

# Conditions of Use **Electronic & General Access Services**

effective 3 May 2010

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To the extent of any inconsistency between the specific conditions and the general conditions of use applying to a service, the specific conditions of use shall prevail.

For information about the underlying Savings Accounts that you may wish to access for electronic payments, please refer to our Conditions of Use Savings & Investments Accounts.

## **SECTION 1 - General Information**

### **Membership**

The Credit Union is governed by a common bond, as per the Constitution.

Membership applications outside of the Bond are subject to approval.

If you are not already a Member of Credit Union SA, then before opening an account with us you will need to become a Member by completing a membership application and purchasing a \$2 membership share.

To open a membership we will need to collect personal information from you (and other account owners if relevant) as required by the Anti-Money Laundering (ML) and Counter Terrorism Financing (TF) Act 2006 (Cth) and we may take steps to verify the personal information we have collected.

By applying to become a member, you consent to the collection, use, handling, disclosure and verification of personal information as required by law. In doing so, if information provided to us is incomplete or inaccurate we may not be able to provide the products or services requested.

Additionally, and to comply with ML/TF laws, we must confirm your identity before you can apply for a product or service with us. You must produce adequate evidence of your identity by producing documents such as (but not limited to) a Birth Certificate, Passport, Driver's Licence, Teachers Registration Certificate, Tertiary Student Identification Card, a mortgage or other security document, Credit Card or Medicare Card.

### **Opening and conducting an account with us**

By opening an account with us, you acknowledge that:

- We may be required to disclose ML/TF information by law.
- We may be required to release information regarding certain banking transactions to regulators.
- We may be prohibited from effecting some banking transactions.
- Your transactions could be delayed, blocked or frozen if we believe, on reasonable ground, that making a payment may be in breach of the law.
- You agree that we will incur no liability to you if we do delay or block any transaction, or refuse to pay any money in the reasonable belief that a transaction may contravene any such law.
- We may need to collect additional information from you in order to comply with ML/TF laws.
- We may suffer loss from you by entering into transactions that would breach the ML/TF laws or acting on someone else's behalf (unless they are a trustee). We may seek a member warranty and indemnity based on the warranty.

### **Closing a membership**

A membership may be closed by writing to us or by completing a 'Membership Resignation' form. In each case, you must;

- return any unused cheques
- return all cards used to access your account(s)

- cancel any direct debit authorities
- cancel any regular VISA deductions or subscriptions

All auto transfer authorities will be cancelled automatically. You should make alternative arrangements for insurance payments. If a VISA card is linked to one of your accounts, your membership and accounts will remain open for 31 days after your request is received. Credit Union SA will then send you a cheque for the balance of your accounts (including \$2.00 for your share and any accrued interest) less any accrued fees and overdraft interest applicable up to the date of closure.

### **Switching Accounts**

As part of arrangements between financial institutions, Members will be able to request their existing financial institutions to give them a list of their direct debits and credits for the last 13 months which can be used to update the information on a new account. Please contact us for further information.

### **Mutual Banking Code of Practice**

The relevant provisions of the Mutual Banking Code of Practice apply to all Credit Union SA products and services.

### **Privacy**

The information Credit Union SA collects is primarily designed to enable us to provide a product or service to you. If you don't provide us with accurate and up to date details, we may not be able to accept your application or deliver the product or service effectively. We have an obligation to protect the confidentiality of your personal information and will only disclose this information to third parties as necessary to provide the product or service to you, or as required by the law.

However, we may use some of the information to tailor future product and service offerings to you. If you do not wish to receive such offers or if you want to know more about our commitment to privacy, please contact us. The Privacy Act gives you rights to access the personal information we hold about you.

Any enquiry about privacy should be in writing, addressed to the Privacy Officer. More detail is contained in our Privacy Information Notice which is on our website, [www.creditunionsa.com.au](http://www.creditunionsa.com.au) or available on request.

### **If you have a complaint**

Whilst we do not expect that you will experience any problems with your accounts or services at Credit Union SA, we do encourage you to contact us with details of any complaints you may have.

If you feel our staff are not able to satisfactorily resolve your complaint, and you wish to take the matter further, our dispute resolution process is available to you free of charge. You can access this process by writing to The Complaints Officer, Credit Union SA, 400 King William Street, Adelaide 5000. Of course, you are not obliged to use this process if you prefer to pursue the dispute by other means.

Credit Union SA is also a member of an ASIC approved external complaints scheme. If you have an unresolved complaint against us, are unhappy with our response to a complaint, or we have not responded to you within a reasonable time, you can contact the Financial Ombudsman Service Limited. Contact details are:

Telephone: 1300 780 808 9am - 5pm AEST  
Fax: (03) 9613 6399  
Email: info@fos.org.au  
Mail: Financial Ombudsman Service Ltd  
GPO Box 3  
Melbourne VIC 3001

### **Information about other Credit Union SA products and services**

Please contact us for information about other products and services available from Credit Union SA. Our contact details are on the back panel.

### **If you experience financial difficulty**

If you find yourself in financial difficulty, for whatever reason, we encourage you to let us know. We are here to serve our Members, and would be ready to assist whenever possible.

## **Section 2 - General Conditions that apply to all Electronic Payment Facilities**

All services listed in this booklet are issued by Credit Union SA Ltd unless otherwise stated. Contact details are shown on the back panel.

### **Key Benefits Relating to Electronic Payment Facilities**

The main benefit of using electronic payment methods, is the convenience of being able to pay your bills, or transfer funds from your telephone or PC, or automatically (once you have established this facility), at a time convenient to you. In addition, you don't have to be concerned about carrying around large amounts of cash to make these payments.

### **Key Risks Associated with Electronic Payment Facilities**

Whilst the electronic systems are considered secure, there is a risk that your funds can be misappropriated if someone else gets unauthorised access to your PIN or password. It is critical to keep this secret, as detailed below in Guidelines for Safeguarding your PIN, Access Code or Password.

### **Electronic Funds Transfer (EFT) Code of Conduct and Credit Union Code of Practice**

These codes apply to all Electronic Payment Facilities and are complied with by Credit Union SA.

### **Guidelines for Safeguarding Your PIN, Access Code or Password**

For each of these access methods, you can transact on your account through a combination of an electronic device (PC, phone etc.) and a secret code known to you. It is critical that you safeguard this code. Guidelines for safeguarding your code include:

- Do not tell or show your code to another person (including family and friends).
- Do not keep any record of your code with any other device (e.g. phone, computer, card etc.) or any article normally kept with such device, that is required to effect a transaction on your account. If you do keep a written record of your code, you must take reasonable steps to disguise the code (for example, it is not considered reasonable to disguise your code as part of a phone number) but what is reasonable will depend on the facts in each instance.
- Do not use a code that represents your birthday or a recognisable part of your name. If you do use an obvious code such as a name or date you may be liable for any losses that occur as a result of unauthorised use of the code before you notify us that the code has been misused or become known to someone else.
- Use care to prevent anyone seeing or hearing your code being used via a device.
- Notify immediately our Member Service Centre if you suspect that someone has obtained your code (contact details are on the back panel).

- Examine your periodic statement immediately upon receiving it to identify and report to Credit Union SA (via Member Service Centre), as soon as possible, any instances where your account has been accessed without your authority.
- Immediately notify Credit Union SA if you change your address.

### **Liability for Unauthorised Transactions or Failure of the Access Method**

You will not be liable for losses to your account from unauthorised access:

- where it is clear that you have not contributed to the loss,
- that are caused by the fraudulent or negligent conduct of our employees or agents, or the employees or agents of any other organisation involved in the provision of that access method,
- where the losses occurred before you received the card/device/code forming part of the access method,
- after you notify us that your card/device/code forming part of the access method has been misused, lost, stolen or used without your authority,
- where the losses are a result of the same transaction being debited more than once to your account. You will not be liable in such cases even if there has not been unauthorised access,
- where your correct membership number and/or secret code have not been used to access your account via the designated access method,
- where access to your account(s) has been gained using a forged, expired or cancelled component of your access method.

You will be liable for losses to your account from unauthorised access if the losses occur before you notify us that your access method has been misused, lost, stolen or used without your authority and if we prove, on the balance of probabilities that you contributed to the loss through;

- your fraud, or your failure to keep your secret code secure. The 'Guidelines' above represent a minimum standard of care that you must exercise, but actual liability for loss will be as determined by the EFT Code.
- unreasonably delaying in notifying us of the misuse, loss, theft or unauthorised use of your access method and the losses occur between the time you did, or reasonably should have, become aware of these matters and the time of notification to us. You can notify us via the card hotline - 1800 224 004 (24hrs) if your card or PIN is lost or stolen, and via Member Service Centre during our business hours for other components of an access method 8202 7777, or on 8202 7634 at other times.

However, you will not be liable for:

- the portion of the loss that exceeds any applicable daily or periodic transaction limits
- the portion of the loss on your account which exceeds the balance of your account (including any pre-arranged credit), or

- all losses incurred on any account that you had not agreed with us could be accessed using the access method.

