, or the issue of an additional or replacement access method;

- increase your liability for losses relating to EFT transactions (subject to the liability limits in the ePayments Code to the extent that the ePayments Code applies); or
- impose, remove or adjust a daily transaction limit or other periodic transaction limit applying to the use of an access method, an account or electronic equipment.

We can only make changes to the extent reasonably necessary to protect our legitimate interests, or to benefit you, including:

- changes because of changes to our cost of funds or other costs of doing business or to ensure that we receive an adequate return on assets;
- changes because of requirements of laws or industry codes of practice, prudential standards, court decisions, decisions of our dispute resolution scheme, guidance or directions from regulators, and similar reasons;
- changes due to changes in the way we operate our business or our systems;
- changes we think are necessary to fix errors or to make things clearer;
- changes for information security or similar purposes;
- changes to reflect market practice or standards or to keep our products competitive and meeting customer expectations and needs; or
- changes made for other good reasons.

We will give you such period of advance notice of any change as required by any applicable law, (including the National Credit Code), applicable industry or other code of practice (including the ePayments Code and the Banking Code of Practice) or, if applicable to the change, the terms and conditions of your account. In the absence of any such requirement we will give you notice of any such change in advance of the date it takes effect. Any such notice will be given in writing, by advertisement in the national media or local media or, where permitted, electronically.

Notwithstanding the provisions of this clause, advance notice need not be given when changes are necessitated by an immediate need to restore or maintain the security of the system or individual accounts.

26. Complaints

26.1 Complaints in relation to EFT transactions

If a user has a complaint relating to an EFT transaction or any other matter covered by the ePayments Code, including any apparent error in a transaction or instances of unauthorised transactions or a query relating to an entry in, or an apparent error in, a statement of account, the following procedures will

apply:

- (a) The user must notify us promptly by telephoning us on the relevant numbers set out in the contacting us section of this booklet and must as soon as possible thereafter supply us with written confirmation of the complaint.
- (b) If we are unable to resolve the matter immediately, the user will be given written advice of our procedures to investigate and handle the matter and will be required to give details of all relevant information regarding the complaint.
- (c) Within 21 days of receiving the complaint, we will advise the user in writing of either the outcome of the investigation or the need for more time to complete our investigation.
- (d) In all but exceptional cases, we take less than 30 days to complete our investigation.
- (e) If it is going to take longer than 30 days to resolve the complaint, we will:
 - i. inform the user of the reasons for the delay;
 - ii. provide the user with monthly updates on progress with the complaint; and
 - iii. specify a date when a decision can be reasonably expected, unless we are waiting for a response from the user and the user has been advised that we require such a response.
- (f) If we decide to resolve a complaint concerning a credit card account by exercising our rights under the rules of the credit card scheme:
 - i. the time limits under the rules of the scheme apply in lieu of the time limits in clauses (c) and above;
 - ii. clause (e) above is amended such that '60 days' replaces '30' days and 'updates once every two months' replaces 'monthly updates';
 - iii. we will inform the user, in writing, of those time limits and when a decision can be reasonably expected. We will suspend your obligation to pay any amount which is the subject of the complaint and any credit and other charges related to that amount until the complaint is resolved, and we will inform you of that suspension.
- (g) When we complete our investigation, we will promptly inform the user of:
 - i. the outcome;
 - ii. our reasons for our decision, with reference to relevant provisions of the ePayments Code;
 - iii. except where the complaint has been resolved completely in the user's favour, the further action the user can take in respect of the ePayments Code including other avenues of dispute resolution that are available and the relevant contact details. This advice will be in writing unless the complaint is settled

immediately to the satisfaction of the user and us.

- (h) If we decide that an account has been incorrectly debited or credited, having regard to the provisions of the ePayments Code we will where appropriate adjust the balance of the account (including appropriate adjustments for any interest and/or charges) and tell you in writing of the amount by which the account has been debited or credited as a result.
- (i) If we decide that you are liable under clauses 28 or 30 of this booklet for at least part of the amount of the transaction subject to complaint, we will make available to you copies of any document or other evidence (including information from the log or audit trail relating to the transaction) relevant to the outcome and will also advise you in writing whether there was a system or equipment malfunction at the time of the transaction.
- (j) Where we:
 - i. decide to resolve a complaint concerning an 'unauthorised transaction' under clauses 28.2(a), 28.2(b) or 28.3(c); and
 - ii. within seven business days of receipt of the complaint, adjust your account pursuant to clause (h) above to give effect to that decision and provide the user with the information required by clauses (g) and (h) above, we are not required to comply with clauses (b), (c) or (i) above in respect of the complaint concerning the unauthorised transaction.

