Police Bank
HERE FOR OUR OWN

ACCESS METHODS TERMS & CONDITIONS

Effective date: 1 September 2026

Contact Centre
Phone: 131 728

Email:
info@policebank.com.au

Website:
policebank.com.au

Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018.
25 Pelican Street, Surry Hills NSW 2010.

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These Terms and Conditions take effect on and from 1 September 2026 except as otherwise advised in writing and replace all Conditions of Use and Terms and Conditions previously issued for BPAY® and Visa™ Debit Card.

These should be read in conjunction with the Financial Services Guide, which sets out other important information about the access methods. Together these two documents comprise the Product Disclosure Document for the access methods.

These Terms and Conditions govern the use of BPAY and Visa Debit Card to access your Linked Account/s. We will process the value of all transactions, and any fees and charges, to your Linked Account/s. Each such transaction will be governed by these Terms and Conditions and by the Terms and Conditions for the relevant Linked Account.

1. DEFINITIONS:

1.1 *Access Method* – means a method authorised by us for your use and accepted by us as authority to make a payment and/or access your account and includes but is not limited to your BPAY and Visa Debit Card. It also includes any combination of a card, an account number, card number, expiry date, PIN, pattern and password.

1.2 *Account/s* – means any account which we agree you may access with your access method.

1.3 *Ancillary Equipment* – means any equipment as specified by us that you will require to use an access method.

1.4 *Banking Business Day* – means any day on which banks are able to effect settlement through the Reserve Bank of Australia.

1.5 *ATM* – means an automatic teller machine.

1.6 *Biller* – means an organisation who tells you that you can make bill payments to them through BPAY.

1.7 *BPAY* – means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, or internet access or any other access method as approved by us from time to time.

1.8 *BPAY Payment* – means a payment using BPAY.

1.9 *BPAY Pty Limited* – means BPAY Pty Limited

ABN 69 079 137 518, PO Box 1083 North Sydney NSW 2059, telephone (02) 9922 3511.

1.10 *Business Day* – means any day on which we are open for the transaction of business.

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

1.12 *Click to Pay* - means the Visa-operated digital checkout functionality that enables an eligible cardholder to make online card payments at participating merchants using their Visa Card details through a secure digital checkout process.

1.13 *Cuscal* – means Credit Union Services Corporation Australia Limited.

1.14 *Cut Off Time* – means the time, as we advise you from time to time, by which your payment instructions must be received by us in order for these instructions to be processed that day by BPAY.

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

1.16 *Debit Cash Out* – means the ability to take cash out at a merchant during a purchase point of sale.

1.17 *Electronic Equipment* – includes, but is not limited to, a computer, television, and an Electronic Terminal.

1.18 *Electronic System* – means the shared system under which electronic transactions are processed.

1.19 *Electronic Terminal* – means the Electronic Equipment, electronic system, communications system or software controlled by or provided by or on behalf of the Bank or any third party for use with a Visa Debit Card and PIN to conduct an electronic transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

1.20 *Electronic Transactions* – means a transaction initiated by your instruction to:

i. withdraw cash from an automatic teller machine with the card and your PIN;

ii. purchase goods and/or services using the card and your PIN that is not intended to be authenticated by comparing a manual signature with a specimen signature; and

iii. make a payment via the internet, including through Click to Pay, using your card number and any associated security code or other authentication method if required.

1.21 *Electronic Equipment* – means but is not limited to a computer, television and an Electronic terminal.

1.22 *Identifier* – means information that you or a Nominee must provide to perform a transaction and which you or your nominee as applicable knows but is not required to keep secret, such as an account number or a serial number.

1.23 *Linked Account* – means your account(s) which you link to a Visa Debit Card, and includes any overdraft or line of credit which you may attach to your Linked Account.

1.24 *Merchant* – means a retailer or any other provider of goods or services.

1.25 *Nominee* – means any person nominated by you to whom we have issued an additional Visa Debit Card to access your Linked Account(s).

1.26 *PayWave* – means the functionality on specific Visa Debit Cards that enables you to make small value purchases at participating Merchant outlets without

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using a PIN.

1.27 *PIN* – means the personal identification number issued to you or a nominee by us for use with a Visa Debit Card when giving an instruction through Electronic Equipment.

1.28 *Pattern* – means a sequence of connected numbers or screen keypad dots used to create a unique login on a smartphone.

1.29 *Regular Payment Arrangement* – means either a recurring payment or an instalment payment agreement between you (the cardholder) and a Merchant, in which you have preauthorised the Merchant to bill your Linked Account at predetermined intervals (e.g. monthly or quarterly) or at intervals agreed by you. The amount may differ or be the same for each transaction.

1.30 *Transaction* – means using the card for a transaction on your linked account(s) including withdrawing cash from an ATM, purchasing goods and/or services. For Visa Cards, it also includes purchasing goods and/or services from Visa outlets, making a payment via the internet using the Visa card number, and making a payment using Click to Pay.

1.31 *Transfer* – means a transfer of funds that you instruct us to make internally to any of your accounts within the same Membership you have with us.

1.32 *Visa Debit Card* – means the Visa Card issued to you or a Nominee by us In addition, references to:

1.33 *"we", "us" "Bank" or "our"* are references to Police Bank Ltd, ABN 95 087 650 799, AFSL/Australian Credit Licence No. 240018, 25 Pelican Street, Surry Hills NSW 2010.

1.34 *"you"* or *"your"* are references to you, the account holder(s) in respect of the account from which you instruct us to make payments. This includes a reference to any holder of a joint account or any third party authorised by you to access and/or operate your accounts using these access methods, with the intent that you will be liable for any use of these access methods in respect of your account/s and for any failure on the part of any such third party to observe these Terms and Conditions.

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

2. EPAYMENTS CODE AND THE CUSTOMER OWNED BANKING CODE OF PRACTICE

2.1 We warrant that we will comply with the ePayments Code and the Customer Owned Banking Code of Practice where those codes apply and any other relevant industry code of practice that may apply.

