



Product and Access Facility Terms and Conditions

Access, savings and
investments

Your region, your money

Bananacoast Community Credit Union Ltd
ABN: 50 087 649 750 AFSL: 241077
Australian Credit Licence Number 241077

When arranging electronic debits and credits in Australia, please quote our BSB:533 000 followed by your member number e.g. 123456

About this document

This document has been produced to provide you with important information about our access, savings and investment accounts and how to access them.

The information enclosed is designed to help you make informed decisions about these products and their suitability to you.

This document is part 1 of the *bcu Product and Access Facility Terms and Conditions (T&C)*. Other documents that make up the complete Product and Access Facility Terms and Conditions are:

- *bcu Interest Rate Schedule* - part 2
- *bcu Fees and Charges Schedule* - part 3

This document is also available on our website at www.bcu.com.au at no cost.

Members are advised to read the terms and conditions carefully as it is important that you understand the products and services on offer from bcu. This will ensure that you select the most appropriate product and/or service for your needs.

This document together with the *Interest Rate* and *Fees and Charges Schedules* were together previously known as our *Product Disclosure Statement* - reference in other documentation to our *Product Disclosure Statement* is reference to this document, our *Interest Rate Schedule* and our *Fees and Charges Schedule*.

PLEASE RETAIN A COPY OF THIS DOCUMENT FOR FUTURE REFERENCE.

If you are applying for a bcu Retirement Savings Account (RSA), you need to read this document in conjunction with the RSA Product Disclosure Statement (PDS).

A separate document is also available for third-party products (e.g. insurance and travellers' cheques).

Information about our products and services is available from bcu stores, our website www.bcu.com.au or by calling 1300 228 228.

A current copy of our *Financial Services Guide (FSG)* is available on our website at www.bcu.com.au

Bananacoast Community Credit Union Ltd
ABN 50 087 649 750
AFS Licence Number 241077
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Registered Office address: 69 Park Beach Road,
Coffs Harbour, NSW 2450.

Date: May 15th, 2017

access and savings products at a glance

Product name	bcu Scoot's super saver	bcu dream saver
Product summary	A combined access and savings product designed for children under 13 years, rewarding good saving habits with bonus interest.	An online bonus savings product for customers aged 13 to 24 years, with a high bonus interest rate.
Product requirements		
must hold a bcu access product	no	bcu access or bcu basic access
minimum balance	\$0	\$0
sub accounts	yes	no
Accessing your money		
counter cash/ cheque deposits	yes	no
counter withdrawals	yes	no
counter transfers (internal and external)	yes	no
cheque facility	no	no
Visa debit ²	yes ⁶	no
telephone banking	yes	yes
internet banking	yes	yes
Bank@Post	yes	no
direct credit	yes	yes
direct debit	no	no
future payments	yes	no
BPAY	no	no
overdraft facility	no	no
Interest		
interest paid	yes	yes
bonus interest paid	yes ³	yes ¹¹
how interest is calculated	whole of balance	part balance ¹²
when interest is calculated	daily	daily
when interest is paid	monthly	monthly
Product records		
bcu Alerts	yes	yes
eStatements	yes	yes
frequency of statements	6 monthly	6 monthly

See notes on page 9

bcu basic access	bcu access	bcu advantage saver
A pay as you go banking product with no monthly fee, for people who have limited banking needs.	An everyday access product for people who want the flexibility to bank how they wish without restrictions and are frequent users of bcu atms and bcu stores.	A combined access and savings product for personal members who receive an aged pension, Department of Veteran Affairs pension, or self-funded retirees aged 55 years and older, giving them the flexibility to bank without restrictions.
no	not applicable	not applicable
\$0	\$0	\$0
yes	yes	yes
yes ⁷	yes	yes
yes ⁷	yes	yes
yes	yes	yes
no	yes ¹	yes ¹
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
yes	yes	yes
no	yes ¹	yes ¹
no	yes	yes
no	no	no
not applicable	whole of balance	portion of balance within each tier ¹⁰
not applicable	daily	daily
not applicable	6 monthly	monthly
yes	yes	yes
yes	yes	yes
6 monthly	6 monthly	6 monthly

access and savings products at a glance

Product name	bcu saver	bcu isaver
Product summary	A savings product that pays a higher rate of interest for members who prefer to do their banking in a bcu store and do not require atm access.	Online savings product that pays a high rate of interest and can only be accessed via bcu internet or phone banking.
Product requirements		
must hold a bcu access product	bcu access/bcu advantage saver/bcu business	yes ⁸
minimum balance	\$0	\$0
sub accounts	yes	yes
Accessing your money		
counter cash/ cheque deposits	yes	no
counter withdrawals	yes	no
counter transfers (internal and external)	yes	no
cheque facility	no	no
Visa debit ²	no	no
telephone banking	yes	yes
internet banking	yes	yes
Bank@Post	no	no
direct credit	yes	yes
direct debit	no	no
future payments	no	no
BPAY	yes	no
overdraft facility	no	no
Interest		
interest paid	yes	yes
bonus interest paid	no	no
how interest is calculated	whole of balance over \$1,000	whole of balance
when interest is calculated	daily	daily
when interest is paid	monthly	monthly
Product records		
bcu Alerts	yes	yes
eStatements	yes	yes
frequency of statements	6 monthly	6 monthly

See notes on page 9

bcu offset ⁹	bcu business basic access	bcu business access
A savings product for individuals linked to an eligible bcu home loan.	A pay as you go banking product with no monthly fee, suited to businesses who have limited banking needs.	An everyday access product offering flexibility for businesses to bank how they wish without restrictions and are frequent users of bcu ATMs and bcu stores.
yes ⁸	not applicable	not applicable
\$0	\$0	\$0
yes	yes	yes
no	yes ⁷	yes
no	yes ⁷	yes
yes	yes	yes
no	no	yes ¹
no	yes ⁴	yes ⁴
yes	yes	yes
yes	yes	yes
no	yes	yes
yes	yes	yes
no	yes	yes
yes	yes	yes
no	yes	yes
no	yes	yes ^{1, 5}
not applicable	no	yes
no	no	no
not applicable	not applicable	whole of balance
not applicable	not applicable	daily
not applicable	not applicable	6 monthly
yes	yes	yes
yes	yes	yes
6 monthly	6 monthly	6 monthly

access and savings products at a glance

Product name	bcu business offset ⁹	bcu business isaver
Product summary	A savings product for businesses linked to an eligible bcu business loan.	Online product for businesses that pays a high rate of interest and can only be accessed via bcu internet or phone banking.
Product requirements		
must hold a bcu access product	yes ⁸	yes ⁸
minimum balance	\$0	\$0
sub accounts	yes	yes
Accessing your money		
counter cash/ cheque deposits	no	no
counter withdrawals	no	no
counter transfers (internal and external)	no	no
cheque facility	no	no
Visa debit ²	no	no
telephone banking	yes	yes
internet banking	yes	yes
Bank@Post	no	no
direct credit	yes	yes
direct debit	no	no
future payments	no	no
BPAY	no	no
overdraft facility	no	no
Interest		
interest paid	not applicable	yes
bonus interest paid	not applicable	no
how interest is calculated	not applicable	whole of balance over \$5,000
when interest is calculated	not applicable	daily
when interest is paid	not applicable	monthly
Product records		
bcu Alerts	yes	yes
eStatements	yes	yes
frequency of statements	6 monthly	6 monthly

See notes on page 9

SMSF cash isaver	bcu premium saver
An online savings product available only to Self Managed Super Funds (SMSFs).	A combined access and savings product offering the flexibility to access your money while earning a high rate of interest on your savings, all in a single account.
yes ⁸	no ¹⁴
\$10,000 ¹³	\$-500
no	yes
no	yes
no	yes
no	yes
no	no
no	yes
yes	yes
yes	yes
no	yes
yes	yes
no	yes
no	yes
no	yes
no	yes
yes	yes
confirmed at time of application	no
whole balance	whole balance
daily	daily
monthly	monthly
yes	yes
yes	yes
6 monthly	6 monthly

Product and Access Facility Terms and Conditions

1. Subject to approval.
2. Available to products with 'any one to sign'.
3. Bonus interest is paid when both \$20 in deposits and no more than \$5 is withdrawn from the product within the same month. Refer to the product-specific terms and conditions in this document for further details.
4. Not available to non-profit organisations.
5. Not available to unincorporated associations.
6. Parent approval is required for children under 13 years of age.
7. Fees apply - refer to Fees and Charges Schedule.
8. Must open either a bcu access, bcu basic access, bcu advantage saver, bcu business access or bcu business basic access depending on membership type applicable.
9. Access to this product is only available by transferring funds into or out of the product either internally to another bcu product or externally to another financial institution. Refer to the product-specific terms and conditions in this document for further details.
10. For a bcu advantage saver, eligible pension and payments must be credited to the bcu advantage saver product.
11. Bonus interest is paid when \$200 or more in total deposits and no withdrawals are made in any one calendar month.
12. Interest is calculated on the amount in each tier at the rate applying to that tier. It is not paid on the total amount at the rate for that tier.
13. Maximum balance \$1,000,000
14. Only available when opened alongside an eligible loan.

investments at a glance

	bcu investment	55-Plus	Farm Management Deposit
Minimum investment	\$1,000	\$5,000	\$1,000 ³
Term of investment ¹	Various	Various	12 months
Interest calculated	Daily	Daily	Daily
Interest payment frequency ¹	Various	Various	Maturity
Tiered interest rates ¹	Yes	Yes	Yes
Interest payment method	Depending on your choice of interest payment frequency, interest can be credited to your nominated account, paid to you by cheque or added to your investment on maturity.	Depending on your choice of interest payment frequency, interest can be credited to your nominated account, paid to you by cheque or added to your investment on maturity.	Interest can be credited to your nominated account or paid to you by cheque on maturity.
Statement	Yes	Yes	Yes
Early redemption ²	Subject to conditions	Subject to conditions	Subject to conditions
Product summary	Designed to provide flexibility and higher interest rates than an access or savings product over a set term.	Designed to offer a bonus rate of interest for individual members aged 55 years and older.	Designed to enable farmers to set aside cash reserves in good years to help meet costs during low-income years.
Things to remember	Market interest rates may rise or fall over the term of your investment, which may be to your advantage or disadvantage.		
Costs	Refer to Fees and Charges Schedule.		