Where we are unable to prove on the balance of probabilities that you contributed to the loss your liability will be the lesser of;

- \$150
- the balance of your account, including any pre-arranged credit
- the actual loss at the time you notify us that your access method has been misused, lost, stolen or used without your authority (except that portion of the loss that exceeds any applicable daily or periodic transaction limits).

You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you did not observe your obligations or acted negligently or fraudulently under this agreement.

You will not be responsible for any loss you suffer because the access method accepted your instruction but failed to complete the transaction.

If there is a breakdown or interruption to an access method and you were aware or should have been aware that the system was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your account and refunding fees or charges imposed on you as a result.

We are not liable for any consequential loss or damage you suffer as a result of using an access method, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent. This does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it was varied to the extent necessary to comply with those laws or that code, or if necessary, omitted.

Notwithstanding any of the above provisions, your liability will not exceed your liability under the EFT Code.

### **Transaction Receipts**

For each transaction involving a transfer of funds (including payments) using any of these access methods, you will be provided with (or have the option to receive) a receipt or receipt number. We recommend that you retain or note these to check against your periodic statement.

### **Variations/Changes to the Conditions of Use**

We may change these conditions and fees and charges from time to time.

We will notify you in writing at least 30 days before the effective date of change if the change to the Conditions of Use will:

- introduce a new fee or charge; or
- vary the method by which interest is calculated or the frequency with which it is debited or credited.
- increase charges relating solely to the use of your Access Method or the issue of additional or replacement Access Methods:
  - increase your liability for losses;
  - impose, remove or adjust daily or periodic limits on amounts which may be transacted via BPAY, VISA Card, Redicard, PIN, your Linked Account(s) or Electronic Equipment.
  - make any changes to your Account(s) in respect of which the law requires that notice be given to you.

We will notify you of any other changes to these Conditions of Use no later than the day the change takes effect, or such longer period as may be required by law, by:

- notices on or with periodic Account statements;
- notices in a newsletter;
- if you subscribe to SMS Alerts, by SMS;
- direct written notice to you; or
- press advertisement in “The Advertiser”.

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

When any instrument eg. VISA card, Redicard, cheque book is used after notification of any such changes, you accept those changes and use of the instrument shall be subject to those changes.

Some access methods (eg BPAY, EFTPOS) are owned and operated by third parties. If the rules and regulations of these access methods require that these Conditions of Use be changed, in any way at any time, (including without prior or full notice to you) then we will have the right to change these Conditions of Use accordingly.

If we need to make immediate changes to maintain or restore the security of the system or individual accounts, we may only be able to advise you after these changes are made.

### **Fees and Charges**

Fees and charges may be payable by using Electronic and General Access services. Refer to our schedule for Savings & Investment Accounts Fees and Charges for full details.

### **Important Words**

**Account** means an account with Credit Union SA that we agree you may access by at least one of the access services in this booklet.

**Access Code** means the password or number used to access your account via our Member Service Centre.

**Access method means** a method authorised by us for your use and accepted by us as authority to access your accounts and perform funds transactions on those accounts through electronic equipment and the use of a code. This does not include a method which requires your manual signature.

**ATM** means an automatic teller machine.

**Available balance** means in relation to an account, the funds available for immediate withdrawal from the account, subject to the conditions of use of the account.

**BPAY Access Number** - means the number you use to have secure access to BPAY (either your Internet Banking password, or your Phone Banking password).

**Card** means any authorised card issued by us for your account.

**Code or Secret code** (where not in the context of EFT Code or Credit Union Code of Practice) means the PIN, Access Code, password etc. required to authorise access to your accounts via an electronic device (phone, computer, EFTPOS, ATM or Bank@Post terminal).

**Current balance** means the available balance plus any funds which have been deposited to the account which are not available for immediate withdrawal.

**EFT System** means the network of electronic systems used for the transmission of EFT transactions, which means transactions initiated by providing instructions to us through an access method to debit or credit any of your accounts with us.

**EFTPOS** means a point of sale electronic banking facility available at retail or wholesale outlets.

**Membership number** means the number allocated by Credit Union SA as the primary reference to your membership details.

**Merchant** means a supplier of goods or services purchased with a card.

**Overdraft Limit** means the limit of credit approved on any overdraft facility from time to time.

**Passcode** means a code that provides an additional level of security when conducting certain Internet Banking transactions.

**Password** means a secure password that allows Members to access Phone Banking and Internet Banking.

**PIN** means a personal identification number or word used in conjunction with a card.

**we, us, our, ours** means Credit Union SA Ltd.

**you** means the account holder.

## Section 3 - Specific Conditions of Use

### ACCESS CODE - Phone number 8202 7777

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

By executing an application for an Access Code you authorise us to act upon the request or direction of anyone who telephones us, claims to be you, and quotes your Access Code. As a minimum you must follow the guidelines for safeguarding your code, as set out in General Conditions of Use for Electronic Payment facilities. You will need to disclose your Access Code to employees of Credit Union SA to gain access to your accounts over the telephone.

Requests for information, transactions and other instructions permitted via the phone using the Access Code are as follows:

- balance/account enquiries;
- close accounts (not memberships);
- open accounts;
- obtain interest details;
- re-distribute existing payroll deductions;
- request statements;
- transfer funds;
- change address details and other details (phone numbers, etc.);
- provide instructions for term investments, reinvestments and changes to the method of payment for interest;
- change or cancel automatic payments;
- stop cheques if the cheque is lost or stolen;
- cheque withdrawals / payments;
- order cheque books;
- cancel cards;
- cancel insurance and
- acknowledge receipt of a card.

Some services may incur a fee. Details are in the Savings & Investment Accounts Interest Rates, Fees & Charges schedule.

You can cancel your Access Code at any time in writing by quoting your name and membership number, or by telephoning Member Service Centre and quoting your Access Code.

You must give us clear and concise instructions by telephone and we reserve the right to decline to act upon any request or direction by telephone that we consider is not clear and concise.

If your account is a joint account then you authorise us to act upon the request or direction of any one of the account holders when quoting the Access Code except where the accounts signing authority is more than one to sign.

We reserve the right to:

- cancel your access to our Access Code service without notice (this is including where we determine it is being used inappropriately); and/or
- cancel some or all of the actions that can be authorised by use of your Access Code at any time without notice.

## ATM TRANSACTIONS

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

ATM transactions may be included in the count for transaction fees or excess withdrawal fees depending on the type of account. Declined transactions may also incur fees. Details are in the schedule for Savings & Investment Accounts Fees and Charges.

Limits apply to ATM withdrawals. These are;

- (a) the lesser of your available balance, or \$1,000 per day (the daily limit of \$1,000 includes any ATM, Bank@Post and EFTPOS withdrawals).
- (b) if the system is not online, the maximum is \$300.

Whenever you receive a new card and PIN or a replacement card and PIN, we will advise you on steps you need to take to activate your card. You will need to do this to be able to use the card.

Your card will be linked to your main savings account - please advise us if you wish to change this.

You will be able to change your PIN if you wish, by visiting any of our branches.

### AUSTRALIA POST - Bank@Post

Bank@Post outlets give you instant, on-the-spot access to your nominated Credit Union SA accounts using Australia's largest on-line banking network.

You can use Bank@Post to make deposits and cash withdrawals (the lesser of your available balance or \$1,000 per day). The daily limit of \$1,000 includes any ATM, Bank@Post and EFTPOS withdrawals. To make a Bank@Post transaction all you need is your Credit Union SA VISA debit card or Redicard and your PIN\*.

Note: Cheque(s) deposited via Bank@Post may take longer than the normal clearance period.

It is not possible to make balance enquiries, do transfers or cheque withdrawals.

You will need to advise Credit Union SA (by phone, with your Access Code, in person at our branches, or in writing) if you wish to be able to access a second savings account, and/or a loan account.

To perform a transaction using Bank@Post, just tell an Australia Post staff member that you want to make a Bank@Post transaction, swipe your card through the card reader, then select your account by pressing the appropriate button.

You can use:

- the SAVINGS button to access your first nominated account.
- the CHEQUE button to access your second nominated account.
- the CREDIT button to access your nominated loan account.
- the Bank@Post staff member will enter the amount you want to transact and ask you to confirm the details. Then simply enter your PIN to complete the transaction.
- There is no fee for using this facility. However, transaction or excessive withdrawal fees may apply

depending on the type of account used. Details are in the schedule for Savings & Investment Accounts Fees and Charges.

- Credit Union SA can not guarantee the availability of the Bank@Post system, and does not accept responsibility for the system not being accessible.
- You must be careful to enter your transaction details accurately. It is not possible to reverse a transaction once it has been completed.
- Credit Union SA will attempt to give you at least 30 days notice of any changes to the Bank@Post system. However, this may not always be possible, particularly if they are urgent changes required by Australia Post.

### **AUTO TRANSFER (Periodical Payments)**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

Our Auto Transfer service is available on a range of savings accounts including a Line-of-Credit account.

We will make every effort to forward payments in accordance with your instructions, however we will be under no obligation to make such payments if your account has insufficient available funds, and/or the transaction contravenes the conditions that apply to the operation of your account.