2.2 The relevant provisions of the Customer Owned Banking Code of Practice apply to these Conditions of Use.

2.3 Where the ePayments Code applies, your liability and responsibilities do not exceed your liability and responsibilities under the ePayments Code, despite any other provision of these conditions of use.

3. GUIDELINES FOR ENSURING THE SECURITY OF THE VISA CARD AND PIN

3.1 Sign the Visa Card immediately upon receiving it and before using it. And where an additional card is issued to your Nominee, your Nominee immediately signs the card upon receiving it and before using it;

3.2 Keep the Visa Card in a safe place;

3.3 If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name;

3.4 Never write the PIN on the card;

3.5 Never write the PIN on anything which is kept with or near the card;

3.6 Never lend the card to anybody;

3.7 You must not voluntarily disclose the PIN to anyone, including a family member or friend;

3.8 Use care to prevent anyone seeing the Visa Card number and PIN being entered at Electronic Equipment;

3.9 Immediately report the loss, theft or unauthorised use of the Visa Card to us or to the Visa Card Reporting Line;

3.10 Keep a record of the Visa Card Reporting Line telephone number with your usual list of emergency telephone numbers;

3.11 Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the card has been used without your authority; and

3.12 Immediately notify us of any change of address;

3.13 These guidelines provide examples only of security measures and will determine your liability for any losses resulting from unauthorised transactions. Liability for such payments will be determined in accordance with the clauses for each access method below and the ePayments Code (where applicable).

3.14 What if you do not receive your card or PIN?

- It is presumed that you or your Nominee (as applicable) did not receive it, unless we can prove that you or your Nominee did receive it;
- We can prove that you or your Nominee did receive it by obtaining an acknowledgement of receipt from you or your Nominee; and
- We may not rely on proof of delivery to the correct mailing address or electronic address of you or your nominee to prove that you or your Nominee did receive it.

4. GUIDELINES FOR ACCESS METHOD SECURITY

4.1 These guidelines apply if your access method uses a secret code such as a PIN, password or pattern. This includes but is not limited to BPAY.

4.2 You must look after your PIN, password or pattern so as to minimise the risk of losing it or allowing it to be used without your authorisation.

4.3 You must not write a code on, or carry it or keep a record of it with any other part of your access method or on or with the one article unless you have taken reasonable steps to disguise the code or prevent unauthorised access.

4.4 You must not select a code which represents your birth date or a recognisable part of your name. If you do use an obvious code such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the code before you notify us that the code has been misused or become known to someone else.

4.5 You must not tell or show the code to anyone else (including family and friends).

4.6 You must not act with extreme carelessness in failing to protect the security of the code. In addition, you must comply with the security guidelines which apply to your access method. We recommend that you:

a. Use care to prevent anyone seeing the details you enter;

b. Change any code at regular intervals;

c. Never reveal any code to anyone;

d. Never write any code down; and

e. Immediately notify us of any change of address.

4.7 These guidelines provide examples only of security measures and will determine your liability for any losses resulting from unauthorised transactions. Liability for such payments will be determined in accordance with the clauses for each access method below and the ePayments Code (where applicable).

5. BPAY

5.1 Security Breaches

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

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

5.1.2 If you think that the security of your access method has been compromised you should notify us immediately by contacting the Bank on 131 728 during business hours. In such circumstances, you should immediately change your internet access code by calling the Contact Centre on 131 728 or online at policebank.com.au

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

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

5.2 Using BPAY

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

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

5.2.3 Unless you are advised otherwise, you may use BPAY only to make payments from your account.

5.2.4 When you tell us to make a BPAY Payment you must tell us the Biller's code number (found on your bill), your Customer Reference Number (eg. your account number with the Biller), the amount to be paid and the account from which the amount is to be paid.

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

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

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

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

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

5.3 Processing of BPAY Payments

5.3.1 A BPAY Payment instruction is irrevocable. Except for future-dated payments (addressed in clause 5.4) you cannot stop a BPAY Payment once you have instructed us to make it and we cannot reverse it.

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

5.3.3 You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay – for these errors see clause 5.3.7) when making a BPAY Payment or if you did not authorise a BPAY Payment that has been made from your Account.

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

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

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

- There is a public or bank holiday on the day after you instruct us to make the BPAY Payment;
- You tell us to make a BPAY Payment on a day which is not a Banking Business Day or after the cut off time on a Banking Business Day; or
- A Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

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

- Advise you of this;
- Credit your account with the amount of the BPAY Payment; and
- Take all reasonable steps to assist you in making the BPAY Payment as quickly as possible.

5.3.7 You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY Payment and later discover that the amount you paid was less than the amount you needed to pay, you can make another BPAY Payment for the difference between the amount you actually paid and the amount you needed to pay.

5.4 Future Dated Payments

You may arrange BPAY Payments up to 365 days in advance of the time for payment. If you use this option you should be aware that:

5.4.1 You are responsible for maintaining, in the account to be drawn on, sufficient cleared funds to cover all future-dated BPAY Payments (and any other drawings) on the day(s) you have nominated for payment or, if the account is a credit facility, there must be sufficient available credit for that purpose.

5.4.2 If there are insufficient cleared funds or, as relevant, insufficient available credit, the BPAY Payment will not be made and you may be charged a dishonour fee.

5.4.3 You are responsible for checking your account transaction details or account statement to ensure the future-dated payment is made correctly.

5.4.4 You should contact us on 131 728 if there are any problems with your future-dated payment.

5.4.5 You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY Payment on or after that date.

5.5 BPAY Transaction Limits

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

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

5.5.3 BPAY transactions through Internet Banking have a maximum daily limit of $10,000. A total per day of combined external transfers and BPAY transfers is $10,000.