26.2 Visa card – disputed transactions

IMPORTANT

No refunds are available under credit card scheme rules where your Visa account is used to fund a BPAY payment through the BPAY scheme.

Refunds in connection with the BPAY scheme can only be claimed using the process outlined in clause 15.

You have various rights under the credit card scheme rules to dispute certain transactions on your account made using a Visa card. Where you believe there is:

- (a) an unauthorised transaction – A transaction which you believe was not authorised by yourself or by an operator. This includes any unauthorised telephone, internet, mail order, or any other unauthorised transaction on your account;
- (b) a transaction not processed in accordance with your authority;
- (c) some other problem with the transaction; or
- (d) some other problem with goods or services you

purchased with your Visa card,

you may have the right to dispute the transaction ('disputed transaction') and to recover the value of the transaction.

Any disputed transaction outlined above should be promptly reported to us by contacting us.

IMPORTANT

You should report any disputed transaction to us within 120 days of the transaction being presented to your account.

Your ability to make a claim for a disputed transaction may be lost if you do not report it within 120 days of the transaction being presented to your account.

Your rights may be different if the disputed transaction is regulated under the ePayments Code (for example, there may be no such time frames in certain circumstances) but in any event you should report all disputed transactions as outlined in this sub-clause.

We will make a claim for a disputed transaction on your behalf where the right exists and you have reported the disputed transaction in accordance with this clause. We will make any claim for the most appropriate reason under the credit card scheme rules and we will not accept a refusal by a merchant's financial institution for a claim unless it is consistent with those rules.

26.3 Other complaints

If you have a complaint in relation to any other matter, please refer to the term and conditions applicable to your account or ask us for further details of our complaint handling procedures.

27. Your obligations

You are liable for all of your obligations under these terms and conditions both on your own and, for obligations in respect of your account and subject to the terms of that account, jointly with any one or more other persons who may hold the account jointly with you. Subject to any express provisions in this booklet regarding liability, including liability under the ePayments Code or BPAY:

- (a) we do not accept any liability or responsibility for disclosure of information relating to your account via any Home Banking Service where such information is obtained by or in conjunction with any person using your OBP or PAC;
- (b) To the full extent permitted by law, we are not responsible or liable for any loss or damage (including any consequential loss or damage) suffered by you or any other person arising directly or indirectly from or in connection with Home

Banking Services (other than any loss or damage which is due to our negligence or breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent):

- i. should any Home Banking Service instruction (other than an instruction for an EFT transaction) not be performed, not be performed in its entirety, not be performed promptly, not be performed in the way we have said it will perform, or is erroneous; or
- ii. should our equipment refuse to accept an instruction at any time;
- iii. as a result of any loss, modification, damage or destruction of hardware or software including where caused by computer virus or program bugs or similar causes;
- iv. for any other reason where the law and any applicable code of practice (including the ePayments Code) do not provide that you are not so liable.

28. Liability for unauthorised EFT Transactions

28.1 Application of this clause

This clause 30.1 deals with liability for EFT transactions which are not authorised by a user and does not apply to any transaction carried out by a user or by anyone performing a transaction with a user's knowledge and consent.

28.2 When you are not liable for losses

- (a) You are not liable for losses resulting from unauthorised transactions:
 - i. occurring after notification to us that any card forming part of the access method has been misused, lost or stolen or that the security of codes forming part of the access method has been breached;
 - ii. where it is clear that a user has not contributed to such losses. If a user is unable to report the loss, theft or unauthorised use of a card or breach of security by reason of our notification facilities being unavailable you are not liable for any losses occurring during the period in which such facilities were not available providing that notification is made to us within a reasonable time of the facility again becoming available.
- (b) You are also not liable for any losses:
 - i. that are caused by the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants or of their agents or employees;

- ii. relating to any component of an access method that is forged, faulty, expired or cancelled;
 - iii. that arise from transactions which require the use of a card or code or password forming part of the user's access method and that occurred before the user has received any such card or code or password (including a reissued card or code or password);
 - iv. that are caused by the same transaction being incorrectly debited more than once to the same account.
- (c) Where you complain that there is an unauthorised transaction on a Visa credit account we will not hold you liable for losses under this clause for an amount greater than the liability you would have to us if we exercised any relevant rights we have under the rules of the credit card scheme at the time the complaint was made against other parties to that scheme.