1. Refer to current Interest Rate Schedule
2. For early redemption reduced interest provisions and conditions apply. Please refer to the product specific terms and conditions in this brochure for investments, and Farm Management Deposits.
3. Maximum investment \$800,000

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Membership

How do I join?

As set out in our constitution, you are required to become a member of bcu before opening an access, savings or investment product or before you borrow money. Membership is open to the general public and you are entitled to lifelong membership as long as you continue to use your banking services. Terms and conditions apply to membership, which are available on application.

Forms of shareholding

There are three shareholder types within bcu:

Full shareholder

- allocated to every person operating an individual product or the primary holder of a joint product.
- required to apply for one redeemable preference share at an issue price of \$10.00, deferred in full until otherwise determined by the Board.
- the issue price is payable on demand.
- if shares have been paid, they are refundable on resignation of membership.
- every business and corporate member including non-profit associations must be allocated full shareholding.

Child shareholder

- allocated to any person under 18 years of age.
- required to apply for one redeemable preference share at an issue price of \$10.00, partly paid to \$2.00, deferred in full until otherwise determined by the Board.
- the issue price is payable on demand.
- on reaching the age of 18 years, the shareholding is automatically converted to a full shareholding and the full share price is payable unless otherwise deferred by the Board.
- if shares have been paid, they are refundable on resignation of membership.

Linked shareholder

- allocated to the secondary holder of a joint product.
- linked to the primary holder of the joint product.
- a linked shareholder does not hold any shares. If at any time they wish to operate an individual product in their own name, they must apply to become a full shareholder.

Resignation of membership

To resign your membership, you must apply in writing for your membership to be closed. You must also have closed all your products with us (see 'Product Closure' section).

Once all your products have been closed, the paid-up value of your redeemable preference share (if applicable) will be paid to you.

The redemption of bonus shares is subject to our constitution.

bcu's constitution sets out other circumstances which may cause your membership to cease.

Anti-money laundering and counter-terrorism financing

- you acknowledge that we are obliged to comply with anti-money laundering and counter-terrorism laws and regulations.
- you will provide us with all information that we reasonably require you to provide in order to comply with the laws of Australia or any other country.
- you must not instruct us in relation to a transaction that may be in breach of Australian law or the law of any other country and you warrant that any instruction you give us is not in breach of any such law.
- you agree and consent to us:
 - reporting certain transactions to the relevant authority;
 - conducting additional investigations on and/or delaying, blocking or refusing to execute certain transactions.
- you also agree that where transactions are delayed, blocked or refused, we are not liable for any loss that you may suffer as a result.

Authorised users

You may give a person over the age of 18 authority to operate your product as an authorised user including by issue of a card to them.

To do this, you and the proposed authorised user must complete an authority form. Any authorised user must be identified in accordance with our requirements. We reserve the right to refuse any application or impose conditions.

Any authorised user can access, operate and transact on the relevant product in the manner authorised by you on the authority form. An authorised user can not close a product or change the signatories on the product.

These terms and conditions apply to any authorised user in the same way they apply to you, so you should ensure that they have read these terms and conditions and comply with them. If they do not comply with them, the result is the same as if you had not complied.

You can cancel the authority of the authorised user at any time by notifying us in writing. You remain responsible for all transactions made by the authorised user until we have received your written notice and you have returned any card or cheque book that we have issued to that person.

We are not required to make any inquiries into instructions received from an authorised user in relation to the operation of your product.

Subject to the B_{PAY} conditions and ePayments Code, you are wholly liable for any loss or damage you or a third party suffers as a result of us acting upon those instructions.

You consent to us giving an authorised user information about the product to which they are a signatory.

bcu Alerts

bcu products as referred to in the tables on pages 4-9 offer bcu alerts as an additional feature and benefit enabling you to receive up to date information about transactions and events relating to your product via email or SMS.

If, as part of your product holding, you are entitled to bcu Alerts, you may apply online through bcu Internet Banking (*iBank*), contact bcu on 1300 228 228 or visit a bcu store to register.

Once you have registered for bcu Alerts, you may select the type/s of alerts you would like to receive.

bcu currently has the following alerts available:

1. product balance outside a nominated range
2. a deposit outside of your nominated range
3. a withdrawal outside of your nominated range
4. balance alert
5. notification of a direct credit
6. notification of a direct debit
7. notification of an atm/pos transactions
8. personal cheque presentation

Alerts will be sent as soon as reasonably practicable after the event that triggers the alert, except for 'Balance Alerts' which will be sent at approximately 8pm.

To change or cancel your alerts, change your preferences on *iBank* online if you are registered, otherwise simply contact bcu by calling 1300 228 228 or visiting your nearest bcu store.

You are responsible for ensuring your contact details are correct and current to ensure you continue to receive selected bcu Alerts. Should your details change and you are registered for *iBank*, you may update your details online or alternatively contact bcu on 1300 228 228 or visit your nearest bcu store.

Remember that Alerts will usually contain your personal information so you should ensure access to your electronic address or equipment is securely restricted.

bcu is not liable for any fees, charges or expenses imposed by any services provider that you use to receive bcu Alerts.

You should consider suspending your alerts while you are outside of Australia.

BPAY

BPAY is an electronic payments scheme through which you can ask us to make payments on your behalf to organisations ('billers') who accept payments to them through the BPAY scheme ('BPAY payments'). bcu is an associate member of the BPAY scheme.

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

When you tell us to make a BPAY payment, you must give us the information specified below. We will then debit your specified product with the amount of that BPAY payment and make the payment on your behalf.

The information you must provide to instruct us to make a BPAY payment is:

- the product from which the payment is to be made;
- a valid biller code;
- a valid reference number;
- the amount to be paid; and
- if the payment is to be a one-off, recurring payment or future payment.

You acknowledge that we shall not be obliged to effect a BPAY payment if you do not give us all of the above information or if any of the information you give us is inaccurate.

BPAY payments can be made from savings products nominated by bcu.

Cut-off times

If you tell us to make a payment before our cut-off time, it will in most cases be treated as having been made on the same day. However, the payment may take longer to be credited to a biller if you tell us to make a payment on a Saturday, Sunday or public holiday or if another participant in the BPAY scheme does not process a payment as soon as they receive details.

Stopping payments

We will not accept an order to stop a BPAY payment once you have instructed us to make that BPAY payment.

You should notify us immediately if you become aware that you may have made a mistake when instructing us to make a BPAY payment, or if you did not authorise a BPAY payment that has been made from your product.

Timing of payments

Billers who participate in the BPAY scheme have agreed that a BPAY payment will be treated as received by the biller to whom it is directed:

- on the date you make that BPAY payment before our payment cut-off time on a banking day;

- on the next banking day, if you tell us to make a B_{PAY} payment after our cut-off time on a banking day, or on a non-banking day.

When the payment might become delayed

A delay might occur in the processing of a B_{PAY} payment where:

- there is a public or bank holiday on the day after you tell us to make a B_{PAY} payment; or
- you tell us to make a B_{PAY} payment either on a day which is not a banking day or after the payment cut-off time on a banking day;
- another financial institution participating in the B_{PAY} scheme does not comply with its obligations under the B_{PAY} scheme; or
- a biller fails to comply with its obligations under the B_{PAY} scheme.

Mistakes in payment instructions

You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a B_{PAY} payment and you later discover that:

- the amount you told us to pay was greater than the amount you needed to pay, you must contact the biller to obtain a refund of the excess; or
- the amount you told us to pay was less than the amount you needed to pay, you can make another B_{PAY} payment for the difference between the amount actually paid to a biller and the amount you needed to pay.

Liability for mistaken payments, unauthorised transactions and fraud

You must tell us promptly if:

- you become aware of any delays or mistakes in processing your B_{PAY} payments; or
- if you did not authorise a B_{PAY} payment that has been made from your product; or
- if you think that you have been fraudulently induced to make a B_{PAY} payment.

We will attempt to rectify any such matters in relation to your B_{PAY} payments in the way described in this clause. However, except as set out in this section and the section relating to electronic transactions (EFT), we will not be liable for any loss or damage you suffer as a result of using the B_{PAY} scheme.

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

However, if you were responsible for a mistake resulting in that payment, and we cannot recover within 20 banking days of us attempting to do so from the person who received the amount of that payment, you must pay us that amount.

If a B_{PAY} payment is induced by the fraud of a person involved in the B_{PAY} scheme, then that person should refund you the amount of the fraud-induced payment. You must bear the loss unless some other person involved in the B_{PAY} scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

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 any of your obligations under these terms and conditions; or
- acted negligently or fraudulently in connection with this agreement.