5.5.4 BPAY transactions processed at one of our Branches have no limit on the amount of the transaction.

5.6 Refusing BPAY Payment Directions You acknowledge and agree that:

5.6.1 We may refuse for any reason to give effect to any direction you give us in respect of a payment to be made via BPAY; and

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

5.7 Your Liability for BPAY Payments

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

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

5.7.3 You are not liable for losses caused by unauthorised BPAY Payments:

i. Where it is clear that you have not contributed to the loss;

ii. That are caused by the fraudulent or negligent conduct of employees or agents of:
   - Us;
   - Any organisation involved in the provision of BPAY; or
   - Any Biller;

iii. Relating to a forged, faulty, expired or cancelled access method;

iv. Resulting from unauthorised use of the access method:

- Before you receive that access method; or
- After you notify us in accordance with clause(5.1) that your access method has been misused, lost or stolen or used without your authorisation; or

v. That are caused by the same BPAY Payment being incorrectly debited more than once to your account.

5.7.4 You will be liable for any loss of funds arising from unauthorised BPAY Payments if the loss occurs before you notify us that your access method has been misused, lost or stolen or used without your authorisation and if we prove, on the balance of probabilities, that you contributed to the loss through:

i. Your fraud or, if your access method includes a secret code or codes (such as a password or PIN), your failure to keep that code secure in accordance with clause 4.

ii. Unreasonably delaying in notifying us of the misuse, loss, theft or unauthorised use of the access method and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us.

However, you will not be liable for:

i. The portion of the loss that exceeds any applicable daily or periodic transaction limits;

ii. The portion of the loss on your account which exceeds the balance of your account (including any prearranged credit); or

iii. All losses incurred on any account which you had not agreed with us could be accessed using the access method.

5.7.5 Where a secret code such as PIN or password is required to perform the unauthorised BPAY Payment and clause 5.7.4 does not apply, your liability for any loss of funds arising from an unauthorised BPAY Payment, if the loss occurs before you notify us that the access method has been misused, lost, stolen or used without your authorisation, is the lesser of:

i. $150;

ii. The balance of your account, including any prearranged credit; or

iii. The actual loss at the time you notify us that your access method has been misused, lost, stolen or used without your authorisation (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your access method or your account).

5.7.6 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 the Terms and Conditions or acted negligently or fraudulently under this agreement.

5.7.7 If you notify us that a BPAY Payment made from your account is unauthorised, you must provide us with a written consent addressed to the Biller who received that BPAY Payment allowing us to obtain information about your account with that Biller as is reasonably required to investigate the payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY Payment.

5.7.8 Notwithstanding any of the above provisions your liability will not exceed your liability under the ePayments Code.

5.8 Reversals and Chargebacks

No chargebacks or reversals will be provided through the BPAY scheme where you have a dispute with the Biller about any goods or services you may have agreed to acquire from the Biller including where the merchant may have failed to deliver the goods and services to you.

This clause operates with respect of BPAY Payments sourced from credit card accounts notwithstanding any statement to the contrary contained in any credit card scheme rules.

5.9 Malfunction

You will not be responsible for any loss you suffer because BPAY accepted your instructions but failed to complete a BPAY Payment. In the event that there is a breakdown or interruption to any BPAY system and you should have been aware that the BPAY system was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your account and refunding any fees or charges imposed on you as a result.

5.10 Consequential Damage

5.10.1 This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

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

5.11 Transaction and Other Fees

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

for:

- Issuing your access method or any additional or replacement access method;
- Using your access method;
- Any BPAY Payment; or
- Giving you access to BPAY; or
- Any other service provided in relation to BPAY, including error corrections.

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

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

5.12 Cancellation of BPAY Access

5.12.1 You may cancel your access to BPAY at any time by giving us written notice.

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

5.12.3 We may cancel your access to BPAY for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.

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

5.12.5 Your access to BPAY will be terminated when:

- We notify you that your access method or the account with us has been cancelled;
- You close the last of your accounts with us which has BPAY access;
- You cease to be our Member; or
- You alter the authorities governing the use of your account or accounts with BPAY access (unless we agree otherwise).

5.13 BPAY View® Special Terms and Condition

5.13.1 BPAY View is a scheme through which you can receive or access bills or statements electronically from participating Billers nominated by you by opening an email sent to you whenever a bill or statement is received by us with a link to our website or by accessing our website.

5.13.2 You need to register in order to use BPAY View. Call the Contact Centre on 131 728 to find out how to register or register at policebank.com.au through Internet Banking. If you register with BPAY View, you:

a. agree to our disclosing to Billers nominated by you:
   i. Such of your personal information (for example your name, email address and the fact that you are our customer) as is necessary to enable Billers to verify that you can receive bills and statements electronically using BPAY View (or telling them if you cease to do so); and
   ii. That an event in clause 5.13.4 has occurred;
b. Agree to us or a Biller (as appropriate) collecting data about whether you access your emails, our website and any link to a bill or statement;
c. Agree to receive bills and statements electronically and agree that this satisfies the legal obligations (if any) of a Biller to give you bills and statements. For the purposes of this clause we are the agent for each Biller nominated by you under (a) above.

5.13.3 You may receive paper bills and statements from a Biller instead of electronic bills and statements:

a. At your request to a Biller (a fee may be charged by the applicable Biller for supplying the paper bill or statement to you if you ask for this in addition to an electronic form);
b. If you or a Biller de-register from BPAY View;
c. If we receive notification that your email mailbox is full, so that you cannot receive any email notification of a bill or statement;
d. If your email address is incorrect or cannot be found and your email is returned to us undelivered;
e. If we are aware that you are unable to access your email or our website or a link to a bill or statement for any reason; or
f. If any function necessary to facilitate BPAY View malfunctions or is not available for any reason for longer than the period specified by the applicable Biller.

5.13.4 You agree that when using BPAY View:

a. If you receive an email notifying you that you have a bill or statement, then that bill or statement is received by you:
   i. When we receive confirmation that your server has received the email notification, whether or not you choose to access your email; and
   ii. At the email address nominated by you;
b. If you receive notification on our website without an email then that bill or statement is received by you:
   i. When a notification is posted on our website, whether or not you choose to access our website; and
   ii. At our website;
c. Bills and statements delivered to you remain accessible through our website for the period determined by the Biller up to a maximum of 18 months, after which they will be deleted, whether paid or not;
d. You will contact the Biller direct if you have any

queries in relation to bills or statements.