28.3 When you are liable for losses

If clauses 29.2(a) or (b) do not apply then you are liable for losses resulting from unauthorised transactions only as provided in (a), (b), (c) and (d) below:

(a) User's fraud or contravention of rules for user codes

Where we can prove on the balance of probability that a user contributed to the losses through the user's fraud or the user's contravention of the rules for user codes described below, you are liable for the actual losses which occur before we are notified that a card forming part of the access method has been misused, lost or stolen or that the security of the codes forming part of the access method has been breached, but you are not liable for any loss that exceeds transaction or account limits as follows:

- i. that portion of the losses incurred on any one day which exceed the applicable daily transaction limit(s);
- ii. that portion of the losses incurred in a period which exceeds any other periodic transaction limit(s) applicable to that period;
- iii. that portion of the total losses incurred on any account which exceeds the balance of that account (including, where the ePayments Code allows, any prearranged credit);
- iv. all losses incurred on any accounts which you and we had not agreed could be accessed using the access method.

Where an access method includes more than one code and we prove that a user contravened the rules for user codes by voluntarily disclosing or by keeping a record of one or more codes but not all the codes in the access method, you are liable under this subclause (a) only if we also prove on the balance of probability

that the user's contravention of the rules for user codes was the dominant contributing cause of the losses.

(b) User's unreasonable delay in giving notice

Where we can prove on the balance of probability that a user has contributed to losses resulting from unauthorised transactions by the user's unreasonable delay in notifying us after becoming aware of the misuse, loss or theft of a card forming part of the access method, or that the security of all of the codes forming part of the access method has been breached, you are liable for the actual losses which occur between when the user became aware (or should reasonably have been aware in the case of a lost or stolen card) and when we were actually notified, but are not liable for any losses that exceed the transaction or account limits described above in paragraphs (i), (ii), (iii) or (iv) of clause 29.3(a).

(c) User codes used in performing unauthorised transactions

Where a code was required to perform the unauthorised transactions and neither of clauses 29.3(a) or 29.3(b) apply, you are liable for the least of:

- i. \$150;
- ii. the balance of those account(s) (including any pre-arranged credit) from which value was transferred in the unauthorised transactions and which you and we have agreed may be accessed using the access method;
- iii. the actual loss at the time we are notified (where relevant) that the card has been misused, lost or stolen or that the security of codes has been breached (excluding that portion of the losses incurred on any one day which exceed any applicable daily transaction or other periodic transaction limit(s));

(d) If you have contributed to the loss by leaving a card in an ATM which incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM.

28.4 Rules for user codes

Where an access method utilises a code or codes, a user must comply with the following rules:

- (a) the user must not voluntarily disclose one or more of the codes to anyone, including a family member or friend;
- (b) where the access method also utilises a card, the user must not indicate one or more of the codes on the card, or keep a record of one or more of the codes (without making any reasonable attempt to protect the security of the code records) on the one article, or on several articles, carried with the card or liable to loss or theft simultaneously with the card;

- (c) where the access method comprises a code or codes without a card, the user must not keep a record of all the codes (without making any reasonable attempt to protect the security of the code records) on the one article, or on several articles so that they are liable to loss or theft simultaneously;
- (d) where we permit the user to select or change a code and, immediately before the user's selection or change of the code, we specifically instruct the user not to select a numeric code which represents the user's date of birth or an alphabetical code which is a recognisable part of the user's name and warn the user of the consequences of such a selection, then the user must not select such a numeric or alphabetical code; or
- (e) the user must not act with extreme carelessness in failing to protect the security of the code.

Where we expressly:

- (f) authorise particular conduct by a user (either generally or subject to conditions), the engaging in that conduct by the user (within any applicable conditions) is not a contravention of the rules for user codes;
- (g) or impliedly promote, endorse or authorise the use of an account access service by a user (including the hosting of an account access service at our electronic address), no disclosure, recording or storage of a code by a user that is required or recommended for the purpose of using that account access service is a contravention of the rules for user codes.

For the purposes of the rules for user codes, a reasonable attempt to protect the security of a code record includes either or both of:

- (h) making any reasonable attempt to disguise the code(s) within the record;
- (i) taking reasonable steps to prevent unauthorised access to the code record.