If you tell us that a B_{PAY} payment made from your product is unauthorised, you must first give us your written consent addressed to the biller who received that B_{PAY} payment, consenting to us obtaining from the biller information about your product with that biller or the B_{PAY} payment, including your customer reference number and such information as we reasonably require to investigate the B_{PAY} payment. We are not obliged to investigate or rectify any B_{PAY} payment and/or the biller may not be permitted by law to disclose the information if you do not give us this consent.

Chargeback rights do not apply in respect of B_{PAY} payments made from a Visa debit or credit card.

Suspension

We may suspend your right to participate in the B_{PAY} scheme at any time.

Suspension may apply if you do not make a payment in accordance with the terms and conditions for B_{PAY}, iBank or your access or savings product or if the payer or someone acting on their behalf is suspected of being fraudulent.

When a biller cannot process a payment

If we are advised that your payment cannot be processed by a biller, we will advise you of this;

- credit your product with the amount of the B_{PAY} payment; and
- take all reasonable steps to assist you in making the B_{PAY} payment as quickly as possible.

Records

You should check your records carefully and promptly report to us, as soon as you become aware of them, any B_{PAY} payments that you think are errors or are B_{PAY} payments that you did not authorise or you think were made by someone else without your permission.

Consequential damage

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

B_{PAY} View

B_{PAY} View is a way for you to be sent your bills through *iBank*.

Once you have registered for B_{PAY} View, you can view, pay and track payments of bills received from nominated billers via one log in - making management of your bills easier.

To register to receive a bill via B_{PAY} View:

- > Log on to *iBank*.
- > Go to the “Maintain B_{PAY} View” section under the “Other Functions” drop down menu.
- > Follow the prompts to register - you will need your paper bill to reference to when you register.
- > You can elect to receive notification that the bill has arrived via an email being sent from www.bcu.com.au. Alternatively, you will be notified if a bill has arrived the next time you log into *iBank*.
- > Once you have registered, your request will be processed - normally within two working days and you will be notified electronically if your request has been successful.

If you register for B_{PAY} View, we recommend:

- > Always save and store your bills electronically and back up your data regularly.
- > Print out a hard copy of your bill as well.
- > Log onto *iBank* regularly to check whether any bills have arrived, or sign up for email notification.
- > Always log on to *iBank* by entering the full web address in your internet browser - never follow a link.
- > Protect your PIN or password at all times - never disclose them to anybody. No bcu staff member will ever ask you to disclose your PIN or password.

If you wish to dispute a B_{PAY} View bill, please contact the biller directly using the contact details on the bill.

For more information about using B_{PAY} View, please log on to www.bpay.com.au

Cards

If we issue you with a CueCard or Visa debit card to access your product, this section applies.

You will receive additional terms and conditions with your new CueCard or Visa debit card. It is important you read that document in conjunction with these terms and conditions.

Any card must be signed by the cardholder as soon as it is received.

Each card we issue always belongs to us. We may retain or require you to return your card at any time. If we ask you to return your card, you must do so immediately. If we issue a replacement card to you, you must not use the card it replaces and you remain liable for any use of the replaced card.

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

We can refuse to authorise a proposed transaction if:

- the transaction exceeds the cleared funds;
- your card has been reported lost or stolen; or
- we have other good reason to do so, such as we think a fraud may be being committed.

We do not guarantee that any merchant will accept your card or allow you to purchase goods or services using their eftpos facility.

We are not responsible for the following, unless the law says we are:

- any goods or services which you have obtained from a merchant using your card; or
- any refund by a merchant.

All disputes must be settled directly with the retailer.

Additional cardholders

Where you can have a card linked to a product, you may apply to have a card issued to any authorised user. If we agree to your request, they will receive an additional card and PIN.

You are liable for any use of the additional card and your product by the authorised user as if it had been used by you.

You can cancel any additional card by calling us on 1300 228 228 or visiting any store during business hours. We will only cancel the card when it is returned to us or you tell us in writing that you have taken all reasonable steps to return the additional card to us.

You should note that in cases where you cannot destroy the additional card, although a stop can be placed on the additional card, it could still be used in some circumstances and you remain responsible for any transaction authorised (for example some purchases below floor limits where no electronic approvals are in place).

Cancellation of your card

You may cancel your card at any time. You can do this by:

- cutting the card in half and returning it to us
- telephoning bcu on 1300 228 228
- visiting a bcu store

We may cancel your card at any time. We may cancel your card without telling you first (for example when we think a fraud may have been committed with the card or you have been using the card outside of these terms and conditions) however; we will notify you as soon as possible afterwards. If a card is cancelled:

- you must return the card (cut in half) to us immediately; and
- you must still comply with these terms and conditions.

Chargeback

In some circumstances, the rules of the card scheme may entitle you to request a reversal (chargeback) of a transaction on your Visa debit card if you have a dispute with a merchant about it.

If you believe that you are entitled to a chargeback, you must notify us as soon as possible as the operating rules of the card scheme impose time limits for chargebacks. Once these time limits have expired, any chargeback rights may be lost. Where the ePayments Code applies to the transaction, its time limits may apply and not those of the card scheme.

If you notify us in time, and we are satisfied that you are entitled to a chargeback, we will credit your product for the amount initially debited for the transaction. However, you should note that the merchant also has rights to have the transaction further investigated and re-debited if appropriate.

Chargebacks do not apply in respect of BPAY payments made from your Visa debit card.

Change of name or address

If you change your name, address or contact details, you should promptly tell us and complete the appropriate form if required. We will not be responsible for errors or losses to do with changes where you have not promptly told us about those changes.

Changes to our terms and conditions

With the exception of interest rates on savings products, we will notify you 30 days prior to any change in bcu's Terms and Conditions and Fees and Charges, unless the change is in your favour.

Interest rates on savings products are variable. We will notify you of changes to rates of interest on or before the day the change takes place (other than interest rates linked to money market rates).

In either case, notification may be by mail, email, an advertisement in the media, via your statement, or the bcu website.

Cheques

This section tells you about all matters that relate to cheques.

Cashing cheques

bcu is authorised to pay a cheque that is either made payable to cash or a person, and the words “or bearer” have not been crossed out, and there are no other restrictive markings on the cheque, to the person who presents it, whether or not that person is the person named on the cheque as the payee. We may refuse to accept/pay a cheque if we have reason to suspect that the cheque is not validly held by the person who presents it.

No cheques will be cashed unless prior arrangements have been made between you, us and the relevant financial institution.

Cancellation of authority

Any cheque received by us before we receive a written notice of cancellation or variation of authority may be paid by us in the normal course of business.

Cheque books

You must only write cheques on the cheque forms that are provided by us, or on forms that have been approved by us.

We can withdraw or stop the issue of a cheque book or demand that it be returned to us.

Crossing a cheque

When writing a cheque, you can cross it by drawing two parallel lines from the top to the bottom on the face of the cheque.

Crossing a cheque means that the cheque must be paid into a product and not cashed over the counter.

Cheque deposits

We may refuse to accept any cheque for deposit at our absolute discretion.

You may not withdraw the proceeds of a cheque deposited to your product until it is cleared which usually takes three business days in store or seven business days through Bank@Post. If we allow you to draw on the cheque before it has cleared, you will be liable for the amount of the cheque if it is subsequently dishonoured.

A cheque will not be accepted if the date of the cheque is more than 15 months ago. (stale cheque)

Deleting the words “or bearer”

If you do not delete the words “or bearer” you are authorising the amount of the cheque to be paid to any person who is in possession of the cheque.

Dishonouring a cheque (including post dated and stale cheques)

We may at our discretion dishonour any cheques presented for payment which:

- exceed your available balance; or
- have not been completed correctly or are incomplete (e.g. unsigned or undated); or
- have unsigned alterations or a variance between the amount expressed in words and figures; or
- are post dated or more than 15 months old (stale).

We also reserve the right to dishonour a cheque without reason if the terms of our agreement with Indue Limited, Westpac Banking Corporation and Australia Post require us to do so.

We may also charge you a fee.

General terms that apply to all cheque facilities

When you apply for a cheque book, you agree to these terms and conditions and you appoint both us and Indue Limited as your agent and you authorise each of us to:

- Conduct products (the ‘bank account’) with Westpac Banking Corporation (the ‘bank’) or such other bank or financial institution as we may, from time to time, make arrangements with on the same or substantially similar to these terms and conditions to enable you to draw cheques for payment for goods and services out of the funds in your bcu product with us which is dedicated either exclusively or otherwise to the members’ cheque scheme (the ‘scheme’) and make deposits to the bank in accordance with these terms and conditions.
- Transfer funds to the bank account from your bcu product to meet the amount of cheques that you or your authorised user have signed and to meet the value of all costs, taxes or charges made or incurred by us or the bank;
- Disclose to the bank such information relating to your bcu product as is necessary to process all transactions carried out by you.

The bank may disclose to bcu and Indue Limited all information relating to your participation in the scheme and the transactions effected on your behalf.

Not negotiable

Adding the words “not negotiable” between the two parallel lines protects the true owner of a lost or stolen cheque as these words ensure that the recipient of such a cheque obtains no better rights to the cheque than the person who passed the cheque.

Security of your cheque book

Because your product can be accessed by your cheque book, you must always keep it in a safe place. You must not leave signed blank cheques in your cheque book. If your cheque book is lost, stolen or misused, you must contact us immediately and follow up with the details in writing on a form approved by us.