5.13.5 You must:

a. Check your emails or our website at least weekly;

b. Tell us if your contact details (including email address) change;

c. Tell us if you are unable to access your email or our website or a link to a bill or statement for any reason; and

d. Ensure your mailbox can receive email notifications (eg it has sufficient storage space available).

5.13.6 BPAY View billing errors

a. For the purposes of this clause, a BPAY View billing error means any of the following: If you have successfully registered with BPAY View:

i. Failure to give you a bill (other than because you failed to view an available bill);

ii. Failure to give you a bill on time (other than because you failed to view an available bill on time);

iii. Giving a bill to the wrong person;

iv. Giving a bill with incorrect details;

If your BPAY View deregistration has failed for any reason:

i. Giving you a bill if you have unsuccessfully attempted to deregister from BPAY View.

b. You agree that if a billing error occurs:

i. You must immediately upon becoming aware of the billing error take all reasonable steps to minimise any loss or damage caused by the billing error, including contacting the applicable Biller and obtaining a correct copy of the bill; and

ii. The party who caused the error is responsible for correcting it and paying any charges or interest which would ordinarily be payable to the applicable Biller due to any consequential late payment and as a result of the billing error.

iii. You agree that for the purposes of this clause you are responsible for a billing error if the billing error occurs as a result of an act or omission by you or the malfunction, failure or incompatibility of computer equipment you are using at any time to participate in BPAY View.

6. PayTo

6.1 PayTo Overview

Eligibility: PayTo is available for certain accounts. Check if your account qualifies in the Summary of account types.

Payment Agreements: PayTo lets you set up agreements with merchants to allow recurring payments.

6.2 Notifications

Communication: We will send important notifications via email and SMS. Keep your email and phone number up to date to receive info about your PayTo service.

6.3 Creating a Payment Agreement

Setup: To create a Payment Agreement, provide your PayID® or account details to the merchant.

Ensure this information is correct.

Approval Process: Once an agreement is created, you will be notified and must confirm it via Internet Banking.

Declining Agreements: If you find any details incorrect in a Payment Agreement, you should decline and ask the merchant to correct it.

6.4 PayTo Payments

Authorisation: You must approve a Payment Agreement for payments to be processed. Ensure sufficient funds are available before authorising payments.

6.5 Amending a Payment Agreement

Changes: Merchants can amend Payment Agreements. If approval for changes are needed, you will be notified and must respond.

Declining Changes: You can decline changes if the details are incorrect.

6.6 Pausing and Resuming Agreements

Pause/Resume: You can pause or resume a Payment Agreement through Internet Banking. The merchant will be notified.

Consequences: Pausing payments may affect your agreements with merchants.

6.7 Cancelling Agreements

Cancellation: You can cancel a Payment Agreement anytime, which stops future payments. Check the consequences of cancellation with the merchant.

6.8 Direct Debit Migration

Migration: Existing direct debits may transition to PayTo agreements. You will be notified and can opt out.

6.9 Responsibilities

Your Obligations: Ensure all information provided is accurate and respond to requests about your Payment Agreements promptly.

6.10 Liability

Limitations: We are not liable for losses due to processing authorised payments, not responding to requests, or technical issues unless caused by our own negligence.

7. VISA DEBIT CARD

7.1 Click to Pay

7.1.1 If we make Click to Pay available for your Visa Card, you may use Click to Pay to make purchases with participating merchants that accept Visa.

7.1.2 Click to Pay applies only to eligible Visa Cards and does not apply to BPAY, PayTo, or any non-Visa payment method.

7.1.3 Transactions made using Click to Pay are Visa Card transactions and are subject to these Terms and Conditions, including the provisions dealing with unauthorised transactions, mistakes, liability, and chargebacks.

7.1.4 You must take reasonable steps to protect the security of any device, password, code, one-time password, verification method or other authentication method used in connection with Click to Pay.

7.1.5 You must not disclose any one-time password, authentication code or verification method used for Click to Pay to another person, including a family member or friend.

7.1.6 You must notify us immediately if you believe your Visa Card details, device, password, code, or any authentication method used for Click to Pay has been lost, stolen, compromised, misused or become known to someone else.

7.1.7 We may require you to complete identity verification, authentication or other security checks before authorising a Click to Pay transaction.

7.1.8 We may decline or refuse to authorise a Click to Pay transaction for security, fraud prevention, operational or risk management reasons. We are not liable to you or any other person for any loss or damage which you or that other person may suffer as a result of such refusal.

7.1.9 A Click to Pay transaction may not be processed to your Linked Account on the same Day.

7.1.10 Where applicable, your rights under the Visa scheme rules to dispute a transaction, including chargeback rights, may apply to Click to Pay transactions because those transactions are treated as Visa Card transactions.

7.2 Chargebacks

As a Visa Card holder you have rights under the rules of your card scheme to dispute Visa Card transactions. If you believe a purchase was not properly authorised or processed, or there is some other problem, you may have a right to recover the amount of the purchase under the scheme's "Chargeback Rules".

7.2.1 You may be entitled to reverse (chargeback) a transaction if you have a dispute with a merchant about it (for example where the merchant has not provided you with the goods or service you paid for using your debit card).

7.2.2 If you believe that you are entitled to a chargeback, you must notify us as soon as possible. The operating rules of the Visa Card scheme impose time limit for chargebacks. After these time limits have expired, we are not able to charge back a transaction and you will be liable for it. The minimum time limit generally applicable is 90 days after the disputed transaction.

7.2.3 In some cases where the ePayments Code applies, its time limits apply rather than the rule of the card schemes.

7.2.4 You are responsible for reviewing your statements of account. We are not responsible for any loss to you if you do not ask us to chargeback a transaction within the applicable time limit.

7.2.5 If you notify us in time and we are satisfied that you are entitled to a chargeback we will credit your account for the amount initially debited for the transaction. However the merchants also have rights to have the transaction further investigated and re-debited if appropriate.