Auto transfers may incur transaction or excessive withdrawal fees depending on the type of account used. However, transfers to other Credit Union SA accounts are free.

You are requested to give Credit Union SA clear and concise payment instructions to enable the authority to be processed.

You will normally be advised of non-payment, however we are under no obligation to do so. If there are insufficient funds in your account to meet the payment, we will try your account daily for 5 consecutive days. If there are still insufficient funds we reserve the right to charge you a rejection fee.

If a payment does not occur, Credit Union SA will not be obliged to investigate any claims, complaints or queries concerning the non-payment, after a period of four months has elapsed from the due date. We recommend that you confirm all transactions on your statements as soon as they are received.

You will receive a statement at least quarterly detailing all transactions on your accounts.

You can cancel your instructions at any time in writing by quoting your name and membership number, or you can phone our Member Service Centre and quote your Access Code.

If more than one Auto Transfer payment is due and payable, we are authorised to determine the order of payment.

Credit Union SA may cancel an authority at any time if we have received an authorised cancellation notice from you, and/or if your payment has been rejected five times because of insufficient funds in your account.

We will continue to make payments in good faith unless we have been notified in writing of your death or bankruptcy.

### **BPAY**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

This service enables you to make payments conveniently for any bill that carries the BPAY logo. You can use BPAY through;

- (1) our Internet Banking Service or
- (2) our Phone Banking line 1300 134 636 or
- (3) Member Service Centre Ph 8202 7777 or 1800 018 227 country SA.

BPAY transactions conducted through our Member Service Centre are staff assisted. A transaction conducted through our Member Service Centre attracts a higher transaction fee than if you do the transaction yourself. Refer to Savings & Investment Accounts Interest Rates, Fees & Charges schedule.

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

### **Definitions**

- **Banking Business Day** – means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.
- **Biller** – means an organisation who tells you that you can make bill payments to them through BPAY.
- **BPAY** - means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, either via telephone or internet access or any other Access Method as approved by us from time to time.
- **BPAY Payment** - means a payment transacted using BPAY.
- **BPAY**® – means BPAY Pty Limited ABN 69 079 137 518, PO Box 1083 North Sydney NSW 2059, telephone (02) 9922 3511.
- **CUSCAL** – means Credit Union Services Corporation Australia Limited.
- **Cut Off Time** – means the time, as we advise you from time to time, by which your payment instructions must be received by us in order for these instructions to be processed that day by BPAY.

### **Security Breaches**

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

- i) you become aware of any delays or mistakes in processing your BPAY Payment;
- ii) you did not authorise a BPAY Payment that has been made from your Account; or

iii) you think that you have been fraudulently induced to make a BPAY Payment.

If you think that the security of your Access Method has been compromised you should notify us immediately. Phone contact details are on the back panel.

If you believe an unauthorised BPAY Payment has been made and your Access Method uses a secret code such as a PIN or password, you should change that code.

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

### Using BPAY

- We are a member of BPAY. We will tell you if we are no longer a member of BPAY.
- BPAY can be used to pay bills bearing the BPAY logo. We will advise you if and when other transactions can be made using BPAY.
- Unless you are advised otherwise, you may use BPAY only to make payments from the Account.
- When you tell us to make a BPAY Payment you must tell us the Biller's code number (found on your bill), your Customer Reference Number (e.g. your account number with the Biller), the amount to be paid and the Account from which the amount is to be paid.
- You acknowledge that we are not required to effect a BPAY Payment if you do not give us all the information specified or if any of the information you give us is inaccurate.
- We will debit the value of each BPAY Payment and any applicable fees to the Account from which the relevant BPAY Payment is made. Refer to Savings & Investment Accounts Interest Rates, Fees & Charges schedule.
- If you instruct us to make any BPAY Payment, but close the Account to be debited before the BPAY Payment is processed, you will remain liable for any dishonour fees incurred in respect of that BPAY Payment. Refer to Savings & Investment Accounts Interest Rates, Fees & Charges schedule.
- You acknowledge that third party organisations (such as Billers or other financial institutions) may impose additional restrictions on your access to and use of BPAY.
- You acknowledge that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.

### Processing of BPAY payments

- A BPAY Payment instruction is irrevocable. Except for future-dated payments (refer below) you cannot stop a BPAY Payment once you have instructed us to make it and we cannot reverse it.
- We will treat your BPAY Payment instruction as valid if, when you give it to us, you use the correct Access Method.

- You should notify us immediately if you think that you have made a mistake when making a BPAY Payment or if you did not authorise a BPAY Payment that has been made from your Account.
- You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY Payment and later discover that:
  - i) the amount you paid was greater than the amount you needed to pay, you must contact the Biller to obtain a refund of the excess; or
  - ii) the amount you paid was less than the amount you needed to pay, you can make another BPAY Payment for the difference between the amount you actually paid and the amount you needed to pay.
- A BPAY Payment is treated as received by the Biller to whom it is directed:
  - i) on the date you direct us to make it, if we receive your direction by the Cut Off Time on a Banking Business Day; and
  - ii) otherwise, on the next Banking Business Day after you direct us to make it. The BPAY Payment may take longer to be credited to a Biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY does not process a BPAY Payment as soon as they receive its details.
- Notwithstanding this, a delay may occur processing a BPAY Payment if:
  - i) there is a public or bank holiday on the day after you instruct us to make the BPAY Payment;
  - ii) you tell us to make a BPAY Payment on a day which is not a Banking Business Day or after the Cut Off Time on a Banking Business Day; or
  - iii) a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.
- If we are advised that your payment cannot be processed by a Biller, we will advise you of this and credit your Account with the amount of the BPAY Payment. We will also take all reasonable steps to assist you in making the BPAY Payment as quickly as possible.

### Future-dated Payments

Using the Phone Banking line you can set a payment date up to 60 days after the date you are entering the transaction. You can set any date in the future when using the Internet Banking Service. If you use the future-date option you should be aware that:

- You are responsible for maintaining, in the Account to be drawn on, sufficient cleared funds to cover all future-dated BPAY Payments (and any other drawings) on the day(s) you have nominated for payment or, if the Account is a credit facility, there must be sufficient available credit for that purpose.
- If there are insufficient cleared funds or, as relevant, insufficient available credit, the BPAY Payment will not be made and you may be charged a rejection fee.

- You are responsible for checking your Account transaction details or Account statement to ensure the future-dated payment is made correctly.
- You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY Payment on or after that date. Contact details are on the back panel.

### **BPAY Transaction limits**

Our current BPAY limits are; via internet banking \$5,000 daily, and via phone banking \$5,000 daily.

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

Individual Billers can set transaction limits for payments and these can vary from time to time. These will override our daily limits if they are set lower than our limits.

### **Refusing BPAY Payment directions**

You acknowledge and agree that:

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

### **Your Liability for BPAY Payments**

You are liable for all transactions carried out via BPAY by you or by anybody carrying out a transaction with your consent, regardless of when the transaction is processed to your Account with us.

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

For further details about liability refer to General Conditions.

### **Resolving Errors on Account Statements**

- All BPAY Payments and applicable fees will be recorded on the Account statements of the Accounts to which they are debited.
- You should check all entries on your Account statements carefully.
- If you believe a BPAY Payment entered on your statement is wrong or was not authorised by you, contact us immediately and give the following details:
  - i) your name and account number;
  - ii) the date and amount of the BPAY Payment in question;
  - iii) the date of the Account statement in which the payment in question first appeared;
  - iv) a brief and clear explanation of why you believe the payment is unauthorised or an error.
- If we are unable to settle your concern immediately and to your satisfaction, we will advise you in writing

of the procedures for further investigation and resolution of the complaint and may request further relevant details from you.

- Within 21 days of receipt from you of the details of your complaint, we will complete our investigation and advise you in writing of the results of our investigation, or advise you in writing that we require further time to complete our investigation.
- We will complete our investigation within 45 days of receiving your complaint unless there are exceptional circumstances. In such circumstances we will let you know of the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.
- When we complete our investigation, we will write to you and advise you of the outcome of our investigation and the reasons for that outcome by reference to these Conditions and the Electronic Funds Transfer Code of Conduct.
- If we find that an error was made, we will make the appropriate adjustments to your affected Account, including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- If we decide that you are liable for part or all of a loss arising out of unauthorised BPAY Payment, we will give you copies of any documents or other evidence we relied upon in reaching this decision and advise you in writing whether or not there was any system malfunction at the time of the payment complained of.
- If we fail to observe these procedures or the requirements of the Electronic Funds Transfer Code of Conduct when we allocate liability, conduct the investigation or communicate the reasons for our decision and our failure prejudices the outcome of the investigation or causes unreasonable delay in its resolution, we will be liable for part or all of the amount of the disputed payment.
- If you are not satisfied with our decision please contact us as detailed in this brochure.

### **Transaction Recording**

It is recommended that you record all receipt numbers issued in respect of BPAY Payments (either by phone or the internet banking system) to assist in checking transactions against your statements. We recommend you record the receipt numbers on the relevant bills.