Stopping a cheque

You may ask us to stop a payment on a cheque if it has not yet been presented for payment. To do this, you must complete the relevant form. We may charge a fee for this.

Withdrawal of cheque facility

bcu reserves the right to withdraw the cheque drawing and deposit facility at any time. No cheques may be issued by you after the facility has been withdrawn.

Writing cheques

All cheques must be completed clearly, dated and signed by you. If you do not correctly complete a cheque, we may refuse to honour it.

Never write a cheque using pencil or erasable ink.

Always write the amount in words as well as figures; begin the amount in words as close as possible to the left hand side and add “only” to the end of the amount and begin the amount in figures as close as possible to the dollar sign.

Combining products

We reserve the right to combine balances of two or more of your products (including your shares) to repay any sums you owe us. We may do this by a transfer from a product in joint names to a product held in the name of only one of the product holders to repay the sums owed by that product holder. We may do this without prior notice to you. Where possible, we will notify you if we have done this.

Complaints and feedback

We value, encourage and learn from your feedback.

At bcu we have an internal dispute resolution scheme for handling complaints.

bcu is a member of the Credit and Investment Ombudsman (CIO) established to assist participating credit unions and their members resolve complaints in a fair, timely and cost-effective manner.

For more information about bcu's internal dispute resolution scheme or CIO and how it works, contact us during business hours. Alternatively, our Dispute Resolution Policy can be found on our website at www.bcu.com.au

Contacting bcu

You can contact bcu:

- in person at any of our stores
- by telephone on 1300 228 228
- in writing addressed to PO Box 6328, Coffs Harbour Plaza, NSW 2450
- through our website www.bcu.com.au or
- via email at: mail@bcu.com.au

Death of a member

When we receive notification of the death of a member, any:

- product in their name is immediately frozen to withdrawals;
- power of attorney or authority to operate given by them or in their favour automatically ceases;
- future payments authorised by them will be cancelled;
- cards in their name will be cancelled;
- sums standing to the credit of their product may be set-off against sums owed to us by the deceased.

The deceased's next of kin or executor (as appropriate) may access any remaining funds on completion of appropriate paperwork.

Please see the joint products section for details of how we deal with products in joint names.

Depositing funds Australia-wide

If you are unable to go to your local bcu store, manual deposits may be made through any branch of Westpac (Westpac may charge a fee for this service). You will need to quote the BSB number 533 000 and your link number, which can be obtained by contacting any bcu store or by phoning 1300 228 228.

We can arrange for a Westpac deposit book which you will need to make regular deposits into your product in this manner.

Depositing into your bcu products

Unless otherwise indicated, you can deposit money into your products:

- in person at any store, appointed agency of bcu, or at a financial institution nominated by us;
- by mail (for cheques only);
- via direct credit (electronic transfer);
- through internet banking, mobile banking or phone banking to transfer funds between products; or
- at any Australia Post outlet displaying ‘Bank@Post’

Any deposits made are not available until processed by us and cleared. We may at our discretion allow you to access funds before they are cleared. If we allow you to draw on a cheque before it has cleared, you will be liable for the amount of the cheque if it is subsequently dishonoured.

Direct credits

A direct credit may occur where you nominate to your payroll officer, or other organisation, that you require your funds to be credited directly to your product with us.

We may reverse a direct credit to any of your products that we have received on your behalf if we, for any reason whatsoever, do not receive value for the direct credit.

Direct debits and future payments

A direct debit is a debit from your product with us that you arrange through a merchant or other service provider. A future payment is where you give us authority to make regular payments from your product to another product with us or with another financial institution or to a third party on a ‘pre-set payment day/date’ (e.g. Monday).

Direct debits

Any direct debit authority given by you will remain in force until the third party has received written instructions from you to cancel the authority. You may also lodge with us a stop payment in respect of a direct debit, by completing our form and we will use all reasonable endeavours to notify the third party.

Payment of a direct debit authority will only be made if there are sufficient ‘available’ funds in your bcu product. We are not required to advise you if a direct debit is not made from your product.

At our discretion, bcu may honour a direct debit request where there are insufficient funds in your product. We may however charge you a fee. In addition, the section entitled ‘overdrawn

products' will then apply. You must ensure that you have sufficient cleared funds available in the product, from which a payment will be made, to enable that payment to be made. If the payment date falls on a day other than a business day, those funds must be available two business days prior to the day the payment is due.

Future payments

This clause applies to products which allow you to make payments from your product to any product held by us, or an account held by you or a third party with another financial institution.

You must give us the information we require to enable us to make a payment.

You must check that all information you give us is correct; we are not responsible for checking that the information you give us is correct. You are liable for any payment we carry out in accordance with your instructions. If you make a mistake it may not be possible to recover funds from an unintended recipient. You must notify bcu as soon as you are aware of the mistake and bcu will take all reasonable steps to assist you to recover your money, however you may be charged a fee for this assistance - refer to *Fees and Charges Schedule*.

If you have insufficient funds in your bcu product at the time the future payment falls due we will attempt to make the future payment before 7:30am for three consecutive banking days (e.g. Monday, Tuesday, Wednesday). If after the third attempt there are still insufficient funds to make the payment no more attempts will be made and a fee will apply. Please refer to our current *Fees and Charges Schedule*.

If there are insufficient funds in your product on three consecutive pre-set payment dates (e.g. three Mondays in a row) the future payment authority will be cancelled.

Electronic communication

Except where the ePayments Code otherwise permits and subject to the requirements of any applicable law, we may use electronic means to communicate with you instead of written communications, for example, to provide you with statements, notices, transaction confirmations or receipts electronically.

Where you agree to this:

- you will not receive paper copies of relevant information;
- you agree to check regularly to see if you have received any electronic communication from us;
- you will be responsible for maintaining and checking your electronic equipment; and
- you will be responsible for printing or saving important information and we strongly recommend that you do so.

Subject to the requirements of any applicable law, where you carry out a transaction through iBank or mobile banking and we make a transaction record or receipt (which you should save or print) available to you on completion of the transaction, we will not provide you with a paper transaction record or receipt.

Electronic transactions

bcu warrants that it will comply with the ePayments Code (the Code). The Code regulates electronic payments, including:

- atm, eftpos, credit and debit card transactions that are not intended to be authenticated by comparing a manual signature with a specimen signature;
- phone banking and bill payment transactions;
- internet banking transactions including “pay anyone”;
- online transactions performed using a card number and expiry date;
- online bill payments including Bpay;
- transactions using mobile devices.

You can find a copy of the Code on ASIC’s website (www.asic.gov.au)

Liability for unauthorised electronic transactions

Unauthorised transactions do not include any electronic transactions carried out by you or anyone performing a transaction with your knowledge and consent.

If bcu considers that we can prove on the balance of probability that you have contributed to a loss through fraud, or breaching the pass code security requirements you will be liable:

- for the actual losses that occur before the loss, theft or misuse of a device or breach of pass code security is reported to bcu.

Where more than one pass code is required to perform a transaction and bcu can prove that you breached the pass code security requirements for one or more of the required pass codes, but not all of the required pass codes, you will be liable:

- only if bcu also proves on the balance of probability that the breach of the pass code security requirements was more than 50% responsible for the losses, when assessed together with all the contributing causes.

Where bcu can prove, on the balance of probability, that you have contributed to losses resulting from an unauthorised transaction by unreasonably delaying reporting the misuse, loss or theft of a device, or that the security of all pass codes had been breached, you will be liable for the actual losses that occur between:

- when you became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen device, and
- when the security compromise was reported to bcu.

Where a pass code was required to perform an unauthorised

transaction you are liable for the least of:

- \$150.00 or a lower figure determined by bcu, or
- the balance of the relevant product including any pre-arranged credit, or
- the actual loss at the time that the misuse, loss or theft of a device or breach of pass code security is reported to bcu excluding that portion of the losses incurred on any one day which exceeds any relevant daily transaction or other periodic transaction limit, or
- the amount for which you would be held liable if Visa's scheme rules applied - Visa's scheme rules are contained in the Terms and Conditions you receive with a Visa debit or credit card.

You are not liable for any losses:

- where it is clear that you have not contributed to those losses;
- that are caused by the fraudulent or negligent conduct of bcu employees or agents;
- that result from unauthorised transactions occurring with your previous access code after you change it to a new access code;
- where a transaction occurs using a device, identifier or pass code which is forged, faulty, expired or cancelled;
- where a transaction requiring the use of a device and/or pass code occurred before you received the device and/or pass code (including a reissued device and/or pass code);
- where a transaction has been incorrectly debited more than once to the same facility;
- where an unauthorised transaction was performed after you informed bcu that a device had been misused, lost or stolen, or the security of a pass code had been breached;
- where an unauthorised transaction was made using an identifier without a pass code or device;
- incurred on any one day that exceeds any applicable daily transaction limit;
- incurred in any period that exceeds any applicable periodic transaction limit;
- that exceeds the balance on the facility, including any pre-arranged credit; or
- incurred on any facility that bcu and you had not agreed could be accessed using the device or identifier and/or pass code used to perform the transaction.

You may be held liable if you have contributed to the unauthorised use because you:

- recorded or indicated your access code on any item that is liable to loss or theft;
- disclosed your access code (including to a family member, or friend);
- allowed someone else to use your device and/or access code;
- did not sufficiently disguise your access code;

- unreasonably delayed notification of:
 - (i) your device or access code being lost or stolen; or
 - (ii) unauthorised use of your device; or
 - (iii) the fact that someone else knows your access code;
- left your card in an atm that incorporated reasonable safety standards that mitigated the risk of a card being left in the atm and an unauthorised transaction subsequently occurred;
- allowed someone else to access your products by not logging off from *iBank* or mobile banking.