7.2.6 Charge back rights do not apply in respect to BPAY payments from the cardholders account.

7.2.7 For the avoidance of doubt, a transaction made using Click to Pay is treated as a Visa Card transaction for the purposes of any available chargeback rights.

7.3 Signing the Visa Card

You agree to sign your Visa Card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of your Visa Card.

You must ensure that your Nominee signs the Visa Card issued to them immediately upon receiving it and before using it.

7.4 Protecting the PIN

7.4.1 Your Bank will provide a PIN to use the Visa Card with certain Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of the Visa Card.

7.4.2 You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.

7.4.3 If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to the Bank that the PIN has been misused or has become known to someone else.

7.4.4 Do not record the PIN on the Visa Card or keep a record of the PIN on anything which is kept with or near the Visa Card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

7.5 Using the Visa Card

7.5.1 If you have been issued with a Visa Debit PayWave card which is identifiable by the PayWave logo, you will be able to make faster purchases. Instead of swiping or

inserting your card as you always have, you will only need to tap your Visa card against the PayWave reader.

Payments using the PayWave functionality can only be made at a participating merchant outlet and if your purchase is AU$100.00 or an amount as advised from time to time. If your purchase is over AU $100.00, you will need to enter a PIN.

The Visa and Bank security systems continue to protect you for unauthorised transactions. The same conditions apply to your Visa Debit PayWave transactions as your other Visa card transactions.

7.5.2 The Visa Card may only be used to perform transactions on your linked account(s). We will advise you of the accounts, including any credit facility, which you may link to the Visa Card. A purchase transaction performed by pressing the 'CR' button will also enable you to take cash out – but a PIN will always be required for these transactions.

7.5.3 We will debit your Linked Account(s) with the value of all transactions, including sales and cash advance vouchers arising from the use of the Visa Card (including all mail or telephone orders placed by quoting the Visa Card number) and all other electronic transactions, or credit your Linked Account(s) with the value of all deposit transactions at Electronic terminals.

7.5.4 We will advise you from time to time:

1. What electronic transactions may be performed using the Visa Card; and
2. What Electronic terminals of other financial institutions may be used.

7.5.5 Transactions will not necessarily be processed to your Linked Account on the same Day.

7.6 Using the Visa Card outside Australia

7.6.1 All transactions made overseas on the Visa Card will be converted into Australian currency by Visa Worldwide, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which Visa processes the transaction).

7.6.2 A Visa International Fee is payable if and when you use the Visa Card overseas and the transaction is in a foreign currency. All overseas transactions are converted to Australian dollars and are subject to this fee equal to 3% of the value of the transaction. A proportion of the fee may be retained by Police Bank. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change in accordance with clause 14.

7.6.3 Some overseas merchants and Electronic terminals charge a surcharge for making an electronic transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

7.6.4 Some overseas merchants and Electronic Terminals allow the cardholder the option to convert the value of the transaction into Australian dollars at the point of sale, also known as Dynamic Currency Conversion. Once you have confirmed the transaction you will not be able to dispute the exchange rate applied.

7.6.5 A cardholder must comply with all applicable exchange control and tax laws governing the use of the Card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

7.6.6 Before travelling overseas, you or your Nominee should consult us to obtain the Visa Card Hotline number for the country of your destination. You should use the Visa Card Hotline if any of the circumstances in clause 7.14 apply.

7.7 Withdrawal and transaction limits

7.7.1 You agree that the Visa Card will not be used to:

1. Overdraw any of your Linked Account(s); or
2. Exceed the unused portion of your credit limit under any pre-arranged credit facility such as line of credit or overdraft.

7.7.2 If clause 7.6.1 is breached, the Bank may:

1. Dishonour any payment instruction given; and
2. Charge you an administrative fee as advised to you from time to time.

7.7.3 We may at any time limit the amount of an electronic transaction, if this is required for security or credit risk purposes. We will advise you of any such daily or periodic transaction limits in the FSG.

7.7.4 You acknowledge that third party organisations including merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

7.8 Authorisations

You acknowledge and agree that:

a. The Bank has the right to deny authorisation for any electronic transaction for security or risk purposes; and

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

7.9 Deposits at Electronic terminals

7.9.1 Any deposit you make at an Electronic terminal will not be available for you to draw against until your deposit has been accepted by the Bank.

7.9.2 Your deposit is accepted once the Bank has verified it in the following way:

1. Your deposit envelope will be opened in the presence of any two persons authorised by the Bank;
2. Should the amount you record differ from the

amount counted in the envelope, the Bank may correct your record to the amount counted;

3. The Bank's count is conclusive in the absence of manifest error or fraud unless you provide us with satisfactory supporting evidence of the amount you deposited.

7.9.3 If the amount recorded by the Electronic terminal as having been deposited should differ from the amount counted in the envelope by the Bank, the Bank will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your Linked Account.

7.9.4 The Bank is responsible for the security of your deposit after you have completed the transaction at the Electronic terminal (subject to the Bank's verification of the amount you deposit).

7.10 Additional cards

7.10.1 Police Bank offers two Visa Debit Cards. One Visa Debit Card restricts the account from being overdrawn and is suitable for under 18s and those who wish to avoid overdrawing on their account. The other Visa Debit Card has no restrictions.

Visa Debit Card Restricted—Parental consent is required for Members aged twelve (12) years and under

Visa Debit Card Unrestricted—Members must be aged eighteen (18) years and older to have access to this card

7.10.2 You acknowledge that where you have more than one Linked Account, your nominee will have access to all those Linked Accounts.

7.10.3 All transactions effected or authorised by and additional card holder will be treated as having been authorised by you and you will be responsible for them.

7.10.4 The Bank will give each nominee a PIN.

7.10.5 Your nominee's use of the Visa Card and PIN is governed by the Conditions of Use.

7.10.6 You must ensure that each nominee protects their Visa Card and PIN in the same way as these Conditions of Use require you to protect your Visa Card and PIN.

