



Combined Financial Services Guide and Product Disclosure Statement

Current as at 1 April 2012

IMPORTANT INFORMATION

You will receive this Combined Financial Service Guide (FSG) and Product Disclosure Statement (PDS) if:

- You are an existing Member of SERVICE ONE Members Banking (SERVICE ONE)
- You are applying to become a Member of SERVICE ONE, or
- You are applying for any of our products or services.

It is a very important document. Please read it carefully. Ensure you understand its contents before joining SERVICE ONE or acquiring any product or service you apply for. Keep it in a safe place for future reference.



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FINANCIAL SERVICES GUIDE (FSG)

PURPOSE OF FSG

This FSG is designed to help you make an informed decision about which of our products and services you wish to use. The FSG contains important information about:

- How you can contact or instruct us
- The financial products and services we offer
- How we are paid
- Any relationship or association we may have with other product issuers, and
- Our procedures for dealing with your complaints and how you can use them.

This information will help you decide whether to use the financial services we provide.

WHO WE ARE

Service One Credit Union Limited operates SERVICE ONE Members Banking (SERVICE ONE). As a Credit Union, SERVICE ONE is owned by its Members who are shareholders in the Credit Union.

SERVICE ONE holds an authorisation from the Australian Prudential Regulation Authority (APRA) to carry on business as an “Authorised Deposit-taking Institution” (ADI). As an ADI, SERVICE ONE is authorised to offer and provide to its Members banking, lending and related products and services in accordance with strict guidelines prescribed by APRA and various industry codes and standards.

SERVICE ONE also holds an Australian Financial Services Licence (AFS Licence Number 240836) granted by the Australian Securities and Investments Commission (ASIC). As an AFS Licence holder, SERVICE ONE is authorised to offer and provide to its Members certain financial products and services in accordance with strict compliance standards introduced by ASIC.

SERVICE ONE is a member of Credit Union Services Corporation (Australia) Limited (CUSCAL), the major industry association body in Australia for Credit Unions.

SERVICE ONE is also regulated by other Commonwealth, State and Territory bodies including the Australian Taxation Office (ATO), the Federal Privacy Commissioner, the Australian Consumer and Competition Commission (ACCC) and the Australian Transaction Reports and Analysis Centre (AUSTRAC).

INSTRUCTING US

You can give us instructions by using the contact details set out on the last page of this document.

Some products and services may have their own rules around how to provide instructions or execute certain transactions. Please refer to the relevant Product Disclosure Statement (PDS) or other disclosure documents for the product for these details.

Generally, you need to give us instructions in writing (e.g. fax, email or letter) or another method as agreed by us.

OUR PRODUCTS AND SERVICES

We are authorised by APRA and ASIC to offer and provide the following products and services:

- **Basic Deposit Products**

These include our various transactional and savings accounts.

- **Non-Cash Payment Products**

Member Chequing

Internet Banking (**eLink**)

Telephone Banking (**phoneLink**)

BPAY

Visa Debit Card

rediCARD

Direct Debits

Direct Credits

Periodical Payments

Electronic Transfers

EFTPOS

ATM, and

Travellers Cheques.

- **General Insurance Products**

Home

Contents

Motor Vehicle

Boat

Caravan

Landlords

Farm

Business, and

Travel.

- **Consumer Credit Insurance**

Disablement

Involuntary unemployment

Death, and

Trauma.

- **Car and Personal Loans**

New Car Loans

Fixed Rate Car Loan (secured), and

Personal Loans (secured or unsecured).

- **Overdrafts**

- **Mortgage Loans**

Basic Home Loan

HomePlus

Classic Home Loan

Standard Variable Rate Home Loan

Investment Variable Rate Loan

Three Year Fixed Rate Loan, and

Five Year Fixed Rate Loan.

DOCUMENTS OR OTHER INFORMATION YOU MAY RECEIVE

Depending on the products or services we offer you we will give you the following disclosure documents or information:

Privacy Policy: This contains information relating to, among other things, why we collect your relevant personal or other information, how we will collect that information, the circumstances in which we will disclose that information to a third party, your right of access to and correction of that information and the security of that information when it is held by us. We will require your acknowledgment that you have received the Privacy Policy and your consent for the information to be handled in accordance with its terms.

Statement of Advice (SOA): We will give you a SOA if we provide you personal financial product advice (that is advice that takes into account any one or more of your objectives, financial situation and needs) in relation to a product regulated under the Corporations Act 2001. Among other matters, the SOA will contain our advice, the basis of the advice, information about fees, commissions or other benefits we may receive in relation to the advice, and any relationships or associations with others that may have influenced our advice.

Product Disclosure Statement (PDS): We will give you a PDS if we recommend that you acquire a financial product or if we offer to provide you with a product that is regulated under the Corporations Act 2001. Among others matters, the PDS will contain information relating to the features, benefits, risks and cost of the product. This information will help you decide whether to acquire the product.

Schedule of Fees and Charges: We will give you a Schedule of Fees and Charges document, which contains information on the fees or charges applicable to our products and services. The document is updated regularly to reflect current fees and charges.

Operations of Accounts - General Descriptive Information: This document provides general descriptive information on the Terms and Conditions governing the operation of the accounts you hold with us. Among other things, it contains information on membership of SERVICE ONE, documentation or information we require from you to open and operate your accounts, Terms and Conditions for accounts, access to both our internal and external dispute resolution procedures, and your right to privacy and confidentiality when dealing with SERVICE ONE.

Current Interest Rates Schedule: We will give you a current Interest Rates Schedule when you apply for our Savings Accounts, Term Deposit and Loan Accounts. Our schedule is updated regularly to reflect the current interest rates.

Offer and Loan Contract: When we offer or provide you any of our loan, overdraft, credit or a mortgage facility, we will give you an Offer and Loan Contract. This is a very important document. It states the features of the facility you have applied for and the Terms and Conditions under which we will offer it to you. You should read and understand this document thoroughly before you sign it. We encourage you to obtain legal advice on the meaning and application of the Terms and Conditions stated in the document before you sign it. Keep the document in a safe place after you have signed it and refer to it from time to time if you are not sure of the Terms and Conditions governing the facility you have acquired.

WHO WE ACT FOR

Unless otherwise stated, we act on our own behalf at all times when providing financial services referred to in this FSG.