Where a transaction can be made using a device, or a device and an identifier, but does not require a pass code, you will be liable only if you unreasonably delay reporting the loss or theft of the device.

Loss at malfunctioning terminals

We are responsible for any loss from a transaction at a terminal where our investigations show that the loss is directly caused as a result of terminal malfunction and the claim is substantiated by investigation. In these circumstances, we will correct the loss by making the appropriate adjustment to your bcu product. If you suffer a loss arising from a malfunction or breakdown of an atm or any other system or equipment and you should have been aware that the machine was malfunctioning or was not able to be used, our liability is limited to the correction of any errors on your product and the refund of any charges or fees imposed as a result.

Express banking

Express deposit bags and night safe facilities

You must make an application at your store and sign an indemnity form to use the express deposit bag and night safe facilities. Terms and conditions are issued on application.

Express deposit envelopes

Only the following are to be placed in the envelope:

- Cheques: All cheques must be accompanied by a completed deposit slip. You must keep a copy of the cheque listing including the drawer of the cheque/negotiable instrument and financial institution and store on which it is drawn.
- B_{PAY} bill payments: These must be accompanied by a completed withdrawal/B_{PAY} slip.

Delays in processing the contents of the envelope (and therefore, in crediting or debiting your product) may occur in the event of incorrect completion of deposit/B_{PAY} details.

Processing your deposit

If you deposit an envelope with a bcu store, you authorise us to deal with the deposit on your behalf.

If the deposit slip which you enclose in your envelope, does not correctly record the amount in your envelope and we have credited your product with the amount recorded on the deposit slip, you authorise us and we are entitled to:

- debit your bcu product with any shortfall we establish; or
- credit your bcu product with any excess we count.

In any event, our count will be deemed accurate and will prevail over your count.

If you do not enclose a deposit slip recording an amount in the envelope, we will process the contents of the envelope and credit your bcu product.

If any of the things above happen we will notify you of what we have done by either:

- telephoning you at your latest telephone number recorded with us; or
- mailing a statement identifying the discrepancy; or
- mailing a notice to your latest address recorded with us.

Third party cheques

You must ensure that all cheques that are made payable to a third party are correctly endorsed prior to inclusion in the envelope.

We may deduct the value of improperly endorsed third party cheques not presented in accordance with any specific arrangement with us from the amount of the deposit and return these cheques to you. Our determination of whether a cheque is properly endorsed is final.

External transfers

(transfers to other financial institutions)

External transfers can be made over the counter and through internet banking, mobile banking or by future payment.

Where you ask us to make any payment from your product to an account held by you or a third party with another financial institution, it is your responsibility to ensure that all the information you give us in relation to the transfer is correct. This means that if a mistake is made when entering the details, the money may go to the incorrect recipient.

You should also check with the intended recipient that they have received the funds. If the payment has gone astray, you should notify us immediately so that we can help you try and recover the funds.

Incorrect payments can take a long time to recover and in some instances recovery is not possible. In these instances, the loss may be borne by you. bcu will take all reasonable steps to assist you to recover your money however as the mistake was yours and not ours, we cannot accept responsibility for the return of your lost funds.

You may be charged a fee for this assistance - refer to *Fees and Charges Schedule*.

We reserve the right, at our discretion, to place a limit on the amount you can transfer at any one time - see the external transfer limit paragraph in the 'Internet, mobile and phone banking' section.

When making electronic transfers via internet or mobile banking, the name of the recipient does not form part of your payment instructions to us. We will not use or check the name information in making the payment. It is your responsibility to make sure the recipient's account number and BSB number are correct. If you make a mistake it may not be possible to recover funds from an unintended recipient.

Fees and charges

Current fees and charges, including non-standard fees and charges, are set out in the separate *Fees and Charges Schedule*. You authorise us to debit to your product(s) when due all applicable fees and charges.

Any failure by us to charge a fee shall not constitute a waiver of that fee or the right to charge that fee in the future.

Financial Claims Scheme

Depositors with bcu may be entitled to receive a payment from the Financial Claims Scheme, subject to a limit per depositor.

For further information about the Financial Claims Scheme

- visit APRA website at www.apra.gov.au
- phone the APRA hotline 1300 558 849.

Foreign currency payments into your bcu product

Cheques and payments in foreign currency will be converted to Australian dollars at the time of clearance using the exchange rate prevailing on that day. If the cheque is in a foreign currency, clearance will not be for at least 45 business days after you lodge the cheque with us.

We will not be responsible for any losses as a result of fluctuations in exchange rates between when the cheque or payment is lodged with us and when the exchange rate is applied.

In certain circumstances, we may be able to credit your product prior to full clearance of a foreign currency cheque but, if the cheque subsequently fails to clear you will be responsible for refunding any losses incurred.

We reserve the right to reject any payment from a country that is subject to sanctions or does not contain all information required by law.

Freezing your bcu product

We may freeze your bcu product to further activity:

- if it is being operated outside these terms and conditions; or
- if you have conducted the product in an unsatisfactory manner; or
- if you are the unintended recipient of a mistaken internet payment - refer 'mistaken internet payment' section; or
- where it is considered there is valid reason to do so (for example when we suspect a fraud or where a cheque deposited has been dishonoured).

You may freeze your product by phoning or visiting any bcu store on a normal working day and telling us why you wish to freeze your product (e.g. you suspect fraud).

Where a product has been frozen at your request, you may ask us to restore it to normal operating status at any time by completing the appropriate form. We may refuse the request if we believe that there is a dispute between the owners of the product.

Identification requirements

We are required to identify all product holders and signatories to bcu products. Information on our identification requirements can be obtained from any bcu store or by telephoning 1300 228 228.

No withdrawals are permitted on any products until all signatories are identified.

You are required to provide proof of your identify to a member of bcu staff. In certain circumstances we may allow this to be done via an agent (e.g. Australia Post) or via electronic verification through a credit reporting agency (e.g. Veda Advantage).

Interest rates

Interest on all products is calculated by multiplying the daily closing balance of the product by the daily interest rate (i.e. the annual interest rate divided by 365). The current interest rates are set out in our *Interest Rate Schedule*.

Where you have an investment we will not change the rate of interest during the term of your investment unless you ask to end the investment early.

Internet, mobile and phone banking

This section only applies if you register for internet, mobile banking or phone banking for your products and will apply from the first time you any of these services. Approval of an application to access internet, mobile or phone banking is at our discretion.

Our internet banking system is called *iBank*.

Registration and code selection

When you register to use *iBank* or phone banking, you may be given or will be asked to select a code which you will be asked to change the first time you use the facility. The code for *iBank* and mobile banking will be the same.

External transfer limit

Where you wish to make transfers to non-bcu accounts using *iBank* or mobile banking, you must notify us of your required limit for such transfers otherwise it will be set at \$2,000. Any transactions you perform daily using either *iBank* or your mobile banking device are added together and compared to the daily *iBank* limit to determine any unused portion of the available limit e.g: \$2,000 *iBank* transaction limit, \$600 used through Mobile Banking, \$1,400 remaining daily on either *iBank* or Mobile Banking. At our discretion, we may limit the amount that may be transferred to non-bcu accounts or require you to put additional security in place e.g. by the use of additional security software. In the event of an increase in your transfer limit from the standard transfer limit, your liability may be increased in the case of unauthorised transactions.

Access and processing

- on bcu products requiring two or more signatures to transact, each signatory must enter their individual code before a transaction can be undertaken. Transactions requiring more than one signature cannot be undertaken using telephone banking or mobile banking;
- we may deny access to *iBank*, mobile banking or phone banking without prior notice to you for reasons of security or quality of data transfer service, or to perform maintenance to, or upgrade the service;
- we may cancel your access to *iBank*, mobile banking or phone banking at any time without notice;
- we may delay processing an instruction received by *iBank* or mobile banking pending a request to you to validate the instruction; and
- any transaction you request by *iBank* or mobile banking may be refused by us without giving any reason or advance notice to you.

Availability

We will make reasonable efforts to ensure the availability of *iBank*, mobile banking and phone banking at all times and ensure that information we make available to you through these facilities is correct. Access is subject to system availability and server maintenance program. Service may at times be interrupted to make system updates or update important information.

Equipment maintenance

It is your responsibility to obtain and maintain any electronic equipment (e.g. personal computer or touchtone telephone) which you may need to have to use *iBank*, mobile banking or phone banking.

It is also your responsibility to ensure the security of any computer you use to access *iBank* (see below for some security tips).

Confirmation of transactions

We will provide you with a transaction receipt number every time you make a transaction using *iBank*, mobile banking or phone banking. You should record the transaction receipt number and it should be quoted if you have any queries in relation to that transaction.

Cut-off times

If you instruct us to transfer funds to an external party before the time specified (see 'Processing - cut-off time'), it will, in most cases, be treated as having been made on the same day.

Processing - cut-off time

- Monday to Friday - before 3:00pm NSW time
- Saturday, Sunday and public holidays - the next banking day.