### **Transaction and other Fees**

Refer to Savings & Investment Account Interest Rates, Fees & Charges schedule for full details.

### **Cancellation of BPAY request**

Your access to BPAY is via our Internet Banking or Phone Banking systems. BPAY is not severable from these systems, so if you wish to cancel your BPAY access, you will need to cancel your access to Internet Banking and/or Phone Banking. Similarly, if we wish to

cancel your BPAY access, we will need to cancel these other services. Subject to this;

- You may cancel your access to BPAY at any time by giving us written notice.
- We may immediately cancel or suspend your access to BPAY at any time for security reasons or if you breach these Conditions of Use or the conditions of use of your Account.
- We may cancel your access to BPAY for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.
- If, despite the cancellation of your access to BPAY, you carry out a BPAY Payment using the Access Method, you will remain liable for that BPAY Payment.
- Your access to BPAY will be terminated when:
  - i) we notify you that your Access Method or the Account with us has been cancelled;
  - ii) you close the last of your Accounts with us, which has BPAY access;
  - iii) you cease to be our member; or
  - iv) you alter the authorities governing the use of your Account or Accounts with BPAY access (unless we agree otherwise).

### **Miscellaneous**

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

You agree that you will promptly notify us of any change of address.

We may post all Account statements and notices to you at your registered address as provided for in our rules.

## **CHEQUE BOOK**

### **Key Benefits and Risks**

There are still times when the most convenient way to pay your bills is with a personal cheque. With your Credit Union SA personal cheque book you can pay for higher priced goods and services without the need to carry large amounts of cash, or when you simply don't have the cash at hand.

In maintaining a personal cheque account, it is important to reconcile cheques drawn regularly. You can not always control when your payee will present your cheque, and it is important to ensure that you have funds in your account to cover un-presented cheques. If a cheque is not presented promptly, you should contact your payee to follow this up.

### **Guidelines for safeguarding your cheque book**

It is your responsibility to safeguard your cheque book from loss, theft or unauthorised use. You must:

- keep your cheque book under secure control and in a safe place at all times,

- never give your cheque book or an incomplete cheque to anyone,
- read your periodic statement carefully and notify Credit Union SA promptly if it contains any entry which you suspect may represent an unauthorised transaction, and
- contact us immediately if you become aware that your cheque book or a cheque has been lost, stolen or used without your authority.

When you write a cheque you have a duty to fill it out carefully so that no-one else can alter it. You must:

- write the amount in both words and figures and never leave a gap between the words or figures,
- begin the amount in words as close to the left hand side of the cheque as possible and write the amount in figures as close as possible to the dollar (\$) sign,
- always write cheques in ink which cannot be rubbed out and never in pencil, and
- never sign a cheque until you have filled it out completely.

You will be liable for all losses caused by failure to observe the duties specified above. However in no case will you be liable where it is shown, on the balance of probabilities, that the loss was caused by:

- the fraudulent or negligent conduct of Credit Union SA's employees or agents, or
- the same cheque being debited more than once to the same account.

### **1. Cheque Clearance**

When you deposit an Australian cheque to your Credit Union SA account, it may take up to 4 days to clear, longer for overseas cheques and cheques deposited via Bank@Post. During this time you will not be able to withdraw the proceeds of that cheque.

If you wish to draw against a cheque more promptly please ask us, as there may be other factors that we would consider, or we may be able to organise a special clearance for the cheque. A fee may apply if you require a special clearance. All cheques become "stale" if they are presented for payment more than 15 months after the date on the cheque. Stale cheques will not be honoured for payment.

### **2. Crossing your cheques**

Your cheques are pre-printed with the crossing "not negotiable". This is intended to reduce the possibility of your cheque being fraudulently dealt with. You may further enhance this protection by crossing the cheque with additional parallel lines and writing the direction "Account Payee Only" between the lines.

"Not Negotiable" means that if the cheque is transferred by negotiation to a third party, that third party acquires no better title to the cheque than the person transferring it had. "Account Payee Only" is a direction that only the named person should be able to collect the proceeds of the cheque. Unfortunately, neither endorsement can totally avoid the possibility of fraud.

### 3. Bearer Cheques

- a. The pre-printed words “or bearer” on your cheque mean that this is a bearer cheque, and physical possession of the cheque provides the holder or bearer with rights to the cheque.
- b. You can make your cheque an order cheque if you cross out the “or bearer” and write in “or order”. This is a further means of protection against fraud, as it means that the payee named on the cheque should be required to give some written direction as to how the cheque is to be paid.
- c. A cheque book facility may be attached to many of our accounts - please ask a consultant about which accounts are available.

### 4. Conditions of Use

- a. Immediately Credit Union SA accepts a Cheque Book application you acknowledge that you have appointed both Credit Union SA and the Credit Union Services Corporation (Australia) Limited as your agent and that you have authorised each of them to:
  - (1) conduct a Bank Account with a Bank to enable you to draw cheques for payment for goods and services out of the funds in your Credit Union SA Account in accordance with these Conditions of Use: and
  - (2) transfer funds to the Bank Account from your Credit Union SA Account to pay the amount of any cheque or payment order (“a cheque”) that you or your Authorised Signatories have signed and to pay the value of all costs, taxes or charges made by Credit Union SA or the Bank.
- b. If the amount of any cheque presented for payment to the Bank exceeds the Available Balance in your Credit Union SA Account at the time the cheque is presented, Credit Union SA may instruct the bank to refuse to pay the cheque. In such event, Credit Union SA will advise you as soon as practicable, but will incur no liability if it fails to do so. Where Credit Union SA refuses to pay a cheque Credit Union SA may, at its absolute discretion, debit to your account any costs incurred through such refusal, and such shall constitute a debt from you to Credit Union SA.
- c. A dishonour fee where there is a lack of available funds will be charged. If funds are transferred from another account to cover the payment of the cheque, a transfer fee will apply.
- d. The ‘Available Balance’ includes any funds lodged in your account, any unused overdraft or other agreed credit facility made available for your Credit Union SA Account. The Available Balance does not include deposits received but uncleared in accordance with the policy of Credit Union SA, nor does it include interest accrued but not credited nor deposits in transit.
- e. Credit Union SA is only required to instruct the Bank to stop payment on any cheque when a Credit Union SA standard stop payment notice has been correctly completed, signed by you and delivered to Credit Union SA, or you have given instructions

by use of your Access Code. A dishonour fee will be charged in such a circumstance if the cheque is subsequently presented.

- f. If for whatever reason your approved credit limit is overdrawn, we reserve the right to charge an overdrawn fee.
- g. If Credit Union SA, for any reason and without reference to you, pays a correctly authorised and presented cheque that exceeds your Available Balance then you shall incur a debt to Credit Union SA of the amount by which the cheque exceeds the available balance. In such circumstances the debt shall be repayable by you immediately upon the written demand of Credit Union SA. If you fail to repay such debt then you shall also be required to pay all costs and expenses whatsoever incurred by Credit Union SA in collection of that debt.
- h. In consideration of the services provided by Credit Union SA in accordance with the Members’ Cheque Scheme, you will pay such charges as shall be determined by Credit Union SA from time to time in relation to all transactions and to all cheques drawn on, or deposits made to, the Bank pursuant to the Members’ Cheque Scheme.
- i. You hereby agree that the rights and liabilities of Credit Union SA in relation to its services pursuant to the Members’ Cheque Scheme shall be as if Credit Union SA were a bank and collection bank as defined by, or a banker as referred to, in the Cheques and Payments Orders Act 1986 and any amendment thereof or substitution therefore.
- j. In these Conditions of Use:
  - (1) “you” means each applicant for a cheque account, and
  - (2) “your Credit Union Account” means the account with Credit Union SA to which your cheque account facility is attached.

### 5. General Information

- The cheque book must be in joint names, if the account allocated is in joint names.
- New cheque books are automatically re-ordered when the 20th or subsequent cheque is presented for 30 form book and 60th or subsequent cheque for 100 form book.
- Special Clearance, Stop payment & Dishonour cheque fees are detailed in Savings & Investment Accounts Interest Rates, Fees & Charges schedule.
- Cancellation of Cheque Book facility must be in writing and any unused cheque forms are to be destroyed or returned.

### CORPORATE (Credit Union SA) CHEQUES

You may not wish to maintain your own personalised cheque book, but from time to time find that you need a cheque to make a payment. You can ask us to draw a Credit Union SA (corporate) cheque to the favour of your nominated payee, and the amount will be debited against your nominated account. A transaction fee applies. This can be done over the phone, via Internet Banking or at our branches. If you ask us to forward

your payment, we will use our best endeavours to do so on the basis of your instructions, but accept no liability if the cheque does not reach your intended payee, due to inaccurate instructions or postal failure.

A corporate cheque can only be cancelled if the cheque is lost or stolen.

If you wish to cancel the cheque, a fee will apply and we will not be able to prevent payment if the cheque has already been presented. In the event of any dispute between you and the payee, you acknowledge that Credit Union SA has no role to play other than following your payment instructions if possible.

## **DIRECT DEBIT**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

Our Direct Debit service is available on a range of at-call accounts including Line-of-Credit.