We act on behalf of the insurance companies mentioned below in this FSG. Our relationship with these insurance companies allows us to arrange insurance contracts on their behalf. While we can arrange insurance cover for you, the insurance companies have the right to accept or reject your proposal and your contract of insurance will be with the insurer and not us. The insurer will be responsible for the performance of the insurance contract.

We act on behalf of the following insurance companies:

- CGU Insurance Limited (ABN 27 004 478 371)
- QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFSL 239545), and
- QBE Life (Australia) Limited (ABN 83 089 981 073 AFSL 245492).

We also act for:

- Visa International
- BPAY Pty Ltd (ABN 69 079 137 518), and
- Travelex Ltd (ABN 36 004 179 953).

We have no other relationship with any third party that may influence the financial services we provide.

Services Provided By The Above Companies Include

CGU Insurance Limited, QBE Insurance (Australia) Limited and QBE Life (Australia) Limited provide Insurance products and services. Visa International provides credit card facilities. BPAY Pty Ltd provides a bill paying service and Travelex Ltd provides foreign exchange services.

HOW WE ARE PAID

Our staff are salaried employees of SERVICE ONE. They may receive cumulative rewards for achieving certain targets. Cumulative rewards may take the form of, but not limited to, pre-paid discount price tickets to sporting or entertainment events or dinner paid for by SERVICE ONE.

Basic Deposit Products

We do not charge you any fees for taking any of our basic deposit products. However, you will be liable to pay transaction fees under certain circumstances. Our Schedule of Fees and Charges contains details of these fees.

Deposit Products

We do not charge any fees for our deposit products including term deposits. Associated transactional accounts may incur fees. Our Schedule of Fees and Charges contains details of these fees.

Non-Cash Payment Products

The following commissions are paid to us when you take from us and use any of the following non-cash payment products.

Visa

If you select the "credit" function when you use your Visa card to pay for goods or services we receive a commission from the owner of the EFTPOS terminal. The commission rate depends on the type of transaction:

- Electronic transactions 0.44%*
- Paper transactions 0.495%*

Please note Visa International may alter these commission rates. Current rates can be found at www.visa-asia.com.

BPAY

When you use BPAY, we will receive the following commissions:

- A commission of 0.27% of the dollar value of each transaction*.
- A commission of between \$0.37 to \$0.41, depending on the account used*.

* The above commissions are paid to us by the biller institution.

Travelx

We receive a commission charged at the time of purchase, calculated on the basis 1% or \$10.00 which ever is greater of the Australian dollar value purchased.

Insurance Products

We receive commissions from insurance companies whose products we recommend to you. No separate fees will be levied to meet the commission paid to SERVICE ONE. All commissions are paid directly to us. Commissions are calculated on the basis of up to 25% of the total premiums you pay annually (excluding stamp duty, financial services levy and GST).

We may receive materials, services and/or payments from the Insurer to assist us in the sales, marketing and promotion of insurance products. Marketing assistance may also take the form of product training for our staff.

Furthermore, we may participate in sales incentive schemes, competitions or promotions from time to time or on an ongoing basis. Staff of SERVICE ONE may participate in an ongoing incentive scheme for the sale of Gap policies. These incentive programs are operated and administered by the Insurer. Rewards for these programs may be redeemed through designated retail stores. The Insurer also pays PAYG Withholding Tax, on each benefit provided to the staff member, directly to the ATO. The incentive is no more than \$25 per policy sold.

Details of the commissions payable to us and all other applicable fees will be disclosed in the SOA if we provide you with personal advice, or deal in a product on your behalf.

REFERRAL PAYMENTS

We may receive commission at a rate of between 5-10% for referrals to other financial service providers.

TYPES OF ADVICE WE MAY PROVIDE

We may give you personal financial product advice that takes into account any one or more of your personal circumstances, financial situation or needs. To give you personal advice, we need to find out what these are. You do not have to tell us information about yourself if you do not wish to do so. However, if you do not give us relevant information, our advice may not be appropriate for you.

We may also give you general advice that does not take into account your personal objectives, financial situation or needs. Before acting on such advice, you should assess whether it is appropriate for you, in light of your objectives, financial situation or needs. If this advice recommends that you acquire a particular financial product, you should obtain a PDS for that product and consider the information in it before deciding to acquire the product.

PRODUCT DISCLOSURE STATEMENTS (PDS)

PURPOSE OF PDS

Information in a PDS is intended to assist you to make an informed decision whether to take any of our SERVICE ONE products or services regulated under the Financial Services Reform Act 2001.

This section provides information on:

- Internet Banking (eLink)
- Telephone Banking (phoneLink)
- BPAY
- rediCARD
- Visa Debit Card
- Standard Non Cash Payment Products, and
- Member Chequing.

APPLICABLE CODES OF CONDUCT OR PRACTICE

Relevant provisions of the Mutual Banking Code of Practice and the Electronic Funds Transfer Code of Conduct may apply to some of the above products and, where applicable, are implemented in the Operation of Accounts - General Descriptive Information and the Terms and Conditions governing the particular product.

INTERNET BANKING (eLink), TELEPHONE BANKING (phoneLink) AND BPAY PDS

This PDS is part of a PDS for Internet Banking, Telephone Banking, Member Chequing and BPAY. Other documents that make up the PDS for these products are:

- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Product descriptions

“eLink” is our Internet banking product.

“phoneLink” is our telephone banking product.

“BPAY” is our electronic bill paying product available from your SERVICE ONE account(s) (Linked Account(s)) and can be accessed via eLink and phoneLink.

Product features and benefits

- eLink
 - Ability to obtain account balances
 - Ability to pay bills using BPAY
 - Ability to obtain a transaction history
 - Ability to transfer funds between your Linked Account(s)
 - Ability to transfer funds to other memberships within SERVICE ONE
 - Ability to transfer funds from your Linked Account(s) to an account with another financial institution (third party transfer)
 - Ability to confirm transactions
 - Ability to confirm interest earned on accounts
 - Available 24 hours a day, 7 days a week
 - Accounts are protected by the requirement of an Access Code, and
 - Ability to change your Access Code.