What you can do to protect yourself when using internet banking

It is important that you take positive steps to protect your computer if you use it for internet banking (or any other form of e-commerce). It is important to use only a trusted and secure computer to access your internet banking. Using publicly shared computers, such as those at internet cafes, is strongly discouraged. If you use your home computer to access your internet banking, we recommend you:

- install reputable anti-virus and firewall protection on your computer to provide additional layers of protection that you need to reduce your risk of exposure from viruses that can rob your computer of valuable personal information.
- remember that after you install virus protection you will need to regularly update the software, usually by installing patches

(used to update or fix a bug in a computer program), so the protection remains current.

- install any security patches for your operating system and other software installed on your computer and keep these up-to-date.

Protect your access details

- do not use passwords or PINs that are relevant to your personal situation. Passwords with telephone numbers, postcode, your name, or the name of a close relative and dates of birth are simple for criminals to trace. Create passwords with letters and numbers that cannot be easily attributed to you.
- always memorise your password or PIN and do not write it down or store it on your computer. You are responsible for keeping this information confidential.
- change your password regularly and don't use the same password for other services such as your video store.
- we will never send you an email asking you for your PIN.

Cancelling registration

You may request bcu to cancel your registration to use *iBank* or mobile banking.

If your registration is cancelled, any future dated payments that you have authorised using *iBank* and mobile banking will not be cancelled. These can be cancelled by contacting your nearest bcu store or by calling bcu on 1300 228 228.

Mistaken internet payments

Sending electronic transfers via *iBank* or mobile banking.

A mistaken internet payment means a payment sent electronically buy a user via internet banking (*iBank*) or a mobile banking device including "pay anyone" functionality.

When making electronic transfers via *iBank* or mobile banking, the name of the recipient does not form part of your payment instructions to us. We will not use or check the name information in making the payment. It is your responsibility to make sure the recipient's account number and BSB number are correct. If you make a mistake it may not be possible to recover funds from an unintended recipient. You must notify bcu as soon as you are aware of the mistake and bcu will take all reasonable steps to assist you to recover your money, however you may be charged a fee for this assistance - refer to *Fees and Charges Schedule*.

Recipients of mistaken Internet payment

If bcu is satisfied that you are the unintended recipient of an internet payment, we have an obligation under the ePayments Code to take steps to return those funds to the sending financial institution.

The required actions are set out in the following table and vary depending on when the user at the sending financial institution made their report and the availability of funds in your account.

Time of user's report	Obligations
Within 10 days of the transaction	If satisfied a mistaken payment has occurred bcu will withdraw the funds from the product.
Between 10 days and 7 months of the transaction	If satisfied a mistaken payment has occurred bcu will freeze funds to the value of the transaction and notify you that it will withdraw these funds in 10 days unless you can establish an entitlement to the funds.
More than 7 months after the transaction	If satisfied a mistaken payment has occurred bcu will seek written consent from you to return the funds.

Where there are insufficient funds in your bcu product to complete a return of funds, bcu will use reasonable endeavours to retrieve the funds from you overtime, such as by facilitating the repayment of funds through instalments.

Joint products

You can open a joint product if you and other applicants complete an application. However, only one applicant needs to apply for a share, payment of which is deferred in full until otherwise determined by the Board. The issue price is payable on demand.

Identification will be required for all applicants as set out in the section entitled "Identification requirements" in this document.

All members to a joint product are jointly and severally liable for any liabilities incurred and entitled to credit balances in the product.

Each product holder may operate the product independently of each other unless all product holders instruct us otherwise e.g. by making the product "all to sign". Even where the product is made "all to sign" or "two to sign", where signatories have card access, transactions can occur by use of that card without the express consent of the other product holders.

Cheques made payable to any one or more of you may be deposited into your product.

When one joint product-holder dies, the balance is automatically transferred to the surviving product holder/s after deduction of all sums due to bcu by the deceased. If a secondary product holder dies, the product may be changed to the survivor's sole name and use of the product may continue as before. bcu reserves the right

to set-off any sums due to the deceased against sums owed to us by the deceased.

By delivering copies of this document, statements and notices by handing them to any joint product holder or by mailing them to any joint product holder at the mailing address shown in our records, the documents are deemed to have been received by all joint product holders.

Overdrawn products

When a withdrawal or other transaction is more than the available balance in your product, your product is overdrawn.

Unless you have our prior agreement, you must not allow your product to become overdrawn.

If your product becomes overdrawn, you must repay the overdrawn amount immediately and, if you do not, you will be in default under your agreement with us. Please refer to the section entitled “Combining products” in this brochure for details of our right to transfer funds from another product to clear your overdrawn amounts.

We may charge interest on the overdrawn amount at the rate shown in our *Fees and Charges Schedule*.

We may debit any relevant fee each time you overdraw your product or continue to transact on your product while it is overdrawn. You are liable for, and authorise us, to debit to your product any legal fees we incur in recovering any overdrawn amount from you.

In the event that you fail to repay the overdrawn amount within 60 days of an amount overdrawn in excess of \$100, and we have given you written notice, we may report the default to a credit reporting agency.

Power of attorney

If you appoint someone an attorney on your behalf, you authorise us to give them access to your product details and to permit them to have access and control your products on presentation of an original or certified copy of a valid and current power of attorney. We must also have satisfactorily identified the attorney. We are not responsible for the attorney’s conduct on your products.

If you revoke the power of attorney, you must notify us immediately so that we may cancel that person’s access as an attorney to your products. We will ask you to promptly confirm that instruction in writing.

Product closure

You can close your product only if it is in credit or there is a \$0 balance.

To close a product, unless exceptional circumstances apply, all parties must apply in writing by completing a withdrawal form for the product to be closed, and all unused cheques, deposit books and cards must be returned.

The product will be closed when all outstanding cheques have been presented, uncleared funds have been cleared and all outstanding loans and overdrafts have been repaid. We cannot accept any responsibility for any loss incurred by the improper or fraudulent use of any unused cheques which have not been returned to us.

If your product is closed:

- we may cancel any card and/or cheque facility linked to that product and disable your access to other payment facilities;
- you must return to us all cards and unused cheques linked to that product;
- you will be liable for any transactions that were not processed, or that occur (including, but not limited to, outstanding merchant transactions and cheques presented) at the time the product is closed;
- you must pay us on demand all unpaid fees and charges and other costs arising from the operation or maintenance of the product prior to the closure; and
- any cleared funds standing to the credit of the product will, after application of fees, charges and interest, be reimbursed to you.

We may close your product(s) even though there may be a credit balance, if:

- it is being operated outside these terms and conditions,
- you have conducted the product in an unsatisfactory manner,
- we consider we have a valid reason to do so, or
- bcu's constitution allows us to do so.

If we exercise this right, we will promptly notify you in writing and will pay you any credit balance less any fees or charges due.

We may close your savings product with 30 days notice to you, if you have not transacted on your product for a period of 12 months or more.

However, if we do not close your product and you do not transact on your savings product for seven years or more (excluding RSAs, children's accounts, FMDs and Investments), we are required by law to send any credit balance over \$500.00 to the Australian Securities and Investments Commission (ASIC) as 'unclaimed monies'.

Product opening

Before you can open a product with us you must become a member of bcu (see 'Membership' section). We will then need to identify you in accordance with our identification requirements. We may refuse any application for a product.

Operation of a product is governed by the instructions we hold for the product which specify who is authorised to operate the product.

Subject to the B_{PAY} conditions and the ePayments Code, you are responsible for all liabilities incurred as a result of operation of the product.

Product-specific terms and conditions

bcu isaver/bcu business isaver/SMSF cash isaver

The bcu isaver is available to individual members (including joint products) the bcu business isaver is available to business members and the SMSF cash isaver is available to Self Managed Super Funds. It cannot be opened on behalf of a deceased estate or a children's product which operates with the parent as the sole signatory.

When opening a bcu isaver/bcu business isaver/SMSF cash isaver, a transaction product must be nominated which is the product to and from which money is transferred and must be opened prior to opening a bcu isaver/bcu business isaver/SMSF cash isaver.

A nominated product must be either a bcu access, bcu basic access, bcu advantage saver, bcu business access or bcu business basic access product held in the same name as your bcu isaver/bcu business isaver/SMSF cash isaver.

Withdrawals and deposits on a bcu isaver/bcu business isaver/SMSF cash isaver can only be made by moving funds to or from the nominated bcu product using iBank, mobile banking or phone banking.

Farm Management Deposits (FMD)

Eligibility for Farm Management Deposits

The owner of the FMD must be a primary producer when the deposit is made.

The FMD must be in the name of an individual, not a company.

Terms and deposit amounts

The FMD must be at least \$1,000 and not more than \$800,000 at any time in any year of income.

A person can own more than one FMD but they must all be with the same financial institution and must not total more than \$800,000.

Interest

Interest rates vary according to the amount on deposit.

Interest is paid on maturity and must not be reinvested as an FMD without having first been paid to the depositor.

Redemption

Except where the entire amount of the FMD is repaid, any repayment of the FMD must be at least \$1,000.

Redemption of the FMD is subject to requirements in accordance with the *Income Tax Assessment Act 1997* and the *Income Tax (Farm Management Deposits) Regulations 1998*.

If requested, we agree to transfer the FMD to another financial institution electronically if that financial institution agrees to accept the deposit as a FMD.

Taxation implications

The taxation position of a member applying for a FMD depends on the tax profile of the individual. Withdrawals made within 12 months of deposit will affect whether the funds qualify for a tax deduction subject to some exceptions. We strongly recommend that members consult their accountant, lawyer or tax advisor for specific advice.

Other

Rights of the depositor are not, and must not be, transferable to another person.

The FMD must not be used as security for any amount owed to bcu or to any other person by the depositor or any other person.