We will make every effort to forward payments to your supplier in accordance with your instructions, however we will be under no obligation to make such payments if the account(s) nominated has insufficient available funds, and/or the transaction contravenes the Conditions that apply to the operation of your account(s).

If there are insufficient available funds in your account(s) to meet the payment, the direct debit may not be paid, and we reserve the right to charge you a dishonour fee.

If funds are transferred from another account to cover the payment of the direct debit, a transfer fee will apply.

Through your supplier, Credit Union SA will require clear and concise payment instructions to enable the authority to be processed. Once the direct debit is established, we will make payments to the supplier for whatever amount is requested, subject to clauses above.

If a payment does not occur, Credit Union SA will not be obliged to investigate any claims, complaints or queries concerning the non-payment, after a period of four months has elapsed from the due date. We recommend that you confirm all transactions on your statements as soon as they are received.

You will receive a statement at least quarterly detailing all transactions on your membership. You may request monthly statements.

If more than one direct debit is due and payable, we are authorised to determine the order of payment.

To cancel a direct debit, you will need to contact your supplier direct. If, after doing this, the debit has not been cancelled, you can put a request to us in writing and with full details, and we will follow the matter up for cancellation. However, we will not be responsible for any delays that may arise in the supplier communicating that cancellation to us.

## **EFTPOS**

### **(Electronic Fund Transfer at Point Of Sale)**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

You can make purchases and/or obtain cash by using your VISA card or Redicard together with your Personal Identification Number (PIN).

You can only access one account via EFTPOS. This is your first nominated account linked to your card.

Cash withdrawal transactions are available on 'Savings' button only.

- Cash withdrawal limits:
  - On-line limit \$1,000.00
  - Off-line limit \$300.00
- Daily card limit \$1,000.00
- Individual merchants may set their own limits that are different to these.

Transaction or excessive withdrawal fees may apply depending on the type of account used.

To make a VISA Credit Purchase transaction (not available by Redicard) press 'Credit' button and you can opt to sign for the purchase or use your PIN. These transactions do not incur any fees from Credit Union SA, but merchants may charge you a surcharge for use of your card (they must inform you of this before you complete your transaction). VISA credit purchases are not subject to the EFT Code. **NOTE:** This option may not be available in all stores. In these instances, members will need to select "cheque" or "savings" button and use their PIN. These transactions will be processed as an EFTPOS transaction.

## **INTERNET BANKING**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

For quick and convenient access via a Personal Computer (PC) and your secret password, you can use a wide range of functions including account enquiry, funds transfer, payments and statements.

'Internet Banking Service' or 'the service' means the facility for accessing your Credit Union SA membership accounts and obtaining information or performing certain transactions via the Credit Union SA website – [www.creditunionsa.com.au](http://www.creditunionsa.com.au)

Your password for the service must be between 8 and 16 digits as selected by you. We will supply an initial password, which you will be required to change before you can use the service.

### **Creating and Cancelling Access**

- An application to be registered to use the service must be in writing on the prescribed form and signed by you, alternatively you can register via our Member Service Centre by quoting your access code.
- Registration as an Internet Banking user is generally only available for members who are over 18 years of age.
- If you have previously instructed us that two or more parties to your joint accounts must sign, you

acknowledge that the system will automatically exclude withdrawals and debit transfers from those accounts via Internet Banking.

- Approval to use the Internet Banking Service is at our discretion and we reserve the right to unconditionally revoke your access to the service without notice.
- If you wish to discontinue usage of the Internet Banking Service you must notify us in writing, or by calling Member Service Centre and quoting your membership details and Access Code. Any outstanding transactions previously authorised through the Internet Banking Service will be completed.
- It is your responsibility to obtain and maintain any equipment (e.g. PC) or services (Internet Services Provider) which are necessary to use the Internet Banking Service.

### **Operation of the Internet Banking Service**

- When we make a payment on your behalf we are not acting as your agent nor as the agent to the payee to whom the payment is directed.
- You should allow time for your requested payment to be received and processed by your requested payee. If payment is by cheque this may take a number of days. Even electronic transfers may not be processed immediately by the receiving organisation. If you request a payment or transfer it may not update against your account immediately. To confirm the transaction you can check either your 'balance enquiry' or 'auto transfers' screen (for transactions pending processing).
- You must be careful to ensure that you enter your transaction details accurately. Once a payment or transfer has been made, it will not be possible for us to reverse the transaction. You will be responsible for any mistakes that are entered.
- We are not obliged to effect the electronic payment/transfer if you do not give us all the information requested on the screen, or if any of the information you give us is inaccurate.
- If we are advised by a payee that your payment can not be processed, we will attempt to advise you of this and credit your account with the amount of the payment.
- We may be unable to complete the Internet Banking transaction requested by you without being required to give any reason or advance notice to you. We will use our best endeavours to notify you if this is the case.
- All payments/transfers made via the Internet Banking Service are subject to sufficient funds being available in your account, to meet such payments/transfers at the time they are to be processed. Should there be insufficient available funds in your account, the system will attempt to complete the transaction for five (5) consecutive days. If funds are still insufficient you will be charged a rejection fee.
- External transfers to accounts at other Financial Institutions may incur transaction or excessive

withdrawal fees depending on the type of account used. Details are in the schedule for Savings & Investment Accounts Fees and Charges.

### **Password Security**

Once your application has been approved and we have registered you as an Internet Banking Service user, you will be able to access information about your accounts, and perform a range of transactions by entering your membership number and your password. We will supply an initial password to you that will enable you to access the service for the first time. You will need to change the initial password to a password of your choice (via the service) before you can conduct any transactions via the service. It is critical that you safeguard your password to protect against unauthorised access. As a minimum you should observe the guidelines in General Conditions for all electronic payment facilities, and in addition:

- when using the Internet Banking Service you should never leave your PC unattended, and you should take care that others can not see you enter your membership number or password.
- we recommend that you change your password regularly (via the service) for security reasons.
- if you lose or forget your password, or believe it is no longer confidential, please either change your password immediately or notify us as soon as possible via Member Service Centre and we will arrange for the password to be reset. On receipt of your notification, no transactions or account enquiries via the service will be permitted until a new password is issued.

### **Internet Banking Security - Factor 2 authentication**

Factor2 Security is made up of the following two systems:

- Icon System
- Security Tokens System

All Internet Banking users automatically receive the Icon System initially.

#### *Icon System*

Factor 2 authentication is a second tier Internet Banking security feature that requires the selection of three icons in the correct order from a combination of nine randomly displayed icons. This feature is required when conducting certain internet banking transactions such as an external transfer, BPay or a cheque withdrawal. The three icons that you select are known as your 'Passcode'.

The arrangement and icon types will vary each time you are required to use Factor 2 authentication, however the three icons that make up your 'Passcode' will always appear. You do not need to authenticate yourself with Factor 2 each time you login to Credit Union SA's Internet Banking website, only when you are performing the above transactions.

### *Security Tokens System*

Members who wish to permanently increase their Internet Banking limits for external transfers or Billpay (cheque withdrawals and BPAY) must purchase a Security Token. Security Tokens are small, lightweight devices which produce a 6-digit passcode every 30 seconds. This passcode is required to be loaded into Internet Banking each time an external transfer, BPay or cheque withdrawal is processed. Security Tokens replace the Factor2 Icon System.

### *Access Denied*

If you have 3 unsuccessful attempts to select the correct icons in the correct order or enter the correct 6-digit passcode from your token (if applicable) you will be locked out. You will need to contact us by telephone (8202 7777) and we will arrange for your Factor2 passcode to be reset.

### **General**

- If you transfer funds to another membership within Credit Union SA, or to an account at another financial institution, it is your responsibility to ensure that you have obtained proper authorisation from that account owner to transfer to his/her account or membership. Credit Union SA is not liable for any dispute that may arise between you and the account owner as a result of such a transfer.
- You will be able to transact on your account up to the balance of your available funds or to the following daily maximum amounts, whichever is the lesser;
  - transfers to another account with Credit Union SA - \$10,000.
  - "write a cheque" and/or BPAY - \$5,000.
  - transfers to another financial institution - \$2,500.

### **Email Receipts**

You are able to set up your preferences to receive automatic email receipts for the following Internet Banking transactions:

- transfers to other accounts within your membership;
- transfer to other Credit Union SA memberships;
- transfers to other Financial Institutions;
- BPay Payments;
- Cheque Bill Payments.

### **Activate your card**

If you instruct us to activate your card through the Credit Union SA Internet Banking Service, you need to ensure you key in the correct 16 digit card number and expiry date. Activation of your card may not happen immediately. You should allow 12 hours before using your card.

### **Online Update to Personal Details**

There are certain changes to your personal information that you can update online, such as:

- address details;
- contact details;
- personal details;
- employment details.

We may vary the types of information you can update online at any time.

If you make changes online you agree that effective from the time you confirm the changes by submitting them to us online, you are solely responsible & liable for any changes made online.

### **Online Lending**

The Online Lending facility enables members to submit a loan through Internet Banking.