- **phoneLink**
 - Ability to hear your account balances
 - Ability to check your last five transactions on your savings accounts
 - Ability to transfer funds between Linked Account(s)
 - Ability to check interest earned on an account in the last 12 months
 - Ability to order a statement on your savings accounts
 - Available 24 hours a day, 7 days a week
 - Accounts are protected by the requirement of an Access Code
 - Ability to change your Access Code
 - Ability to pay a bill using BPAY, and
 - Ability to speak to a Member Service Officer during business hours.
- **BPAY**
 - Ability to pay bills online without the need to do so in person or by cheque
 - Ability to schedule future bill payments, and
 - Available 24 hours a day, 7 days a week.

Costs

● **eLink and phoneLink**

Fees charged are in accordance with the Schedule of Fees and Charges.

Commission

● **BPAY**

When you use BPAY, we receive the following commissions:

- A commission of 0.27% of the dollar value of each transaction for credit transactions only.
- A commission of between \$0.37 to \$0.41, depending on the account used.

These commissions are paid by the biller institution.

Other fees or charges apply if you make electronic transfers and payments using eLink (see Schedule of Fees and Charges).

Risks

- Access Code must be protected against loss, theft and disclosure to others so as to prevent unauthorised use by third parties.
- Access may be unavailable in the event of the services experiencing technical difficulties or enhancements.
- A requested transaction may not be carried out if there are insufficient credit funds in a Linked Account(s).

Taxation implication

There are no taxation implications in using these products.

Dispute resolution

Refer to the dispute resolution section on page 46.

Terms and Conditions

1 Introduction

- (a) This “Introduction” is part of the Terms and Conditions governing the Services provided through the products covered in this PDS.
- (b) Some Terms and Conditions are common to all the products covered in this PDS. Terms and Conditions unique to a particular product are included under “Terms and Conditions unique to” that product.
- (c) Please read the Terms and Conditions carefully before using any of the services we offer through the products covered in this PDS. If you do not understand these Terms and Conditions please contact SERVICE ONE immediately.
- (d) By accessing the underlying services we provide through the products covered in this PDS, you agree to be bound by these Terms and Conditions.
- (e) These Terms and Conditions operate in addition to any legal rights SERVICE ONE has or you have.
- (f) Transactions made using the Services are also governed by the Terms and Conditions of the accounts accessed by the services (Linked Accounts). In the event of a conflict between these Terms and Conditions and the terms of the relevant account, the Terms and Conditions of the relevant account will prevail.
- (g) Using any of the services we provide through any of the products covered in this PDS is convenient but there are also the risks of unauthorised instructions being received by us and unauthorised transactions occurring as a result. If you want to use the services we provide through any of the products covered in this PDS, you agree to accept these risks.
- (h) You also agree to pay for any loss we suffer as a result of any unauthorised transaction, except when an unauthorised transaction occurs after you have told us someone knows your Access Code or if we have caused it to be misused.

2 Definitions and interpretations

‘Access Code’ means the authentication information we authorise for you to use to access any of the Services offered by us through any of the products covered in this PDS and includes but not limited to any combination of digits, but does not include your membership number or a method or access which requires your manual signature.

‘Banking Business Day’ means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

‘Biller’ means an organisation that agrees with you that you can make bill payments to them by using BPAY.

‘BPAY’ means the electronic payment service called “BPAY” operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, either via telephone or internet access or any other method as approved by us from time to time. We are a member of BPAY. We will tell you if we are no longer a member of BPAY.

‘BPAY Payment’ means a payment transacted using BPAY.

‘BPAY Pty Ltd’ means BPAY Pty Limited (ABN 69 079 137 518).

‘CUSCAL’ means Credit Union Services Corporation Australia Limited (ABN 95 087 822 455).

‘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.

‘eLink’ means SERVICE ONE’s internet service you access with a personal computer, by visiting www.somb.com.au and clicking on the eLink button.

‘Linked Account(s)’ means any account or accounts we agree you may access for the purpose of using any of the services offered by us through any of the products covered in this PDS.

‘Nominated Recipient Account’ means an account held with SERVICE ONE or with another financial institution to which you instruct us to credit transfer funds but does not include a ‘Biller’.

‘phoneLink’ means SERVICE ONE’s telephone service you access via the telephone number 1300 361 431, 1300 558 028 or any telephone number advised from time to time by SERVICE ONE to make inquiries about your Linked Account(s) and instruct us to carry out transactions on your Linked Account(s).

‘SERVICE ONE’ refers to Service One Credit Union Limited (ABN 42 095 848 598; AFSL No 240836) which operates SERVICE ONE Members Banking.

‘The Service’ means the internet or telephone access, electronic information or bill payment service that we offer through the products covered in this PDS to enable you to receive information about your Linked Account(s) or instruct us to carry out on your behalf transactions on the Linked Account(s).

‘Services’ has a corresponding meaning.

‘We’, ‘us’ or ‘our’ are references to us, SERVICE ONE.

‘You’ or ‘your’ are references to you, the account holder(s) in respect of the account from which you instruct us through any of the services offered by us through any of the products covered in this PDS.

Subheadings in the Terms and Conditions are for convenience only and do not affect the interpretation of the clauses of the Terms and Conditions.

3 Access Code

General

- (a) You need to apply for any of the Services we provide through the products covered in this PDS and if we approve your application, we will give you an Access Code.
- (b) You can only use any of the services we provide through the products covered in this PDS when you key in your Member number and the correct Access Code.
- (c) When you use your Access Code to access any of the services we provide through the products covered in this PDS, you agree that:
 - (i) You are giving us instructions
 - (ii) We can consider these instructions are from you
 - (iii) You are liable for any transactions which occur as a result of us acting on these instructions, except transactions that occur after you have told us someone else knows your Access Code or if we have caused your Access Code to be misused, and
 - (iv) We are not responsible for any loss caused if a transaction cannot be processed because the system or equipment fails.

Security of Access Code

- (d) Like a personal identification number (PIN), your Access Code gives you access to your Linked Account(s) and your money. You must:
 - (i) Protect it from being lost, stolen or disclosed to others
 - (ii) Not write it on your card, or have it in your wallet, purse or handbag or with other Linked Account(s) or other personal or financial information
 - (iii) Not give, show or tell it to anyone
 - (iv) Be sure no one can see you keying it in or hear you tell it to us on the telephone, and
 - (v) Tell us as soon as you think someone else knows it or it is lost or stolen.
- (e) To protect your Access Code, you should try to memorise it.
- (f) Your Access Code must not relate to any readily accessible data such as your name, date of birth and telephone number. Nor must it be an obvious combination of letters and numbers or one that can be easily guessed by someone else.