7.11 Cancellation and return of the Visa Card

7.11.1 The Visa Card always remains the property of the Bank.

7.11.2 The Bank can immediately cancel the Visa Card and demand its return at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your Linked Accounts, including capture of the Visa Card at any Electronic terminal.

7.11.3 The Bank may, at any time, cancel the Visa Card for any reason by giving you 30 Days written notice. The notice does not have to specify the reasons for the cancellation.

7.11.4 You may cancel your Visa Card or any Visa Card issued to your nominee at any time by giving the Bank written notice.

7.11.5 If you or the Bank cancel the Visa Card issued to you, any Visa Card issued to your nominee(s) will also be cancelled.

7.11.6 You cancel all regular repayment arrangements and standing authorities with merchants operating on your card account (or on any Visa Card issued to your nominee). Failure to do this could result in your liability for any use.

7.11.7 You will be liable for any transactions you or your nominee make using the Visa Card before the Visa Card is cancelled but which are not posted to your Linked Account until after cancellation of the Visa Card.

7.11.8 You must return your Visa Card and any Visa Card issued to your nominee to the Bank when:

1. The Bank notifies you that it has cancelled the Visa Card;
2. you close your Linked Account(s);
3. you cease to be a Member of the Bank;
4. you cancel your Visa Card, any Visa Card issued to your nominee, or both; or 5. you alter the authorities governing the use of your Linked Account(s) unless Police Bank agrees otherwise.

7.12 Use after cancellation or expiry of the Visa Card

7.12.1 You must not use the Visa Card or allow your nominee to use the Visa Card:

1. Before the valid date or after the expiration date shown on the face of the Visa Card; or
2. After the Visa Card has been cancelled.

7.12.2 You will continue to be liable to reimburse the Bank for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at the Bank.

7.13 Your liability in case the Visa card is lost or stolen or in case of unauthorised use

7.13.1 You are liable for all losses caused by unauthorised electronic transactions unless any of the circumstances specified in clause 7.14.2 below apply.

7.13.2 You are not liable for losses:

1. Where it is clear that you and your nominee have not contributed to the loss;
2. That are caused by the fraudulent or negligent conduct of employees or agents of:
   - The Bank;
   - Any organisation involved in the provision of the Electronic system; or
   - Any Merchant;

   relating to a forged, faulty, expired or cancelled Visa Card or PIN;
3. That are caused by the same transaction being

incorrectly debited more than once to the same account;

4. That would exceed the amount of your liability to the Bank had the Bank exercised its rights (if any) under the Visa Worldwide Operating Rules and Regulations against other parties to those rules and regulations; or 5. Resulting from unauthorised use of the Visa Card or PIN:

   i. In relation to an electronic transaction which does not require a PIN authorisation, before receipt of the Visa Card;

   ii. In relation to an electronic transaction which requires PIN authorisation, before receipt of the PIN; or

   iii. In either case, after notification to the Bank in accordance with clause 7.24 that the Visa Card is being used without authority, that it has been lost or stolen, or that PIN security has been breached.

6. That arises from an unauthorised transaction using an identifier only, where the transaction can be made using a device, but does not require a pass code unless you have unreasonably delayed reporting the loss or theft of the device.

7.13.3 You will be liable for any loss of funds arising from any unauthorised electronic transaction using the Visa Card or PIN if the loss occurs before notification to the Bank or the Visa Card Reporting Line that the Visa Card has been misused, lost or stolen or the PIN has become known to someone else and if the Bank proves, on the balance of probabilities, that you or your nominee contributed to the loss through:

1. Fraud, failure to look after and keep the PIN secure in accordance with clause 7.4, or extreme carelessness in failing to protect the security of the PIN; or 2. Unreasonably delaying in notifying the Bank or the Visa Card Reporting Line of the misuse, loss or theft of the Visa Card or of the PIN becoming known to someone else and the loss occurs between the time you or your nominee did, or reasonably should have, become aware of these matters and the time of notification to the Bank or the Visa Card Reporting Line.

However, you will not be liable for:

i. The portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);

ii. The portion of the loss on any Linked Account which exceeds the balance of that Linked Account (including any prearranged credit); or

iii. All losses incurred on any account which you had not agreed with the Bank could be accessed using the Visa Card and PIN.

7.13.4 Where a PIN was required to perform the unauthorised transaction and clause 7.14.3 does not apply, your liability for any loss of funds arising from an unauthorised transaction using the Visa Card, if the loss occurs before notification to the Bank or the Visa Card Reporting Line that the Visa Card has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:

i. $150;

ii. The actual loss at the time of notification to the Bank or the Visa Card Reporting Line of the misuse, loss or theft of the Visa Card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Visa Card or your Linked Account); or

iii. The balance of your Linked Account, including any prearranged credit.

7.13.5 If, in cases not involving electronic transactions, the Visa Card or PIN are used without authority, you are liable for that use before notification to the Bank or the Visa Card Reporting Line of the unauthorised use, up to your current daily withdrawal limit.

7.13.6 That arises from an unauthorised Electronic Transaction that can be made using the Visa card, or the Visa card and an Identifier, but without the PIN, if you do not unreasonably delay reporting the loss or theft of the Visa card.

7.14 How to report loss, theft or unauthorised use of the Visa Card or PIN

7.14.1 If you or your nominee believe the Visa Card has been misused, lost or stolen or the PIN has become known to someone else, you or your nominee must immediately contact the Bank (if during business hours) or the Visa Card Reporting Line at any time on its emergency number detailed below.

7.14.2 The Visa Card Reporting Line or the Bank will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting the Bank or the Visa Card Reporting Line.

7.14.3 When contacting the Visa Card Reporting Line, you or your nominee should confirm the loss or theft as soon as possible at the Bank's office.

7.14.4 The Visa Card Reporting Line is available 24 hours a day, 7 days a week.

Visa CARD REPORTING LINE

Monday to Friday, 8am to 6pm
Local: 131 728
International: +61 2 9287 0888

Outside of Business Hours

Local: 1300 705 750
International: +61 2 8299 9534

7.14.5 If the Visa Card Reporting Line is not operating at the time notification is attempted, the loss, theft or

unauthorised use must be reported to the Bank as soon as possible during business hours. The Bank will be liable for any losses arising because the Visa Card Reporting Line is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to the Bank as soon as possible during business hours.