The Loan Application will pre-populate with certain information available on our banking systems, such as name, address & contact details. This will save the member time in completion of their application.

Conditions of Use attached to the Online Lending facility include:

- members are required to be registered for Internet Banking;
- a member will be asked to provide Credit Union SA with the relevant consents/authorisations under the Privacy Act.

### **eStatements**

- To view eStatements, the membership to which the statement applies must be registered for both Internet Banking and eStatements.
- Once a membership is registered for eStatements, paper statements will not be issued.
- A Member may deregister from receiving eStatements at any time.
- If a Member deregisters for eStatements, paper statements will be issued.
- A valid email address must be on file with the credit union to enable the eStatement notification email to be sent. If a Member's email address changes, the Member must update their address with the credit union.

### **Batch Transactions**

The Batch Transactions payment facility is available to business Members. The Batch Transactions payment facility enables business Members to group internet transactions together into one batch.

Fees & Charges apply to the use of Batch Transactions. Details of all fees that are payable by you in relation to Batch Transactions are set out in our schedule for Savings & Investment Accounts Fees and Charges.

There are several conditions of use attached to the use of the Batch Transaction facility, apart from the other conditions listed within this paper. These are:

- members are required to be registered for Internet Banking;
- members are required to be registered for Business Banking IB Batch Transactions;
- transactions are limited to Internal Transfers, External Transfers & BPay;
- daily Transaction limits will apply for all Transfers & BPay transactions;
- transactions will fail if there are insufficient available funds in your account.

## **PAYROLL DEDUCTIONS & DIRECT CREDITS**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

Credit Union SA will make every endeavour to ensure that funds are posted to your account promptly, however, we do not accept liability for delays in funds reaching your account(s).

You can rearrange your allocation instructions either by notifying us in writing, or by phone and quoting your Access Code.

We require your instructions to us to be clear, and we will not make amendments if we can not follow your instructions. We will attempt to contact you for clarification.

## **PHONE BANKING - 1300 134 636**

To be read together with 'General Conditions of Use' for Electronic Payment Facilities - refer Section 2.

All you need is a password and a telephone to get all the convenience of 24 hour banking at your fingertips. Phone Banking is a simple way to access your accounts from your home, workplace or just about anywhere, all day, everyday.

Information that you can obtain and permitted transactions and instructions are as follows:

- balances of your accounts;
- last 10 transactions;
- interest earned;
- transfer to another account with Credit Union SA (daily maximum limit \$10,000);
- details of office hours and locations;
- change your Phone Banking password;
- transfer to a Consultant (within business hours); and
- BPAY to a limit of \$5,000 daily.

We are unable to correct a transaction if you have made a mistake.

## **REDICARD and/or VISA CARD**

These Conditions of Use govern the use of the VISA card and/or Redicard to access your linked Account(s). Credit Union SA will process the value of all transactions, and any fees and charges, to your linked account(s).

Each such transaction will be governed by these Conditions of Use and by the Conditions of Use for the relevant Linked Account.

### **Guidelines for Ensuring the Security of the VISA card and/or Redicard and PIN**

You should follow the guidelines listed below to protect against unauthorised use of the VISA card and/or Redicard and PIN.

These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT transactions.

Liability for such transactions will be determined in accordance with clause 16 of these Conditions of Use and the Electronic Funds Transfer Code of Conduct (EFT Code).

- Sign the VISA card and/or Redicard as soon as you receive it and keep it in a safe place;
- If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name;
- Never write the PIN on the VISA card and/or Redicard or on anything kept with or near the card;
- Never lend the VISA card and/or Redicard to anybody or tell or show anybody your PIN;
- Use care to prevent anyone seeing the VISA card and/or Redicard number and PIN being entered at Electronic Equipment;
- Immediately report the loss, theft or unauthorised use of the VISA card and/or Redicard to Credit Union SA or to the VISA card and Redicard HOTLINE on 1800 224 004
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the VISA card and/or Redicard has been used without your authority; and
- Immediately notify Credit Union SA of any change of address.

## **1. Introduction**

- a. These Conditions govern use of the VISA card and/or Redicard to access your Linked Account(s) at Credit Union SA. Each transaction on a Linked Account is also governed by the conditions to which that account is subject. In the event of an inconsistency between these Conditions and the conditions applicable to your Linked Account(s), these Conditions shall prevail.
- b. In accepting a VISA card and/or Redicard from Credit Union SA you are obliged to comply with these Conditions of Use.
- c. Credit Union SA may attach other services to the VISA card and/or Redicard. Please contact Credit Union SA for details.
- d. Definitions

In these Conditions:

“**Card Details**” means the information provided on the card and includes, but is not limited to, the card number and expiry date.

“**Credit Union**” means Credit Union SA Ltd.

“**CUSCAL**” means Credit Union Services Corporation Australia Limited.

“**Day**” means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

“**EFT System**” means the shared system under which EFT Transactions are processed.

“**EFT terminal**” means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of Credit Union SA or any third party for use with a VISA card and/or Redicard and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

“**EFT transaction**” means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a VISA card and/or

Redicard and/or PIN or Card Details but not requiring a manual signature.

“**Electronic Equipment**” includes, but is not limited to, a computer, television, telephone and an EFT Terminal.

“**Linked Account**” means your account(s) which you link to a VISA card and/or Redicard, and includes any overdraft or line of credit which you may attach to your Linked Account.

“**Merchant**” means a retailer or any other provider of goods or services.

“**Nominee**” means any person nominated by you to whom Credit Union SA has issued an additional VISA card and/or Redicard to access your linked account(s) .

“**PIN**” means the personal identification number issued to you or a Nominee by Credit Union SA for use with a VISA card and/or Redicard when giving an instruction through Electronic Equipment.

“**Redicard**” means the Redicard issued to you or a Nominee by Credit Union SA.

“**VISA card**” means the VISA card issued to you or a Nominee by Credit Union SA.

- e. Unless otherwise required by the context, a singular word includes the plural and vice versa.

## 2. Codes of Conduct

Credit Union SA warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct and the Mutual Banking Code of Practice where these codes apply.

## 3. Signing the VISA card and/or Redicard

You agree to sign your VISA card and/or Redicard immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of your VISA card and/or Redicard. You must ensure that your Nominee signs the VISA card and/or Redicard issued to them immediately upon receiving it and before using it.

## 4. Protecting the PIN

- a. Credit Union SA will provide a PIN to use the VISA card and/or Redicard with certain Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of the VISA card and/or Redicard.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to Credit Union SA that the PIN has been misused or has become known to someone else.
- d. Do not record the PIN on the VISA card and/or Redicard or keep a record of the PIN on anything which is kept with or near the VISA card and/or Redicard unless reasonable steps have been

taken to carefully disguise the PIN or to prevent unauthorised access to that record.

## 5. Using the VISA card and/or Redicard

- a. The VISA card and/or Redicard may only be used to perform transactions on your Linked Account(s). Credit Union SA will advise you of the accounts, including any credit facility, which you may link to the VISA card and/or Redicard.
  - b. Credit Union SA will advise you from time to time:
    - (1) what EFT transactions may be performed using the VISA card and/or Redicard; and
    - (2) what EFT terminals of other financial institutions may be used. Credit Union SA does not warrant that Merchants or EFT Terminals displaying VISA card and/or Redicard signs or promotional material will accept the VISA card and/or Redicard. Credit Union SA does not accept any responsibility should a Merchant or EFT Terminal displaying VISA card and/or Redicard signs or promotional material refuse to accept or honour a VISA card and/or Redicard, or should a Merchant or other financial institution impose additional restrictions on the use of the VISA card and/or Redicard. Credit Union SA is not responsible for any defects in the goods and services acquired by you through the use of the VISA card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or Merchant of those goods and services.
  - c. Transactions will not necessarily be processed to your Linked Account on the same Day.
  - d. You will continue to be liable to Credit Union SA for the value of any EFT Transaction occurring after you have closed your linked account(s) or after you have resigned from membership of your Credit Union.
  - e. **VISA Card ONLY** - Credit Union SA will debit your linked account(s) with the value of all transactions, including sales and cash advance vouchers arising from the use of the VISA card (including all mail or telephone orders placed by quoting the VISA card and all other EFT transactions, or credit your Linked Account(s) with the value of all deposit transactions at EFT terminals. Credit Union SA does not warrant that EFT terminals displaying VISA signs or promotional material will accept the VISA card. **Redicard ONLY** - Credit Union SA will debit your Linked Account(s) with the value of all withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- ## 6. Using the VISA card outside Australia
- a. Use of the VISA card outside Australia must comply with any exchange control requirements.
  - b. You agree to reimburse Credit Union SA for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements.
  - c. All transactions made overseas on the VISA card will be converted into Australian currency by VISA International and calculated at a wholesale

market rate selected by VISA from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).

- d. All transactions made overseas on the VISA card are subject to a currency conversion fee payable to CUSCAL, which as principal member of VISA International enables Credit Union SA to provide you with the VISA card. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- e. Some overseas Merchants and EFT terminals charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- f. Before travelling overseas, you or your Nominee should consult Credit Union SA to obtain the VISA INTERNATIONAL CARD HOTLINE number for your country of destination. You should use the VISA INTERNATIONAL CARD HOTLINE if any of the circumstances described in clause 17 apply.