29. Liability in cases of system or equipment malfunction

We are responsible to users for loss caused by the failure of our system or our equipment to complete an EFT transaction accepted by our system or our equipment in accordance with the user's instructions.

A user is entitled to make claims for consequential damage in relation to an EFT transaction which may arise as a result of a malfunction of our system or our equipment however caused, except where the user should have been aware that the system or equipment was unavailable for use or malfunctioning, in which case our responsibilities are limited to the correction of any errors in the account, and the refund of any charges or fees imposed on you as a result.

This clause does not apply to any transaction relating to a business account. If you hold a business

account, subject to clause 15, you will be liable for all transactions on your business account, whether authorised by a user, carried out by a user, by anyone performing a transaction with a user's knowledge and consent or by an unauthorised person.

30. Liability – other transactions

You are liable for any card transaction:

- (a) which is not authorised by a user or which is not carried out by a user or by anyone performing a transaction with the user's knowledge or consent; and
- (b) which is not an EFT transaction (such as the use of a card to make a purchase where a PIN or password is not used and a voucher is signed to authorise the transaction), but you will not be liable for any such transaction that occurs after we receive notice from you that the card has been lost or stolen. You are liable for transactions which are authorised by a user or which are carried out by a user or by anyone performing a transaction with a user's knowledge or consent.

31. Limits on indemnities and exclusions of liabilities

You are not liable to us under any indemnity contained in these Terms and Conditions in relation to any loss, damage, charge, expense, fee or claim suffered or incurred by us as a result of fraud, negligence or wilful misconduct of us, our employees or agents or a receiver appointed by us.

Any term in these terms and conditions which excludes our liability to you does not exclude any liability we may have to you directly as a result of fraud, negligence or wilful misconduct of us, our employees or agents or a receiver appointed by us.

Any indemnity or exclusion of liability only applies to the extent that it is lawful and consistent with the Banking Code of Practice and the ePayments Code

32. Implied terms and unfair terms

Some legislation (including the Competition and Consumer Act and the Australian Securities and Investment Commission Act 2001) implies conditions and warranties into particular types of contract, and some legislation does not permit such conditions and warranties to be excluded, restricted or modified. The terms and conditions contained in this booklet are limited such that they do not exclude, restrict or modify any of those rights.

We may only exercise our rights under a term in these terms and conditions to the extent (if any) reasonably necessary to protect our legitimate interests. This clause applies to a term in these terms and conditions, despite any other term, if it:

- (a) is subject to unfair contract terms legislation; and
- (b) is to our advantage; and
- (c) causes a significant imbalance in the rights and obligations of you and us under these terms and conditions; and
- (d) would cause detriment to you if we applied the term or relied on the term.

Words used in this clause have the meanings given to them in the unfair contract terms legislation.

Circumstances in which the law would permit us to limit our liability for these implied conditions and warranties might include where you acquire a service for business purposes and you cannot establish that it would be unfair or unreasonable for us to rely on such limitation of our liability.

33. Interpretation

In this booklet, unless the context otherwise requires:

- (a) headings do not affect interpretation;
- (b) words of one gender include any gender;
- (c) a reference to an access method includes a reference to each of the individual components that are part of the access method (including cards, identifiers and codes).

34. Glossary

You will also need to refer to the terms and conditions applicable to your account for the meaning of expressions used in this booklet.

access method:

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

account access service means a service for the purposes of which either or both of the following apply:

- (a) the user must provide one or more codes to a service provider to enable the service provider or another person to access accounts on behalf of the user (for example, an account aggregator service); or
- (b) the user must record or store one or more codes in a manner required by the service provider to facilitate the user, the service provider or another

person acting on behalf of the user to access EFT accounts using that code or codes.

available balance means that amount of cleared funds in your account.

available credit means that amount of any credit limit not then advanced by us to you.

Bank@Post means the facility made available at any participating Australia Post outlet to enable you to transact on your account.

biller means an organisation which tells you that you can make a payment to them through BPAY.

BPAY means the electronic payments scheme through which we can be asked to make payments on your behalf to billers.