7.14.6 If the loss, theft or misuse, occurs OUTSIDE AUSTRALIA you or your nominee must notify an organisation displaying the Visa sign and also then confirm the loss, theft or misuse of the card:

1. With the Bank by telephone or priority paid mail as soon as possible; or 2. By telephoning the Visa Card Reporting Line number for the country you are in, which you must obtain from the Bank prior to your departure.

7.15 Exclusions of warranties and representations

7.15.1 We do not warrant that Merchants displaying Visa signs or promotional material will accept the Visa Card in payment for goods and services. You should always enquire beforehand before selecting goods or services.

7.15.2 We do not accept any responsibility should a merchant, bank or other institution displaying Visa signs or promotional material, refuse to accept or honour the Visa Card. We do not warrant that Electronic terminals displaying Visa signs or promotional material will accept the Visa Card.

7.15.3 We are not responsible for any defects in the goods and services acquired by you through the use of the Visa Card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or merchant of those goods and services.

7.15.4 Where you have authorised a Merchant to transact on the account by providing your Visa Card number or used your card to make a purchase you may be entitled to reverse (chargeback) the transaction where you have a dispute with the Merchant. For example you may be entitled to reverse a transaction where the Merchant has not provided you with the goods or services you paid for and you have tried to get a refund from the Merchant and were unsuccessful.

Please note we are not able to reverse (chargeback) direct debit transactions set up using your default deposit account number and branch number (BSB). To avoid losing any rights you may have for transactions other than unauthorised electronic transactions you should:

- Tell us within 30 days after the date of the statement which shows the transaction; and
- Provide us with any information we ask for to support your request.

Please contact us for more information about your chargeback rights.

7.16 Regular payment arrangements

7.16.1 You should maintain a record of any Regular Payment Arrangement that you have entered into with a Merchant .

7.16.2 To change or cancel any Regular Payment Arrangements you should contact the Merchant or us at least 3 days prior to the next scheduled payment. If possible you should retain a copy of this change / cancellation request.

7.16.3 Should your Card Details be changed (for example if your Visa Card was lost, stolen or expired and has been replaced) then you must request the Merchant to change the details of your existing Regular Payment Arrangement to ensure payments under that arrangement continue. If you fail to do so your Regular Payment Arrangement may not be honoured, or the Merchant may stop providing the goods and/or services.

7.16.4 Should your Visa Card or Linked Account be closed for any reason, you should immediately contact the Merchant to change or cancel your Regular Payment Arrangement, as the Merchant may stop providing the goods and/or services.

For more information on regular payments including a definition, benefits and your rights, responsibilities and obligations please visit the Account Switching section on our website policebank.com.au

8. MALFUNCTION

8.1 You will not be liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete an Electronic Transaction which has been accepted by the system or equipment in accordance with the instructions of you or your Nominee.

8.2 If a user should reasonably have been aware that a system or equipment provided by any party to a shared electronic network was unavailable or malfunctioning, our liability in relation to an Electronic Transaction will be limited to correcting any errors and refunding any fees or charges imposed on you.

9. TRANSACTION SLIPS AND RECEIPTS

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

10. WHAT SHOULD YOU DO IF YOU THINK THERE IS A MISTAKE?

10.1 Contact us as soon as possible if you think:

- There has been a mistake or unauthorised transaction made through these Access Methods; or

- Information received through these Access Methods is wrong.

10.2 When you contact us, you will need to provide us with:

- Your name, Member number, account number and card number (if the transaction involved a card);
- The date and amount of the transaction in question;
- The date of the statement in which the transaction in question first appeared; and
- A brief and clear explanation of why you believe the transaction is unauthorised or an error.

10.3 Bank staff will do everything they can to resolve your complaint immediately and to your satisfaction. If they are unable to settle your concern immediately, they will advise you of the process for further investigation and resolution of the complaint in writing and may request further relevant details from you.

10.4 Within 10 business days of receipt from you of the details of your complaint, we will:

- Complete our investigation and advise you in writing of the outcome of our investigation; or
- Advise you in writing that we require more time to complete our investigation.

10.5 We will complete our investigation within 20 business days of receiving your complaint unless there are exceptional circumstances. In such circumstances, we will let you know of the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.

10.6 For complaints involving a Visa Card initiated transaction, if your complaint has not been resolved within 120 days of receipt of your complaint, we will resolve the complaint in your favour.

10.7 If we find an error in your account, we will promptly correct the error, adjust interest and charges to the account accordingly and advise you in writing of the amount of the adjustment.

10.8 When we complete your investigation, we will write to you and advise you of the outcome of our investigation and the reasons for that outcome by reference to these Terms and Conditions and the ePayments Code (if relevant to your complaint).

10.9 If we conclude from our investigations that no error has occurred or that you are liable for part or all of a loss arising from an unauthorised transaction, you may ask us to:

Review our investigation;

- Give you a copy of the material on which we based our decision (however, we cannot give you material which may breach a confidence, legal duty or obligation or which may adversely affect security); and
- Advise you in writing whether or not there was any system malfunction at the time of the payment (for complaints arising out of unauthorised use of a card or PIN).

10.10 If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

10.11 As far as we are aware, AFCA will only accept a matter after you have tried to resolve it with our internal dispute resolution officer.

10.12 If we fail to carry out these procedures or cause unreasonable delay in resolving your complaint, we may be liable for part or all of the amount of a disputed BPAY or card transaction where that failure or delay has prejudiced the outcome of the investigation.

11. TRANSACTION AND OTHER FEES

11.1 The fees and charges payable are set out in the Schedule of Fees and Charges and Financial Services Guide.

11.2 We will advise you whether we charge a fee, and the amount of such fee, for:

a. Any transactions;
b. Issuing a Visa Debit Card or any additional or replacement cards;
c. Using a Visa Debit Card;
d. Issuing a PIN or any additional or replacement PIN;
e. Using the PIN;
f. Issuing account statements; or
g. Any other service provided in relation to an access method.