#### **7. Using the Redicard outside Australia**

Credit Union SA has the Redicard Plus facility in place to allow your Redicard to be used in ATM's overseas.

- a. Use of the Redicard outside Australia must comply with any exchange control requirements and tax laws governing the use of the Redicard.
- b. You agree to reimburse Credit Union SA for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements.
- c. All transactions made overseas on the Redicard will be converted into Australian currency by VISA International and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).
- d. All transactions made overseas on the Redicard are subject to a currency conversion fee equal to 2% of the value of the transaction and payable to CUSCAL, which as principal member of VISA International enables Credit Union SA to provide you with the overseas functionality of your Redicard. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- e. Some overseas Automatic Teller Machines (ATM's) charge a surcharge for making ATM withdrawals. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

- f. You should use the Redicard HOTLINE if any of the circumstances described in clause 17 apply.

#### **REDICARD HOTLINE**

Australia wide toll free 1800 224 004

Sydney metropolitan area 9959 7480

from Overseas +61 2 9959 7480

#### **8. Withdrawal and Transaction limits**

- a. You agree that the VISA card and/or Redicard will not be used to:
  - (1) overdraw any of your linked account(s) ; or
  - (2) exceed the unused portion of your credit limit under any prearranged credit facility such as line of credit or overdraft.
- b. If clause 7(a) is breached, Credit Union SA may:
  - (1) dishonour any payment instruction given; and
  - (2) charge you an administrative fee as advised to you from time to time.
- c. Credit Union SA may at any time limit the amount of an EFT transaction. Details of such limits are in this document under EFTPOS.
- d. You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

#### **9. Authorisations**

You acknowledge and agree that:

- a. Credit Union SA has the right to deny authorisation for any EFT transaction for any reason; and
- b. Credit Union SA will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

#### **10. Deposits at EFT Terminals**

This facility is not available.

#### **11. Account Statements**

- a. Credit Union SA will send you an account statement for the Linked Account monthly.
- b. You may request a copy of your account statement at any time.
- c. Credit Union SA may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

#### **12. Transactions slips and receipts**

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT transaction, as well as copies of all sales and cash advance vouchers, to assist in checking EFT transactions against your statements.

#### **13. Additional cards**

- a. You may authorise Credit Union SA, if it agrees, to issue an additional VISA card and/or Redicard to your Nominee provided this person is over the age of 18 (unless Credit Union SA agrees to a younger age).
- b. You will be liable for all transactions carried out by your Nominee on the VISA card and/or Redicard.

- c. Credit Union SA will give each Nominee a PIN.
- d. Your Nominee's use of the VISA card and/or Redicard and PIN is governed by the Conditions of Use.
- e. You must ensure that each Nominee protects their VISA card and/or Redicard and PIN in the same way as these Conditions of Use require you to protect your VISA card and/or Redicard and PIN.

**14. Renewal of the VISA card and/or Redicard**

- a. Unless you are in breach of these Conditions of Use or Credit Union SA deems otherwise for the security of the EFT System or individual accounts, Credit Union SA will automatically provide you and your Nominee with a replacement VISA card and/or Redicard before the expiry date of the current VISA card and/or Redicard or additional VISA card and/or Redicard.
- b. If you do not wish to receive a replacement VISA card and/or Redicard, either for yourself or for your Nominee, you must notify Credit Union SA before the expiration date of the current VISA card and/or Redicard. You must give Credit Union SA reasonable time beforehand to arrange cancellation of the issue of a replacement VISA card and/or Redicard.

**15. Cancellation and return of the VISA card and/or Redicard**

- a. The VISA card and/or Redicard always remains the property of Credit Union SA.
- b. Credit Union SA can immediately cancel the VISA card and/or Redicard and demand its return at any time for security reasons or if you breach these Conditions of Use or the conditions of use of your Linked Accounts, including capture of the VISA card and/or Redicard at any EFT Terminal.
- c. Credit Union SA may, at any time, cancel the VISA card and/or Redicard for any reason by giving you 30 Days written notice. The notice does not have to specify the reasons for the cancellation.
- d. You may cancel your VISA card and/or Redicard or any VISA card and/or Redicard issued to your Nominee at any time by giving Credit Union SA written notice.
- e. If you or Credit Union SA cancel the VISA card and/or Redicard issued to you, any VISA card and/or Redicard issued to your Nominee(s) will also be cancelled.
- f. You will be liable for any transactions you or your Nominee make using the VISA card and/or Redicard before the VISA card and/or Redicard is cancelled but which are not posted to your Linked Account until after cancellation of the VISA card and/or Redicard.
- g. You must return your VISA card and/or Redicard and any VISA card and/or Redicard issued to your Nominee to Credit Union SA when:
  - (1) Credit Union SA notifies you that it has cancelled the VISA card and/or Redicard;
  - (2) you close your linked account(s);
  - (3) you cease to be a member of Credit Union SA;

- (4) you cancel your VISA card and/or Redicard, any VISA card and/or Redicard issued to your Nominee, or both;
- (5) you alter the authorities governing the use of your linked account(s) unless Credit Union SA agrees otherwise.

**16. Use after cancellation or expiry of the VISA card and/or Redicard**

- a. You must not use the VISA card and/or Redicard or allow your Nominee to use the VISA Card and/or Redicard:
  - (1) before the valid date or after the expiration date shown on the face of the VISA card and/or Redicard; or
  - (2) after the VISA card and/or Redicard has been cancelled.
- b. You will continue to be liable to reimburse Credit Union SA for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at Credit Union SA.

**17. Your liability in case the VISA card and/or Redicard is lost or stolen or in case of unauthorised use**

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph b below apply.
- b. You are not liable for losses:
  - (1) where it is clear that you and your Nominee have not contributed to the loss;
  - (2) that are caused by the fraudulent or negligent conduct of employees or agents of:
    - the Credit Union;
    - any organisation involved in the provision of the EFT System; or
    - any Merchant relating to a forged, faulty, expired or cancelled VISA card and/or Redicard or PIN;
  - (3) that are caused by the same transaction being incorrectly debited more than once to the same account;
  - (4) that would exceed the amount of your liability to Credit Union SA had Credit Union SA exercised its rights (if any) under the VISA International Rules and Regulations against other parties to those rules and regulations; or
  - (5) resulting from unauthorised use of the VISA card and/or Redicard or PIN:
    - in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the VISA card and/or Redicard;
    - in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN; or
    - in either case, after notification to Credit Union SA in accordance with clause 17 that the VISA card and/or Redicard is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the VISA

card and/or Redicard or PIN if the loss occurs before notification to Credit Union SA or the VISA card and/or Redicard Hotline that the VISA card and/or Redicard has been misused, lost or stolen or the PIN has become known to someone else and if Credit Union SA proves, on the balance of probabilities, that you or your Nominee contributed to the loss through:

- (1) fraud, failure to look after and keep the PIN secure in accordance with clauses 4(b), (c) and (d), or extreme carelessness in failing to protect the security of the PIN; or
- (2) unreasonably delaying in notifying Credit Union SA or the VISA card and/or Redicard Hotline of the misuse, loss or theft of the VISA card and/or Redicard or of the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to Credit Union SA or the VISA card and/or Redicard Hotline.

However, you will not be liable for:

- the portion of the loss that exceeds any applicable daily or periodic transaction limits on your linked account(s) ;
  - the portion of the loss on any Linked Account which exceeds the available balance of that Linked Account (including any prearranged credit); or
  - all losses incurred on any account which you had not agreed with Credit Union SA could be accessed using the VISA card and/or Redicard and PIN.
- d. Where a PIN was required to perform the unauthorised transaction and clause 16(c) does not apply, your liability for any loss of funds arising from an unauthorised transaction using the VISA card and/or Redicard, if the loss occurs before notification to Credit Union SA or the VISA card / Redicard Hotline that the VISA card and/or Redicard has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
- (1) \$150;
  - (2) the actual loss at the time of notification to Credit Union SA or the VISA card/Redicard Hotline of the misuse, loss or theft of the VISA card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your VISA card and/or Redicard or your Linked Account); or
  - (3) the balance of your Linked Account, including any prearranged credit.
- e. If, in cases not involving EFT transactions, the VISA card and/or Redicard or PIN are used without authority, you are liable for that use before notification to Credit Union SA or the VISA card and/or Redicard Hotline of the unauthorised use, up to your current daily withdrawal limit.
- f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the

provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

## **18. How to report loss, theft or unauthorised use of the VISA card and/or Redicard or PIN**

- a. If you or your Nominee believe the VISA card and/or Redicard has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact Credit Union SA (if during business hours) or the VISA card/Redicard HOTLINE at any time on its emergency number detailed at 17e. below. You or your Nominee must provide the following information when making such notification to Credit Union SA or the VISA card/Redicard HOTLINE:
- (1) the Redicard and/or VISA card number;
  - (2) the name of your Credit Union; and
  - (3) any other personal information you or your Nominee is asked to provide to assist in identifying you and the Redicard and/or VISA card.
- b. The VISA card/ Redicard Hotline or Credit Union SA will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting Credit Union SA or the VISA card/ Redicard Hotline.
- c. When contacting the VISA card/ Redicard Hotline, you or your Nominee should confirm the loss or theft as soon as possible at Credit Union SA's office.
- d. The VISA card/ Redicard Hotline is available 24 hours a day, 7 days a week.
- e. If the VISA card/ Redicard Hotline is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to Credit Union SA as soon as possible during business hours. Credit Union SA will be liable for any losses arising because the VISA card/ Redicard Hotline is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to Credit Union SA as soon as possible during business hours on 8202 7777 or 8202 7634 at other times.