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

BPAY payment means a payment made through BPAY.

business day is a day other than a Saturday, Sunday or a national holiday in Australia.

cash advance means each amount:

- (a) of cash supplied by use of a card;
- (b) transferred from an account to another account with us or another person by use of a card or by use of an electronic banking device;
- (c) provided for refinancing another contract with us or another person; or
- (d) charged as a result of use of the card to acquire a cash substitute (such as a travellers cheque) or for a bill paying service (whether through Home Banking Services or otherwise) but excluding a BPAY payment.

closing balance means, in relation to a statement period, the balance shown on the relevant statement of account as the closing balance.

code means information:

- (a) the content of which is known to the user and is intended to be known only to the user or only to the user and to us;
- (b) which we require the user to keep secret; and
- (c) which the user must provide (in any manner) to or through electronic equipment in order to access an EFT account.

contactless transaction means the authorisation of a transaction by presenting a card (which is capable of performing a contactless transaction) at a contactless terminal without the requirement to insert or swipe the card.

contactless terminal means an electronic point of sale terminal which is capable of performing a contactless transaction.

direct debit account means your account with a ledger financial institution.

direct debit system means the electronic payment system used by participating institutions to effect your transactions.

Disputed Transaction means:

- (a) An unauthorised transaction – a transaction which you believe was not authorised by use of the card or account by a cardholder. This includes any unauthorised telephone, internet or mail orders or unauthorised debits from your credit or debit card account as part of a recurring payment arrangement you have with a merchant, or any other unauthorised transactions on your account.
- (b) General dispute – a transaction which you wish to dispute. This may include a transaction which has been processed to your account more than once, or a transaction which was authorised by the use of your card or account which you wish to dispute.

EFT account means an account which we permit a user to initiate a funds transfer from or to using an access method through electronic equipment.

ePayments Code means the ePayments published by the Australian Securities and Investment Commission.

EFT transaction means an electronic device through which transactions on your account may be made using a card including an ATM or EFTPOS facility.

electronic banking device means an electronic device through which transactions on your account may be made using a card including an ATM or EFTPOS facility.

electronic equipment means an electronic device that allows access to Home Banking Service such as an electronic terminal, computer, tablet computer, television or telephone (mobile or landline).

Home Banking Service means any service we make available at any time through a communication network (including through Express Line or Online Banking) so that you and we may transmit and receive information electronically (including in relation to accounts).

identifier means information:

- (a) the content of which is known to the user but not only to the user and which the user is not required to keep secret; and
- (b) which the user must provide (in any manner) to or through electronic equipment in order to access an EFT account.

Examples of an identifier include an account number, a card number and a card expiry date.

ledger financial institution means the financial institution with which the direct debit account is held. This may be us or another financial institution.

mobile banking means access to Online Banking in a format optimised for electronic equipment with smaller screens and with limited functionality.

OBP or Online Banking Password means a password

which is issued to a user by us to enable the use of an Online Banking service through electronic equipment.

Online Authentication password means the password made up of letters and/or numbers nominated by you during online registration with the Verified by Visa service.

Online Banking payment means a payment made using the Online Banking payment service.

Online Banking payment service means our internet payment service (including the features known as 'AnyPay' and 'BatchPay') but does not include BPAY.

our equipment means electronic equipment controlled or provided by us or on our behalf to facilitate EFT transactions.

our system means an electronic system, communications system or software controlled or provided by us or on our behalf to facilitate EFT transactions.

PAC or Personal Access Code means a number issued to a user by us to enable the use of Express Line through electronic equipment.

password means the word, letters and/or numbers nominated by you during online registration with the Verified by Visa service.

payee means the person receiving an Online Banking payment, a cheque payment or a regular payment.

payment date means that day nominated by you as the day on which a regular payment is to occur, commencing on the start date and at the nominated frequency thereafter.

payment option means the payment option nominated by you in relation to a regular payment facility and as varied by you from time to time.

PIN means the personal identification number issued to a user by us for use with a card through any electronic banking device.

purchase means the amount charged by the supplier for the supply of any goods or services purchased by the use of a card, in respect of any Visa card account including a BPAY payment, except for amounts which are cash advances.

regular payment means a regular electronic payment as described in this booklet.

rules for user codes means the rules described in clause 28.4 of this booklet.

transaction service means a method by which we allow you to access your account, and includes a Home Banking Service, a regular payment, a Third Party direct debit and a card facility linked to your account.

user means you and an operator, or either of these as the context requires.

Verified by Visa means the online authentication service provided to Visa cardholders when making online transactions at participating merchants.

Visa card means a Visa Credit card and a Visa Debit card. Visa credit account means your Visa credit account with us.

We means Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/ Australian Credit Licence 237879 and its successors and assigns and our and us has corresponding meaning.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 GPO
Box 1048, Adelaide SA 5001

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