Loss, theft or disclosure of Access Code

- (g) You must notify us as soon as possible after you have become aware that your Access Code has been lost, stolen or unintentionally disclosed to another person. You can contact us by any of the following means:

Phone:	1300 361 761
Fax:	(02) 6215 7171
Trading hours:	8am to 5.30pm Monday to Friday 9am to 12 noon Saturday
Email:	members@somb.com.au
Website:	www.somb.com.au
In person:	At any of our Branch locations. These can be advised by contacting us by phone, or by visiting our website.

Changing Access Code

- (h) You can change your Access Code whenever you wish by using the telephone or by written application to us. We recommend that you change your Access Code at regular intervals.
- (i) For security reasons, do not change your Access Code to the same number as your PIN.

Withdrawal of Access Code

- (j) You may at any time request in writing that we withdraw your Access Code to any of the Services we provide through the products covered in this PDS. You will remain responsible for any transactions made on your Linked Account(s) using the service until the request has been received and processed by SERVICE ONE.

Cancellation of Access Code

- (k) SERVICE ONE reserves the right to cancel or suspend your Access Code at any time without notice for security reasons or if we consider you have breached these Terms and Conditions or the Terms and Conditions of your Linked Account(s). If, despite the cancellation or suspension of your Access Code, you carry out a transaction using the Access Code, you will remain liable for that transaction.

Forced change of Access Code

- (l) SERVICE ONE reserves the right to request you at any time to change your current Access Code.
 - (i) We will contact you by telephone or letter if we wish to advise you to change your Access Code. We will not use any other means to do this.
 - (ii) You agree to comply with any such request.
- (m) Your access to any of the Services provided through the products covered in this PDS will be terminated when:
 - (i) We notify you that your Access Code has been cancelled or suspended
 - (ii) You close the last of your Linked Account(s) with us which has access to the Services, or
 - (iii) You cease to be a Member of SERVICE ONE.

4 Use of Services

Terms and Conditions common to all services

- (a) The Services provided through the products covered in this PDS are only available for the enquiries and transactions specified by SERVICE ONE.
- (b) You will only be able to use a Service to access a Linked Account if you are:
 - (i) The account holder and sole signatory, or
 - (ii) Authorised to act alone where there is more than one signatory for the Linked Account.
- (c) We will take all reasonable steps to ensure that the information made available to you through the services is correct and is updated regularly at the intervals we specify from time to time.
- (d) We will endeavour to make the services available 24 hours a day, 7 days a week, but we are not responsible for any breakdown or interruption in the Service due to circumstances beyond our control.
- (e) We have no obligation to verify the authenticity of any instruction received from you or purporting to have been sent by you using any of the Services, and may, without further enquiry, act on any directions contained in an instruction that on their face purports to be genuine.
- (f) We will endeavour to effect transactions on your Linked Account(s) that are received through the Services, provided that there are, sufficient funds available in your Linked Account(s). We have no responsibility or liability for any refusal or omission to make all or any of the payments or for late payment or for any omission to follow any such instructions, due to circumstances beyond our control.
- (g) We will attempt to make sure that your requested transactions are processed promptly. You must tell us promptly if you:
 - (i) Become aware of any delays or mistakes in processing your requested transactions
 - (ii) Did not authorise a transaction from your Linked Account(s), or

- (iii) Think that you have been fraudulently induced to make a transaction.
- (h) You will continue to be liable to reimburse us for any indebtedness incurred through the use of any of the Services whether or not you have closed your Linked Account(s) with us.
- (i) You are liable for all transactions carried out by you or by anybody carrying out a transaction with your authority, knowledge or consent, regardless of when the transaction is processed to your account.
- (j) We will debit the value of each transaction and any applicable fees to the Linked Account(s) from which the relevant inquiry relates or a requested transaction of BPAY Payment is made.

5 Terms and Conditions unique to eLink

- (k) When you tell us to make a transfer to a Nominated Recipient Account, you must tell us the BSB number of the financial institution with which the Nominated Recipient Account is held, the amount to be transferred and the Linked Account from which the amount is to be transferred.
- (l) You acknowledge that we are not required to effect a transfer of funds if you do not give us all this information or if any of the information you give us is inaccurate.
- (m) You acknowledge that third party organisations (such as the financial institution with which the Nominated Recipient Account is held or other financial institutions) may impose additional restrictions on your access to transfer funds.

6 Terms and Conditions unique to phoneLink

- (n) Information we give you by phone about your Linked Account(s) relates to transactions that we have processed and verified. Your telephone banking transactions will be processed in the normal course of business.

7 Terms and Conditions unique to BPAY

- (o) 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.
- (p) 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 Linked Account(s) from which the amount is to be paid.
- (q) You acknowledge that we are not required to comply with your request to make a BPAY Payment if you do not give us all the information specified in Clause 7(p) or if any of the information you give us is inaccurate.
- (r) 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.
- (s) 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.

8 Check account records or statements

- (a) All transactions you instruct us to effect and applicable fees will be recorded on the statements of the Linked Accounts to which they are debited.
- (b) You must check your Linked Account(s) records or statements carefully. If you believe a transaction is wrong or unauthorised you must tell us as soon as possible following Dispute Resolution section on page 46.

9 Transaction Limits

- (a) We may limit the amount of transactions you may make on any one day through any of the Services we provide through the products covered in this PDS.
- (b) We will advise you of any such transaction limits.

10 Instructions are irrevocable

- (a) Any instruction you give us by using any of the Services provided through the products covered in this PDS are irrevocable. Except for future-dated BPAY Payments (addressed in condition 12) you cannot revoke any instruction you have given us and we cannot reverse it.
- (b) 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 transfer or pay when instructing us) or if you did not authorise a transaction that has been made from your Linked Account(s).