11.3 We will advise you whether we will debit any of your Linked Accounts with Government charges, duties or taxes arising out of a transaction.

11.4 You may be charged an ATM withdrawal fee that is directly charged by the ATM operator and debited directly from your account. You should carefully read notices displayed at ATMs as they may contain information about the possible imposition of fees by ATM operators.

12. CHANGING TERMS AND CONDITIONS

12.1 We may change these Terms and Conditions and fees and charges at any time, for one or more of the

following reasons:

a. To comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;

b. To reflect any decision of a court, ombudsman or regulator;

c. To reflect a change in systems or procedures including for security reasons;

d. As a result of change circumstances (including by adding benefits or new features);

e. To respond proportionately to changes in the cost of providing the access methods; or

f. To make them clearer.

12.2 We will notify you in writing at least 20 days before the effective date of change if the change will:

a. Introduce a new fee or charge or increase fees or charges relating solely to the use of your access method or the issue of additional or replacement access methods; or

b. Vary the method by which interest is calculated or the frequency with which it is debited or credited; or

c. Indicate that your services of delivery systems for an access method is to be discontinued or withdrawn; or

d Increase your liability for losses; or

e. Impose, remove or adjust daily or periodic limits on amounts which may be transacted via an access method.

We will notify you by notice on or with the periodic account statements, notice in a Member newsletter, direct written notice to you, or press advertisement in the national or local media.

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

a. Notices on or with periodic account statements;

b. Notice in a member newsletter;

c. Direct written notice to you; or

d. Press advertisement in the national or local media.

12.4 We are not obliged to give you advance notice if a variation involving an interest rate, fee or charge will result in a reduction in your obligations. We will instead confirm that such a variation has occurred on or with your next Member newsletter or account statement or by a news item on the website following the variation.

12.5 Our obligation to give you advance notice does not apply if variations are required for security reasons, or are required in an emergency to restore or maintain the security of services of any individual account held.

12.6 Information on our current interest rates and fees and charges is available on request.

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

12.8 When the access method is used after notification of any such changes, you accept those changes and use of the access method shall be subject to those changes.

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

12.10 We reserve the right to vary the types of services offered on the access methods.

12.11 When the Visa card is used after notification of any changes to the Conditions of Use, you accept those changes and use of the Visa card shall be subject to those changes.

13. ACCOUNT STATEMENTS

13.1 We will send you an account statement for the Linked Account to your access method at least every 6 months. You may request more frequent account statements.

13.2 For any Linked Accounts which have a pre-arranged credit facility attached such as a line of credit or overdraft, we will send you an account statement monthly.

13.3 You may request a copy of your account statement at any time.

13.4 We may change a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

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

13.6 You should check all entries on your account statements carefully. If you believe there is an error, you should contact us immediately.

13.7 It is recommended that you check and retain all Transaction slips, receipts and payment or transfer reference numbers issued to you after conduction a Transaction, as well as copies of all sales and cash advance vouchers, to assist in checking Transactions against your statements.

14. CHANGE OF NAME OR ADDRESS

14.1 You agree that you will promptly notify us of any

change of name, address, phone, email or contact details.

14.2 We may post all statements and notices to you at the address provided to us.

15. PRIVACY AND CONFIDENTIALITY

15.1 We collect personal information about you or your Nominee for the purposes of processing your application, providing our products and services to you, administering your account, processing your transactions and telling you about our services. We may disclose that personal information to others in order to execute your instructions, where we reasonably consider it necessary for the provision of products or services, or if it is required by law. We may also collect and disclose your personal information for the purpose of resolving a complaint or disputed transaction.

15.2 You represent that, in supplying us with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause.

15.3 You and your Nominee may have access to the personal information we hold about each of you at any time by making a request.

15.4 You must notify us if any of your personal information or that of your Nominee changes and you consent to us disclosing your updated personal information to third parties.

15.5 If you register to use BPAY and BPAY View, we may disclose your personal and transactional information to other participants in BPAY in order to execute your instructions, including:

i. Billers nominated by you;

ii. BPAY Pty Ltd and any agent appointed to it from time to time;

iii. Cuscal for the purpose of entry into promotional competitions.

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

15.6 For more details of how we handle personal information, refer to our Privacy Policy.

16. SMS ONE TIME PASSWORD [OTP]

16.1 Multifactor authentication supports secure use of Internet Banking and Mobile Banking services, which includes SMS One Time Password (OTP).

a. SMS OTP: We are providing an extra layer of protection for your online and mobile banking facilities. We may send you a SMS to verify a range of online banking services such as logging into Internet Banking, Mobile Banking App, Pay Anyone payments, password resets acceptance of PayTo agreements etc. An OTP is a single use passcode valid for only one online banking activity sent to your registered mobile phone number we have on our records to confirm the online banking activity. Simply enter the OTP to complete your action. Please do not disclose this code to anyone, even if asked by someone purporting to be from Police Bank.

b. Registering for SMS OTP: You don't need to register for SMS OTP. You will automatically be issued with an SMS OTP as long as we have your correct mobile phone number on our records. In order to register your mobile or check and update your existing mobile number please contact us on 131 728. Alternatively, if you wish to deregister your mobile phone number from using the SMS OTP service, please contact us on 131 728.

17. RENEWAL OF VISA CARD

a. If the Visa card is issued on a joint account, each party to that account is jointly and severally liable for all transactions on the Visa card.

b. Unless you are in breach of these Conditions of Use or we deem otherwise for the security of the system or individual accounts, we will automatically provide you and your Nominee with a replacement Visa card before the expiry date of the current card or additional card.

c. If you do not wish to receive a replacement Visa card, either for yourself or your Nominee, you must notify us before the expiration date of the current card. You must give us reasonable time beforehand to arrange cancellation of the issue of a replacement card.

18. CAN WE ADD FURTHER SERVICES?

We reserve the right to provide additional services.