### **VISA CARD AND REDICARD HOTLINE Australia wide toll free 1800 224 004**

- f. If the loss, theft or misuse, occurs OUTSIDE AUSTRALIA you or your Nominee must notify an organisation displaying the VISA sign and also then confirm the loss, theft or misuse of the card:
- (1) with Credit Union SA by telephone or priority paid mail as soon as possible; or
  - (2) by telephoning the VISA INTERNATIONAL CARD HOTLINE number for the country you are in, which you can obtain from Credit Union SA prior to your departure in accordance with clause 6(f ) of these Conditions of Use.

## **19. Steps you must take to resolve errors or disputed EFT transactions**

- a. If you believe an EFT transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify Credit Union SA. Later, but as

soon as you can, you must give Credit Union SA the following information:

- (1) your name, account number and VISA card and/or Redicard number;
  - (2) the error or the transaction you are unsure about;
  - (3) a copy of the periodical statement in which the unauthorised transaction or error first appeared;
  - (4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and
  - (5) the dollar amount of the suspected error. If your complaint concerns the authorisation of a transaction, Credit Union SA may ask you or your Nominee to provide further information.
- b. Credit Union SA will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 days of receipt from you of the details of your complaint Credit Union SA will:
- (1) complete its investigation and advise you in writing of the results of its investigation; or
  - (2) advise you in writing that it requires further time to complete its investigation.
- Credit Union SA will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.
- d. If Credit Union SA is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where the Credit Union is waiting for a response from you and you have been advised that the Credit Union requires such a response.
- e. If your complaint has not been resolved within 120 days of receipt of the details of your complaint, the Credit Union will resolve the complaint in your favour.
- f. If Credit Union SA finds that an error was made, it will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g. When Credit Union SA advises you of the outcome of its investigations, it will notify you in writing of the reasons for its decision by reference to these Conditions and the EFT Code and advise you of any adjustments it has made to your Linked Account. If you are not satisfied with the decision, you may wish to take the matter further to the Credit Union Dispute Resolution Centre – contact details are the ‘General Information’ section of this brochure.
- h. If Credit Union SA decides that you are liable for all or any part of a loss arising out of unauthorised use of the VISA card and/or Redicard or PIN, it will:

- (2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.

- i. If Credit Union SA fails to carry out these procedures or causes unreasonable delay in resolving your complaint, Credit Union SA may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

## 20. Transaction and other fees

The fees and charges payable in respect of the VISA card and/or Redicard are set out in our schedule for Savings & Investment Accounts Fees & Charges.

## 21. Malfunction

- a. You will not be responsible for any loss you suffer because an EFT terminal accepted an instruction but failed to complete the transaction.
- b. If an EFT terminal malfunctions and you or your Nominee should have been aware that the EFT terminal was unavailable for use or malfunctioning, Credit Union SA will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

## 22. Changes to conditions of use

- a. Credit Union SA reserves the right to change these Conditions of Use from time to time.
- b. Credit Union SA will notify you in writing at least 30 days before the effective date of change if it will:
  - (1) impose or increase any fees or charges for the VISA card and/or Redicard;
  - (2) increase your liability for losses; or
  - (3) impose, remove or adjust daily or other periodic transaction limits applying to the use of the VISA card, Redicard, PIN, your linked account(s) or Electronic Equipment.
- c. If you do not wish your daily withdrawal limit to be increased you should notify Saitisfac.
- d. Credit Union SA will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- e. Credit Union SA is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- f. When the VISA card and/or Redicard is used after notification of any such changes, you accept those changes and use of the VISA card and/or Redicard shall be subject to those changes.

## 23. Miscellaneous

- a. You agree that you will promptly notify Credit Union SA of any change of address for the mailing of any notifications which Credit Union SA is required to send to you.
- b. Credit Union SA may post all statements and notices to you at your registered address as provided for in Credit Union SA’s records.

- c. If the VISA card and/or Redicard is issued on a joint account, each party to that account is jointly and severally liable for all transactions on the VISA card and/or Redicard.

## **SMS ALERTS**

- SMS Alerts service allows you to keep track of your account balances and transactions via your mobile phone. You can set up Event Alerts to report when;
  - a direct credit is processed;
  - a direct debit is processed;
  - your account balance reaches a particular high or low balance that you have chosen; or
  - you can choose to receive a balance report at a regular time and frequency you determine.
- You can also request certain information via your mobile phone on a one-off basis (on-demand) at any time, 24 hours a day, 7 days a week:
  - account balances;
  - transactions history for all transaction types, or just for debits or credits; and
  - interest earned or paid on your accounts.
- Event Alerts will report to your mobile phone between 7.00am and 8.00pm daily. Any events that occur between 8.00pm and 7.00am will report after 7.00am.
- To use SMS Alerts, you must first register. You can contact us by phone or in person to do this, or if you are a registered Credit Union SA Internet Banking user, you can register through our website.
- We will send you a message via SMS Alerts acknowledging your registration.
- We undertake to make all reasonable efforts to ensure that the SMS Alerts service is available to you at all specified times and information about your account(s) is accurate and current.
- However, we are not liable for the unavailability of SMS Alerts in whole or in part, nor for inaccuracies in the information provided on your account(s), nor delays or errors in the execution, instruction or request for information caused by the communication network, ancillary equipment, our computer systems, service providers or any other circumstance. We accept no liability to you for any loss you suffer as a result of any such problem with SMS Alerts.
- Please notify us immediately if you believe there is a problem with the SMS Alerts service on 8202 7777 (Country SA 1800 018 227).

## **Security and Privacy**

- When you register for SMS Alerts you are authorising Credit Union SA to send account information to your specified mobile phone number.
- Once Credit Union SA has sent a SMS to your number, we have no control over who can access this information.
- There are some steps you can take to improve the security of your information sent via SMS Alerts. It is recommended that you should:
  - Keep your mobile phone in a secure and safe place at all times;

- Delete SMS Alerts from your mobile phone once you have read them; and
  - Inform Credit Union SA immediately if your mobile phone is lost or stolen or if your mobile phone number has been disconnected, changed or suspended.
- We do not keep records of the content of SMS Alerts we have sent you.
  - You should not reply to any SMS Alerts message we send you as we will not read or respond to such messages from you.

## **SMS messages sent overseas**

- When you take your mobile phone overseas and you do not cancel your registration of the SMS Alerts service, it is then assumed that Credit Union SA is authorised to process your account information outside Australia, using transmission equipment outside Australia that may store your information.
- Credit Union SA has no control over the privacy and control of your account information once your mobile phone leaves Australia.

## **SMS Alert Transaction Fee**

Credit Union SA will charge you for each SMS Alert sent to your specified mobile phone number and will debit this to your allocated savings account at the end of each month.

Your telecommunications provider may charge you additional costs for sending SMS messages.

## **Cancelling the SMS Alerts service**

You may cancel your SMS Alerts service at any time on [www.creditunionsa.com.au](http://www.creditunionsa.com.au) or by phoning a consultant on 8202 7777 (Country SA 1800 018 227).

Credit Union SA can cancel your SMS Alerts service at any time, for any reason.

## **STATEMENTS**

Statements of accounts will be posted to the postal address given to Credit Union SA with your membership details or by default to the residential address, unless you have registered for eStatements.

Frequency of statements will depend on the type of accounts held, however, Credit Union SA will post statements to you at least quarterly or more frequently upon request or as stipulated in 'Specific Conditions of Use'.

If you require a repeat statement copy, then a fee may be applicable.

Records of recent transactions on your accounts may be available at branches, contacting a consultant at our Member Service Centre and quoting your Access Code, using the 24 Hour Access telephone line and following the prompts and on Credit Union SA Internet Banking.

## **TRANSFERS**

You may make transfers (within Credit Union SA and/or to other financial institutions) between savings accounts or from a savings account to a loan account by:

- contacting a Credit Union SA Member Service consultant and quoting your Access Code;
- using the 24 hour Phone Banking line and following the prompts;
- using the Credit Union SA Internet Banking site; and/or
- over the counter request at a branch.

You will need sufficient detail of the transferee account to be able to complete the transfer, and you take full responsibility for having the authority to transfer to that account.

## **How to Contact Us**

For more information please contact the Credit Union SA Member Service Centre on (08) 8202 7777, visit your local branch or [creditunionsa.com.au](http://creditunionsa.com.au)