11 When a transfer is credited or payments received

- (a) A requested transfer of funds from a Linked Account(s) is treated as credited to the Nominated Recipient Account and a BPAY Payment is treated as received by the Biller to whom it is directed:
 - (i) On the date you direct us to make it, if we receive your instruction by the Cut Off Time on a Banking Business Day, or
 - (ii) Otherwise, on the next Banking Business Day after you direct us to make it.
- (b) A requested transfer may take longer to be credited to the Nominated Recipient Account or a BPAY Payment may take longer to be received by a Biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another financial institution does not process the transfer or participant in BPAY does not process a BPAY payment as soon as they receive its details.
- (c) Notwithstanding this, a delay may occur processing your transfer of BPAY Payment if:
 - (i) There is a public or bank holiday on the day after you instruct us to make the transfer or BPAY Payment
 - (ii) You tell us to make a transfer or BPAY payment on a day which is not a Banking Business Day or after the Cut Off Time on a Banking Business Day, or
 - (iii) A Biller, or another financial institution, does not comply with its obligations.
- (d) If we are advised that your transfer or BPAY payment cannot be processed by another financial institution or Biller, we will:
 - (i) Advise you of this
 - (ii) Credit your Linked Account(s) with the amount of the transfer or BPAY Payment, and
 - (iii) Take all reasonable steps to assist you in making the transfer or BPAY Payment as quickly as possible.
- (e) You must as soon as practicable, tell us the correct amount you wish to pay. If you instruct us to make a transfer or BPAY Payment and later discover that:
 - (i) The amount you transferred or paid was greater than the amount you needed to transfer or pay, you must contact the financial institution with which the Nominated Recipient Account is held or the Biller as the case may be to obtain a refund of the excess, or

- (ii) The amount you transferred or paid was less than the amount you needed to transfer or pay, you can make another transfer or BPAY Payment for the difference between the amount you actually transferred or paid and the amount you needed to transfer or pay.

12 Future-dated payments BPAY only*¹

- (a) You may arrange BPAY Payments up to 60 days in advance of the time for payment. If you use this option you should be aware that you are responsible for maintaining, in the Linked Account(s) 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 Linked Account(s) is a credit facility*², there must be sufficient available credit for that purpose.
- (b) 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.
- (c) You are responsible for checking your Linked Account(s) transaction details or Linked Account(s) statement to ensure the future-dated payment is made correctly.
- (d) You should contact us on 1300 361 761 if there are any problems with your future-dated payment.
- (e) 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 the date of payment.

*¹ This is an optional facility depending on whether it is offered by us.

*² Depending on whether we will permit a credit facility to be used for that purpose.

13 Refusing Transactions

You acknowledge and agree that

- (a) We may refuse for any reason to give effect to any instruction you give us in respect of a payment or transfer to be made via any of the Services, and
- (b) 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.

14 Liability for transactions

Circumstances in which you will be liable

- (a) You are liable for all transactions carried out by you or by any person carrying out a transaction with your consent regardless of when the transaction is processed to your Linked Account(s) with us.
- (b) If you are responsible for a mistaken transfer or payment and we cannot recover the amount from the person who received it within twenty (20) Banking Business Days of us attempting to do so, you will be liable for that transfer or payment.
- (c) You are liable for any loss of funds arising from unauthorised transactions if:
 - (i) The loss occurs before you notify us that your Access Code has been misused, lost or stolen or used without your authorisation; or
 - (ii) We prove, on the balance of probabilities that you contributed to the loss through:
 - Fraud on your part
 - Your failure to keep your Access Code secure in accordance with Clauses 3(d), (e), and (f), or
 - Delaying unreasonably to notify us of the misuse, loss, theft or

unauthorised use of the Access Code and the loss occurs between the time you became, or reasonably should have become, aware of these matters and the time of notification to us.

Limit of liability - Unique to eLink and phoneLink

- (d) If you suffer loss as a result of unauthorised use of your Access Code to which you contributed, your liability for any losses will be the lesser of:
 - (i) The actual losses
 - (ii) The amount you are able to withdraw from your account, or
 - (iii) The total amount you have been able to withdraw on the days that the unauthorised use occurred.

- (e) If you suffer loss as a result of unauthorised use of your Access Code to which you contributed, 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 Linked Account which exceeds the balance of your Linked 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.

Limit of liability - Unique to BPAY Payment

- (f) Where a secret code such as a PIN or password is required to perform the unauthorised BPAY Payment and clause 14(d) 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 Linked 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).

- (g) Your liability for loss is limited to \$50.00 if:
 - (i) You did not unreasonably delay to tell us that any of your Access Codes have been misused, lost or stolen, or have become known to someone else, and
 - (ii) Any instructions were carried out without your knowledge and consent.

Liability in accordance with EFT Code

- (h) Notwithstanding any of the above provisions your liability will not exceed your liability under the Electronic Funds Transfer Code of Conduct.

Indemnity for our loss or damage

- (i) You agree to indemnify us for 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 of your failure to comply with any of these Terms and Conditions or because you acted negligently or fraudulently in contravention of these Terms and Conditions.

Consent required to investigate unauthorised transactions

- (j) If you notify us that a transaction made from your Linked Account(s) is unauthorised, you must provide us with a written consent addressed to the financial institution with which the Nominated Recipient Account is held or the Biller, as the case may be to authorise us to obtain information about your Linked Account(s) with that financial institution or Biller as is reasonably required to investigate the transaction. If you do not give us that consent, the financial institution or Biller may not be permitted under law to disclose to us the information we need to investigate or rectify the situation.

No Liability in certain circumstances

- (k) You are not liable for losses caused by unauthorised transfers or payments:
- (i) Where it is clear that you did not contribute to the loss
 - (ii) That are caused by the fraudulent or negligent conduct of employees or agents of:
 - SERVICE ONE
 - Any organisation involved in the provision of the services, or
 - Any Biller or recipient of the funds
 - (iii) Relating to a forged, faulty, expired or cancelled Access Code
 - (iv) Resulting from unauthorised use of the Access Code:
 - Before we approve that Access Code, or
 - After you notify us in accordance with 3(g) that your Access Code has been misused, lost or stolen or used without your authorisation, or
 - (v) That are caused by the same transaction being incorrectly debited more than once to your Account.