The FMD cannot be used as a mortgage offset product.

bcu agrees not to deduct any fees from the principal.

If the FMD is repaid within 12 months because of bankruptcy, the deposit will still be a FMD, but there will only be an income tax deduction if the bankruptcy occurs after the year of income in which the deposit is made.

If the FMD is repaid within 12 months because of death, the deposit will still be a FMD, but there will only be an income tax deduction if the death occurs after the year of income in which the deposit is made.

In making a FMD, you acknowledge that specific laws apply to this kind of investment which may change from time to time.

Investments

No Additional Deposits

You cannot add to your investment before the end of the term. You can, however, open another separate investment.

Early Withdrawal

Full or partial withdrawal of the investment before maturity for terms 1 to 24 months are at bcu's discretion. For terms greater than 24 months seven days notice for the full or partial withdrawal of the investment before maturity must be given. If withdrawn early, the rate of interest payable on the amount redeemed, for the whole of the term to the date of the withdrawal, will be the rate applying to the Christmas Club product at the time of the withdrawal and may result in the recovery of interest already paid.

We reserve the right to vary the interest rate adjustment applicable for early redemptions at any time.

No interest will be paid if the investment is repaid within the first seven days of a term.

Note: For early partial redemptions of an investment, we shall recalculate the interest payable on the remaining balance of the deposit over the term of the investment at the original investment rate that would have applied for that amount at the date of original investment.

For example:

\$100,000 is deposited on February 1, 2009 for six months (181 days) at 5.25% p.a. If the full investment is kept in for the full term, the interest earned on August 1, 2009 would be:

$$181/365 \times 5.25\% \times \$100,000 = \$2603.42$$

On June 1, 2009, we agree to the investment holder's request that \$60,000 is withdrawn leaving a balance of \$40,000. The interest applied to the withdrawn \$60,000 is the interest rate of the Christmas Club product (grandfathered) on the date of early withdrawal (June 1, 2009) which in this example we will say is 3% p.a., applied for the whole time it was in the investment (120 days), as follows:

$$120/365 \times 3\% \times \$60,000 = \$591.78$$

The interest rate on the \$40,000 remaining in the investment will be reduced to the interest rate applicable on the original date of deposit (February 1, 2009) for an investment of \$40,000 for six months, which in this example we will say is 4.25% p.a., applied from the date of investment until the end of the six-month term, as follows:

$$181/365 \times 4.25\% \times \$40,000 = \$843.01$$

After early withdrawal the total interest earned by the end of the term (August 1, 2009) would be: $\$591.78 + \$843.01 = \$1,434.79$

Maturity

At maturity we will, depending on your instructions, either:

- pay the balance of the investment and any accrued but unpaid interest to you; or

- re-invest the balance of the investment and any accrued but unpaid interest on the same or similar terms as the original investment at the interest rate current on the date of renewal for that amount and term.

If you have not provided us with instructions we will re-invest the balance and unpaid interest for the same term as the original investment at the rate applicable on the maturity date. If a “special” rate applies to the term of your investment, you will receive that rate but not otherwise. You have seven days from the date of the re-investment to change your investment instructions.

Interest payments and principal repayments, may be made either directly to a product with us, by bcu cheque or by transfer to an external account.

We will write to you to remind you of the maturity date of your investment at least seven days prior to the date of maturity.

bcu Scoot’s super saver

bcu Scoot’s super saver is available to all children up to the age of 13. Once the child turns 13 the product will convert to a bcu access.

Bonus interest is paid when more than \$20 in total deposits and no more than \$5 is withdrawn in any one calendar month.

bcu dream saver

bcu dream saver is available to customers aged 13 to 24 years. Once the customer turns 25 the bcu dream saver account will be closed and all funds will be transferred customer’s bcu access account.

bcu offset

bcu offset product is an at call access product for individuals that allows you to use the balance of the product to reduce the interest payable on your home or investment loan.

It is linked to your home loan and instead of earning interest on your savings, you reduce the interest payable on your borrowings.

E.g. If your mortgage is \$100,000 and you have \$10,000 in your bcu offset, then you will only be charged interest on the balance outstanding of \$90,000.

A bcu offset product can only be linked to one loan product. It is not available to business members.

Transactions on this product can only be made by transferring funds into or out of the product either to or from another bcu product or externally to or from another financial institution.

- the offset product holder must be the same as the holder of the eligible loan product;

- an eligible loan product must be held in order for the bcu offset product to remain active;
- bcu may arrange closure of the offset product when:
 - the eligible loan product has been closed for any reason;
 - you have converted your eligible loan to an ineligible loan product e.g. Fixed rate loan facility;
 - the product holder requests us in writing to do so

bcu will contact you to inform you of the actions required to keep the product open or allow you to discuss other products to suit your needs.

bcu business offset

bcu business offset product is an at call access product for bcu business customers that allows you to use the balance of the product to reduce the interest payable on your bcu business loan.

It is linked to your bcu business loan and instead of earning interest on your savings; you are able to reduce the interest payable on the amount in your bcu business loan by 20%. E.g. If your business loan is \$100,000 at an interest rate of 7% and you have \$10,000 in your bcu business offset, interest will be calculated as follows:

$$((\$100,000 - \$10,000) \times 7\%) + (\$10,000 \times 5.6\%) = \text{interest charged}$$

The bcu business offset product can only be linked to a bcu business loan product.

Transactions into this product can only be made from a bcu business basic or business access account.

- the offset product holder must be the same as the holder of the eligible loan product;
- an eligible loan product must be held in order for the bcu offset product to remain active;
- bcu may arrange closure of the offset product when:
 - the eligible loan product has been closed for any reason;
 - you have converted your eligible loan to an ineligible loan product e.g. Fixed rate loan facility;
 - the product holder requests us in writing to do so

bcu will contact you to inform you of the actions required to keep the product open or allow you to discuss other products to suit your needs.

Regular payments from a Visa debit or credit card

A regular payment is one where you authorise a merchant (such as a retailer or insurer) to debit your card at regular intervals (e.g. monthly). For example, you might agree that your local gym can charge your monthly membership to your card.

Regular payments like this can be useful as they help you make your payments on time and avoid late payment fees as they are processed automatically.

1. You should keep a record of any “Regular Payment Arrangements” you enter into with a merchant and any correspondence you have with the merchant. A template for recording your regular payment arrangements is available from the Australian Payments Clearing Association website, www.apca.com.au
2. To either change or cancel any “Regular Payment Arrangement” you should contact the merchant at least 15 days prior to the next scheduled payment. Until you cancel the Regular Payment Arrangement, we must process the merchant’s request to debit your product. If possible you should retain a copy of your change/cancellation request. Should the merchant fail to act in accordance with these instructions you may have rights to dispute any incorrectly charged payments.
3. Any dispute, including the failure of the merchant to act on a change in details, should be taken up with the merchant in the first instance.
4. Should your card number be changed (i.e. as a result of a lost or stolen card) you must also request the merchant to change the details of your existing “Regular Payment Arrangement” to ensure arrangements continue. If you fail to undertake this activity your “Regular Payment Arrangement” either may not be honoured by us or the merchant may stop providing the goods and/or services.
5. If you or we close your card or your details change it is your responsibility to contact the merchant to alter your “Regular Payment Arrangement” as the merchant may stop providing the goods and/or services if payments are no longer received because the product is closed or they have incorrect details.

Security of electronic transactions

Your access code

In these terms and conditions, ‘access code’ means the password or personal identification number (PIN) that you use for *iBank*, mobile banking, telephone banking or when you are issued with a card.

Changing your PIN

You can change your PIN to a PIN of your choice. To do that, you need to come to a bcu store, use a bcu atm with PIN change facility or update via *iBank*.

Security of your access code

The security of your access code is very important. You must make every effort to ensure that any record of your access code is not misused, lost or stolen. If you fail to observe the security requirements, you may incur increased liability for unauthorised transactions.

- do not record your access code on any item that is liable to loss or theft.
- do not permit any other person to use your access code.
- do not disclose your access code or make it available to any other person (including a family member or friend).
- take care to prevent anyone else seeing your access code being entered into a terminal.

If you require a memory aid to recall your access code, you may make such a record provided the record is reasonably disguised. The following actions do not represent reasonable disguise:

- recording your access code on any item that is liable to loss or theft.
- disguising your access code by reversing the number sequence.
- using the word 'password' or similar as your access code.
- disguising your password by using alphabetical characters or numbers: A = 1, B = 2, C = 3, etc.
- using any of the following combinations (or parts of them) as your access code:
 - your date of birth
 - personal telephone numbers
 - any part of your name or family members' names
 - consecutive or sequential numbers
 - social security numbers
 - licence numbers
- storing your access code in a low-security electronic device, such as (but not limited to):
 - calculators
 - personal computers
 - electronic organisers and mobile phones

There may be other forms of disguise which may also be unsuitable because of the ease with which another person can discern your access code. You must use extreme care if you decide to use a memory aid for your access code.

Loss of access code

If your access code is stolen or you suspect your access code is known to someone else, or you suspect any unauthorised use of your access code, you must:

- if your access code relates to use of *iBank* or mobile banking, immediately log on to *iBank* and change your access code.
- if your access code relates to a card, inform bcu as soon as possible by phoning 1300 228 228. A messaging facility is available at this number out of business hours.