15 System Malfunction

- (a) We will not be liable to you for any loss caused by a Service malfunction if you were aware, or should have been aware, that the Service was unavailable for use or was malfunctioning. We will take reasonable steps to correct the errors in your account and to refund any fees or charges, which would not have been imposed on you if the information was correct.
- (b) It is your responsibility to use other means of effecting transactions and obtaining information if for any reason you are unable to use the Service.
- (c) We will not be liable to you for:
- (i) The unavailability of a Service to you, in whole or part, because of the failure of the communications network, ancillary equipment or any circumstance beyond our reasonable control, or
 - (ii) Delays or errors in the execution of any transaction or instruction because of the failure of the communication network, ancillary equipment or any circumstance beyond our reasonable control.

16 Fees and Charges

- (a) When you use any of the Services provided through the products covered in this PDS it is counted as an electronic transaction. Normal SERVICE ONE fees and charges apply. These are listed in SERVICE ONE's Schedule of Fees and Charges.
- (b) You agree to pay us any fees relating to your application to use and use of any of the Services provided through the products covered in this PDS.

- (c) We reserve the right to vary the amount of any fees and charges and to introduce new fees and charges in relation to any of the Services covered in this PDS.

17 Changes to fees and charges

- (a) SERVICE ONE may change the standard fees and charges that apply to the Services provided through the products covered in this PDS and introduce new fees and charges.
- (b) If we introduce a new fee or charge, that will increase costs, we will advise you in writing at least thirty (30) days before the change takes effect, by one of the following methods:
 - (i) Advertisement in *The Canberra Times* or *The Australian*
 - (ii) Notice in the SERVICE ONE Newsletter
 - (iii) Notice printed on your account statement,
 - (iv) Individual notice mailed to you.

18 Consequential damage

- (a) 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 or are otherwise required to comply with. 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.
- (b) We are not liable for any consequential loss or damage you suffer as a result of using any of the Services provided through the products covered in this PDS, 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.

19 Variation of Terms and Conditions

We reserve the right to vary these Terms and Conditions from time to time.

20 Miscellaneous

- (a) We reserve the right to cancel, discontinue or withdraw any of the Services provided through any of the products covered in this PDS.
- (b) You agree that you will promptly notify us of any change of address.
- (c) We may post all Account statements and notices to you at your last known address as provided for in our rules.

REDICARD PDS

This PDS is part of a PDS for rediCARD and rediCARD Plus. The other documents that make up the PDS for this product are:

- Member Chequing PDS
- Standard Non-Cash Payment Products PDS
- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Product features and benefits

rediCARD is a non-cash payment product which can be used to perform transactions on your linked account or accounts. rediCARD enables you to:

- Withdraw cash from any ATM in Australia
- Withdraw cash from any ATM overseas that displays the Visa/PLUS logo if you have rediCARD Plus
- Make purchases at most retail outlets by using EFTPOS, and
- Reduces the need to carry cash or cheques.

Fees and Charges

Fees charged are in accordance with our Schedule of Fees and Charges.

Commission

SERVICE ONE is not paid any commissions related to your use of this product.

Risks

Adequate precautions must be taken to ensure your rediCARD is not used without your consent, or lost or stolen. Also, you must ensure that your PIN is not disclosed to others. You may be liable for unauthorised use of your rediCARD. You should refer to the Terms and Conditions referred to in this PDS.

Sufficient cleared funds to cover all outstanding or pending transactions must be kept in your linked account or accounts at all times. Failure to keep sufficient cleared funds in such account or accounts could lead to a transaction being declined or overdrawing the linked account or accounts. Fees and charges may apply in these situations.

Taxation Implications

There are no taxation implications in relation to the use of this product.

Dispute Resolution

Refer to the dispute resolution section on page 46.

Terms and Conditions

The Terms and Conditions of rediCARD are set out in the:

- rediCARD PDS
- Members Chequing PDS
- Standard Non-Cash Payment Products PDS
- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Important:

Before you use the rediCARD, read all of the above Terms and Conditions carefully. Use of the rediCARD will be governed by these Terms and Conditions.

1. Introduction

- (a) These Conditions of Use govern use of the rediCARD to access Your Linked Account(s) at SERVICE ONE. Each transaction on a Linked Account(s) is also governed by the Terms and Conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any of your Linked Account(s), these Conditions of Use shall prevail.
- (b) These Conditions of Use apply when the rediCARD is used to carry out an EFT Transaction.
- (c) SERVICE ONE may attach other services to the rediCARD. Please contact us for details.
- (d) In accepting a rediCARD from SERVICE ONE you are obliged to comply with these Conditions of Use.
- (e) **Definitions**

In these Conditions of Use:

“SERVICE ONE” means SERVICE ONE with which your Linked Account is held.

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

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

“EFT Terminal” means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of SERVICE ONE or any third party for use with a rediCARD and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

“EFT Transaction” means an Electronic Funds Transfer instructed by you or your nominee through electronic equipment using a rediCARD and PIN but not requiring a manual signature.

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

“Linked Account(s)” means your account(s) which you link to a rediCARD, and includes any Overdraft or line of credit which you may attach to your Linked Account.

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

“Nominee” means any person nominated by you to whom SERVICE ONE has issued an additional rediCARD to access your Linked Account(s).

“PIN” means the Personal Identification Number issued to you or a Nominee by SERVICE ONE for use with a rediCARD when giving an instruction through electronic equipment.

“rediCARD” means the rediCARD card issued to you or a Nominee by SERVICE ONE.
- (f) Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. SECURITY OF REDICARD AND PIN

- (a) Sign the rediCARD as soon as you receive it
- (b) Keep the rediCARD in a safe place
- (c) Never lend the rediCARD to anyone
- (d) SERVICE ONE will provide you with a PIN to use the rediCARD - you agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the rediCARD
- (e) If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name
- (f) Never write the PIN on the rediCARD
- (g) Never write the PIN on anything that is kept with or near the rediCARD
- (h) Never tell or show the PIN to another person
- (i) Ensure no one sees you key in your PIN at an ATM or EFTPOS terminal
- (j) Immediately report the loss, theft or unauthorised use of the rediCARD to SERVICE ONE or to the REDICARD Hotline (see Clause 3 below)
- (k) Keep a record of the rediCARD number (not PIN) and the REDICARD Hotline telephone number for your area with your usual list of emergency telephone numbers
- (l) Examine your periodical statement immediately upon receipt for any unauthorised transactions, and
- (m) Immediately notify SERVICE ONE of any change of address.