Security of your computer

When banking on the internet it is important that you always follow these steps:

- only access our website by typing the address into the browser, never log on by clicking a link embedded in an email.
- keep your computer up-to-date with anti-virus, firewall software and the latest patches.
- confirm that your data is encrypted between your computer and bcu by looking for the Verisign secured symbol on the bottom left hand corner of the browser window.
- always log out from the internet banking menu when you finish all your banking.
- close your internet browser after logging out at the end of each internet banking session.

Beware of any windows that 'pop up' during an internet banking session and be very suspicious if it directs you to another website which then requests your customer identification or password.

We may from time to time make software available for you to use to assist you in ensuring that your computer is safe from viruses. Use of any software made available by bcu does not guarantee that internet frauds will not occur. bcu is not liable or responsible, directly or indirectly, for any such software and does not represent or warrant that the software is free from viruses, meets your requirements or will provide uninterrupted access.

Statements

You must check your statements or transaction history on *iBank* carefully and promptly and tell us if you become aware of any payments that you think are errors or made by someone else without your permission.

Securities and mortgages

Where permitted by law, we can use any mortgage or other security we hold to secure any overdrawn amount. We do not have to release that mortgage or security until the overdrawn amount is repaid.

Statements

We will send you a statement of your bcu products at least once every six months. You may request more frequent statements to be sent. Statements may also be viewed through *iBank* at any time. For joint products, we will send the statement to the primary product holder. Secondary or joint product-holders may request a copy of the statement.

bcu eStatements Terms and Conditions

iBank eStatement features and benefits:

The *iBank* eStatement facility enables bcu members to view their statements (eStatements) online within *iBank*, rather than receiving paper statements sent to a postal address.

If you currently receive a paper statement and register to receive an eStatement you will receive an email each time a new eStatement becomes available in *iBank*.

eStatements will be provided in a PDF format and can be viewed, saved and printed from *iBank*. In addition to eStatements, other marketing material and information that would normally accompany a paper statement may also be included as a PDF document within *iBank* or be provided via a separate link.

Conditions of use:

1. you are required to be registered for *iBank* before you can register for eStatements. Access to *iBank* is via the bcu website. (www.bcu.com.au)
2. you must register to receive eStatements and provide an email address to receive notification that a new eStatement is available to view in *iBank*.
3. you are required to have a compatible PDF viewer such as Adobe Acrobat to view your eStatements and any accompanying bcu information online.
4. you must ensure that your email address is updated if it changes. This is to ensure notification of eStatements is always sent to the correct email address. A change to an email address can be completed on-line and can be updated in *iBank* under Client Maintenance>Contact Details>email address.
5. should the email notification “bounce back” we will contact you requesting a new email address.
6. once you are registered to receive eStatements, paper statements will no longer be sent.
7. you agree to regularly check your email for notices that eStatements are available.
8. if you locate any errors, discrepancies, or unauthorised transactions you must notify bcu immediately by calling bcu on 1300 228 228.
9. you will be responsible for maintaining and checking your electronic equipment.
10. you will be responsible for printing or saving important information and we strongly recommend that you do so.

11. you can cancel your registration to receive eStatements at any time. By deregistering for this service you will revert to receiving paper statements.

12. access to eStatements is subject to system availability. If for any reason we are unable to provide an eStatement we may send a paper statement to your nominated postal address.

13. if you close your account your final statement will be provided in paper form.

14. archived statements prior to the implementation of eStatements will only be available starting from March 2013. The eStatement archive in iBank will grow month by month following the implementation of eStatements. eStatements will be available for up to 7 years.

Tax File Number

Under Commonwealth law, products earning interest are subject to Tax File Number (TFN) legislation. It is not compulsory to provide your TFN; however, if you choose not to do so, or are a non-resident, bcu is required by law to deduct withholding tax.

Trusts

If you are a trustee of a product held in trust, you must:

- act according to the terms of the trust and for the benefit of the trust and its beneficiaries; and
- not misuse the trust funds or misuse any rights you have against the trust.

We do not have to verify that any transactions you carry out are authorised by the trust.

Statutory trusts

The use and operation of products and all activities conducted on the products must comply with obligations under any applicable law applying to that statutory trust.

Public Accountant trusts

All monies standing to the credit of the trust must be held by the accountant as client monies. bcu is not entitled to combine the product with any other product, or to exercise any right to set-off or counterclaim against the monies in that product in respect of any sum owed to bcu on any other product. Any interest payable in respect of the product balance must be credited to that product.

Visa debit card

We may at our discretion make a Visa debit card available for use in relation to certain bcu products. If you are an individual under the age of 13, parental consent is required to apply for a Visa debit card.

You must apply for a Visa debit card using the relevant form. We may refuse any application at our discretion.

You may use your Visa debit card to access your bcu product to pay for goods and services over the counter via an eftpos terminal where the Visa symbol is displayed or using internet or phone banking to pay bills (such as gas or electricity) or purchase items (such as flights).

If your card is Visa payWave enabled, it may be possible for your card to be used to pay for transactions that are under \$100.00 by using Visa payWave at a payWave participating merchant. Before authorising a Visa payWave transaction by waving your card over the merchant's enable Visa payWave terminal you must check that the correct amount is displayed on the Visa payWave terminal. If your transactions exceeds \$100.00, you will be required to either sign or enter your PIN.

You can also use your Visa debit card to make purchases (and withdraw cash) while you are overseas. Foreign currency conversion fees are charged on all foreign currency transactions on a Visa debit card (see our *Fees and Charges Schedule*).

When you make purchases on your Visa debit card, most merchants will allow you to press either the 'cheque', 'savings' or 'credit' button. We recommend you press the 'credit' button where available. You will then be asked to either enter your PIN or sign the transaction receipt.

When you press the credit button or use the card number to purchase or pay for goods and services (e.g. over the phone or internet) we may need to authorise the transaction. We will reduce the available funds in your product by the amount of the authorisation even though it may take some weeks for the transaction to be processed and debited to your bcu product.

Withdrawals from your bcu product

Unless otherwise indicated, withdrawals can be made by you or any authorised users by any access method we authorise from time to time.

We may not allow a withdrawal unless we have proof of identity of the person making the withdrawal that is acceptable to us.

You agree that we can allow someone who is not an authorised signatory on your product to withdraw cash from or otherwise transact on the product provided they present a completed withdrawal slip that you have signed on the front and back and on which you have written: "I authorise [name of third party] to [describe transaction]." After identifying the third party, we will process the request.

bcu has the right to determine the order in which payments are made from any deposit to your product (e.g. interest, fees and charges, future payments, cheques, etc).

Daily withdrawal limits table

Over the counter	\$2,000 per day*
atm/eftpos - CueCard	\$1,000 per day*
atm Visa debit	\$1,000 per day*
Bank@Post	\$2,000 per day*
eftpos - Visa debit	The available funds in your product if you select the "credit" option
External transfers to other financial institutions using iBank and/or mobile banking	\$2,000 (unless approved otherwise)
Phone banking	\$2,000 (unless approved otherwise)

*daily limit is per card

If you require a larger amount for over the counter withdrawals you must give the store from where you wish to make the withdrawal, 24 hours advance notice (verbal or written). We may charge a fee for large cash withdrawals.

Any transactions you perform daily using either iBank or your mobile banking device are added together and compared to the daily iBank limit to determine any unused portion of the available limit e.g: \$2,000 iBank transaction limit, \$600 used through Mobile Banking, \$1,400 remaining daily on either iBank or Mobile Banking.

bcu may reduce the withdrawal limits without notice to you should circumstances require, for example for your protection if electronic approval mechanisms are temporarily unavailable.

Definitions

In these terms and conditions, the following words and phrases have the following meanings:

additional cardholder means any person nominated by you to effect transactions on your CueCard or Visa debit card and to be issued with a card linked to your product

atm automated teller machine

access codes the password or personal identification number (PIN) or identification number that you use for iBank, mobile banking, telephone banking or when you are issued with a card

banking day any day on which banks in Sydney are open for business and excluding Saturdays, Sundays and national public holidays.

card scheme	the Visa card scheme operated and maintained by Visa International Service Association ABN 70 007 507 511
chargeback	the Visa card operating rules for transferring the amount of a disputed card transaction from the merchant's financial institution to your card
device	a device given by bcu that is used to perform a transaction eg. CueCard and Visa debit card
ePayments Code	the <i>ePayments Code</i>
eftpos identifier	Electronic Funds Transfer at Point of Sale means information that you know but do not need to keep secret and that is used to perform a transaction eg. your member number, your login name for iBank
mistaken internet payment	means a payment by you through an internet banking facility and paid into the account of an unintended recipient because you enter or select a Bank/State/Branch (BSB) number and/or identifier that does not belong to the named and/or intended recipient as a result of: <ul style="list-style-type: none"> • your error, or • you being advised of the wrong BSB number and/or identifier. This does not include payments made using BPAY
pass code	means a password or code that the user must keep secret, that may be required to authenticate a transaction or user.
PIN	your secret personal identification number
unauthorised transaction	means a transaction that is not authorised by a user
unintended recipient	means the recipient of funds as a result of a mistaken internet payment
user	means the product holder and any other person who is authorised by the product holder to perform transactions including additional cardholders.
you and your	the product holder
we, us, our and bcu	Bananacoast Community Credit Union Ltd.

Telephone numbers for lost and stolen cards

CueCards and Visa (within Australia)	1800 621 199
CueCards and Visa (overseas)	+612 9959 7686
	+612 8912 2807

Telephone number for lost, stolen or compromised access codes

1300 228 228 (a message facility is available at this number out of business hours)