3. HOW TO REPORT LOSS, THEFT OR UNAUTHORISED USE OF THE REDICARD OR PIN

- (a) If you or your nominee believe the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, you or your nominee must immediately contact SERVICE ONE during business hours or the REDICARD Hotline at any time on its emergency number detailed below. You or your nominee must provide the following information when making such notification to SERVICE ONE or the REDICARD Hotline:
 - (i) the rediCARD number
 - (ii) the name of SERVICE ONE, and
 - (iii) any other personal information you or your nominee is asked to provide to assist in identifying you and the rediCARD.
- (b) The REDICARD Hotline or SERVICE ONE will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting SERVICE ONE or the REDICARD Hotline.
- (c) When contacting the REDICARD Hotline, you or your nominee should confirm the loss or theft as soon as possible at a SERVICE ONE Branch.
- (d) The REDICARD Hotline is available 24 hours a day, 7 days a week.

- (e) If the REDICARD Hotline is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to SERVICE ONE as soon as possible during business hours. SERVICE ONE will be liable for any losses arising because the REDICARD Hotline is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to SERVICE ONE as soon as possible during business hours.

REDICARD HOTLINE

Australia wide toll free

1800 224 004

Sydney Metropolitan Area

(02) 9959 7480

For Overseas Caller

(+61 2) 9959 7480

4. SIGNING THE REDICARD

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

5. USING THE REDICARD

- (a) SERVICE ONE will advise you from time to time:
- (i) what EFT Transactions may be performed using the rediCARD, and
 - (ii) what EFT Terminals of other financial institutions may be used.
- SERVICE ONE does not warrant that Merchants or EFT Terminals displaying rediCARD signs or promotional material will accept the rediCARD. SERVICE ONE does not accept any responsibility should a Merchant or EFT Terminal displaying rediCARD signs or promotional material refuse to accept or honour a rediCARD, or should a Merchant or other financial institution impose additional restrictions on the use of the rediCARD.
- (b) The rediCARD may only be used to perform transactions on your Linked Account(s). SERVICE ONE will advise you of:
- (i) the accounts which you may link to the rediCARD, and
 - (ii) any credit facility which you may link to your Linked Account(s).
- (c) SERVICE ONE will debit your Linked Account(s) with the value of all withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- (d) If a Linked Account(s) is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT transactions on that account.
- (e) Transactions will not necessarily be processed to your Linked Account(s) on the same day.
- (f) You will continue to be liable to SERVICE ONE for the value of any EFT Transaction occurring after you have closed your Linked Account(s) or after you have resigned from membership of SERVICE ONE.

6. Using the Card Outside Australia

NOTE: This clause only applies to rediCARD Plus.

- (a) All transactions made overseas on the rediCARD will be converted into Australian currency by Visa International, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which Visa processes the transaction).
- (b) All transactions made overseas on the rediCARD are subject to a conversion fee equal to 2% of the value of the transaction and payable to CUSCAL, the principal member of Visa International under which we can provide you with the overseas functionality of your rediCARD. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- (c) You may be charged a surcharge for making an EFT Transaction using an EFT Terminal overseas. 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.
- (d) You should use the REDICARD Hotline if any of the circumstances described in Clause 3 on page 20 apply.
- (e) 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.
- (f) You may require a six (6) digit PIN number when accessing ATMs overseas with your rediCARD Plus.

7. ADDITIONAL CARDS

- (a) You may authorise SERVICE ONE, if it agrees, to issue an additional rediCARD to your nominee provided this person is over the age of 18 (unless SERVICE ONE agrees to a younger age)
- (b) You will be liable for all transactions carried out by your nominee on the rediCARD
- (c) SERVICE ONE will give each nominee a PIN
- (d) Your nominee's use of the rediCARD and PIN is governed by the Conditions of Use, and
- (e) You must ensure that each nominee protects their rediCARD and PIN in the same way as these Conditions of Use require you to protect your rediCARD and PIN.

8. WITHDRAWAL AND TRANSACTION LIMITS

- (a) You agree that the rediCARD will NOT be used to:
 - (i) overdraw any of your Linked Account(s), or
 - (ii) exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).
- (b) If you breach Clause 8(a), SERVICE ONE may:
 - (i) dishonour any payment instruction given, and
 - (ii) charge you an administrative fee as advised to you from time to time.
- (c) SERVICE ONE may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits at the time of your application for a rediCARD. SERVICE ONE may vary the transaction limit from time to time and will advise you of such a change, and

- (d) You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

9. AUTHORISATIONS

You acknowledge and agree that:

- (a) SERVICE ONE has the right to deny authorisation for any EFT Transaction for any reason, and
- (b) SERVICE ONE will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

10. YOUR LIABILITY IN CASE THE REDICARD IS LOST OR STOLEN OR IN CASE OF UNAUTHORISED USE

- (a) You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in the paragraph below apply.
- (b) You are not liable for losses:
- (i) where it is clear that you and your nominee have not contributed to the loss
 - (ii) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - SERVICE ONE
 - any organisation involved in the provision of the EFT System, or
 - any Merchant
 - (iii) relating to a forged, faulty, expired or cancelled rediCARD or PIN
 - (iv) that are caused by the same transaction being incorrectly debited more than once to the same account
 - (v) resulting from unauthorised use of the rediCARD or PIN:
 - in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the rediCARD
 - in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN, or
 - in either case, after notification to SERVICE ONE or the REDICARD Hotline in accordance with Clause 3 that the rediCARD is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- (c) You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the rediCARD or PIN if the loss occurs before notification to SERVICE ONE or the REDICARD Hotline that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else and if SERVICE ONE proves, on the balance of probabilities, that you or your nominee contributed to the loss through:
- (i) fraud, failure to look after and keep the PIN secure in accordance with Clauses 2(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN, or
 - (ii) unreasonably delaying in notifying SERVICE ONE or the REDICARD Hotline of the misuse, loss or theft of the rediCARD or of the PIN becoming known to someone else and the loss occurs between the time you or your nominee did, or reasonably should have, become aware of these matters and the time of notification to SERVICE ONE or the REDICARD Hotline. However, you will not be liable for:

- the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s)
 - the portion of the loss on any Linked Account which exceeds the balance of that Linked Account(s) (including any prearranged credit), or
 - all losses incurred on any account which you had not agreed with SERVICE ONE could be accessed using the rediCARD and PIN.
- (d) Where a PIN was required to perform the unauthorised EFT Transaction and Clause 10(c) does not apply, your liability for any loss of funds arising from an unauthorised EFT Transaction using the rediCARD, if the loss occurs before notification to SERVICE ONE or the REDICARD Hotline that the rediCARD 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 SERVICE ONE or the REDICARD Hotline of the misuse, loss or theft of the rediCARD, 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 rediCARD or your Linked Account(s)), or
 - (iii) the balance of your Linked Account(s), including any prearranged credit.
- (e) If, in cases not involving EFT Transactions, the rediCARD and PIN are used without authority, you are liable for that use before notification to SERVICE ONE or the REDICARD Hotline of the unauthorised use, up to your current daily withdrawal limit.
- (f) Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

11. MALFUNCTION

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, SERVICE ONE will only be responsible for correcting errors in your Linked Account(s) and refunding to you any charges or fees imposed on you as a result.

12. 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 EFT Transaction, as well as copies of all sales vouchers to assist in checking EFT Transactions against your statements.

13. TRANSACTION AND OTHER FEES

SERVICE ONE will advise you whether it charges a fee, and the amount of such a fee, for:

- any transactions
- issuing the rediCARD or any additional or replacement rediCARD
- using the rediCARD
- issuing the PIN or any additional or replacement PIN
- using the PIN, or
- any other service provided in relation to the rediCARD.

14. CHANGES TO CONDITIONS OF USE

- (a) SERVICE ONE may change these Conditions of Use from time to time.
- (b) SERVICE ONE will notify you in writing at least 30 days before the effective date of change if it will:
 - impose or increase charges for the use of the rediCARD and PIN or for issuing additional or replacement rediCARDS or PINs
 - increase your liability for losses, or
 - impose, remove or adjust daily or other periodic transaction limits applying to the use of the rediCARD, PIN, your Linked Account(s) or electronic equipment.
- (c) If you do not wish your daily withdrawal limit to be increased you should notify SERVICE ONE.
- (d) SERVICE ONE will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- (e) SERVICE ONE is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- (f) When the rediCARD is used after notification of any such changes, you accept those changes and use of the rediCARD shall be subject to those changes.

15. ACCOUNT STATEMENTS

- (a) SERVICE ONE will send you an account statement for the Linked Account(s) at least once every 6 months. You may request more frequent account statements.
- (b) For any Linked Account(s) which have a pre-arranged credit facility attached such as a Line of Credit or Overdraft, SERVICE ONE will send you an account statement monthly.
- (c) You may request a copy of your account statement at any time.
- (d) SERVICE ONE may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

16. CANCELLATION AND RETURN OF THE REDICARD

- (a) The rediCARD always remains the property of SERVICE ONE.
- (b) SERVICE ONE can immediately cancel the rediCARD and demand its return or destruction at any time for security reasons or if you breach these Conditions of Use or the Terms and Conditions of your Linked Account(s), including by capture of the rediCARD at any EFT Terminal.
- (c) SERVICE ONE may, at any time, cancel the rediCARD for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- (d) You may cancel your rediCARD or any additional rediCARD issued to your nominee at any time by giving SERVICE ONE written notice.
- (e) If you or SERVICE ONE cancel the rediCARD issued to you, any additional rediCARD issued to your nominee will also be cancelled.
- (f) You will be liable for any transactions you or your nominee make using the rediCARD before the rediCARD is cancelled but which are not posted to your Linked Account(s) until after cancellation of the rediCARD.

- (g) You must return your rediCARD and any additional rediCARD issued to your nominee to SERVICE ONE when:
 - (i) SERVICE ONE notifies you that it has cancelled the rediCARD
 - (ii) you close your Linked Account(s)
 - (iii) you cease to be a Member of SERVICE ONE
 - (iv) you cancel your rediCARD, any additional rediCARD issued to your nominee, or both, or
 - (v) you alter the authorities governing the use of your Linked Account(s), unless SERVICE ONE agrees otherwise.

17. USE AFTER CANCELLATION OR EXPIRY OF THE REDICARD

- (a) You must not use the rediCARD or allow your nominee to use the rediCARD:
 - (i) before the valid date or after the expiration date shown on the face of the rediCARD, or
 - (ii) after the rediCARD has been cancelled.
- (b) You will continue to be liable to reimburse SERVICE ONE for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at SERVICE ONE.

18. PRIVACY AND CONFIDENTIALITY

SERVICE ONE collects personal information about you or your nominee for the purposes of providing its products and services to you. SERVICE ONE may disclose that personal information to others in order to execute your instructions, where it reasonably considers it necessary for the provision of the rediCARD or the administration of your Linked Account(s), or if it is required by law. You represent that, in supplying SERVICE ONE with personal information about your nominee, you have authority to do so and will inform them of the contents of this clause. You and your nominee may have access to the personal information SERVICE ONE holds about each of you at any time by asking SERVICE ONE. For more details of how SERVICE ONE handles personal information, you should refer to SERVICE ONE's Privacy Policy on SERVICE ONE's website or obtain a copy from your nearest SERVICE ONE Branch.

19. MISCELLANEOUS

- (a) You agree that you will promptly notify SERVICE ONE of any change of address for the mailing of account statements or notices that SERVICE ONE is required to send to you.
- (b) SERVICE ONE may post all account statements and notices to you at your registered address as provided for in SERVICE ONE's records.

VISA CARD PDS

This PDS is part of a PDS for a Visa Card. The other documents that make up the PDS for this product are:

- Current interest rates schedule for Visa card
- Member Chequing PDS
- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Important Information

Our Visa Debit Card is not a credit card. It provides access to your SERVICE ONE Linked Account. You will therefore need to ensure sufficient funds are available in the Linked Account. If the Linked Account has an overdraft facility attached to it, the overdraft is accessed in the event of insufficient funds to cover a transaction.

Product features and benefits

The Visa Card is a non-cash payment product which can be used to perform transactions on your Linked Account.

The Visa Card enables you to:

- Withdraw cash from any ATM in Australia
- Make purchases at all retail outlets by using EFTPOS or the Visa facility, over the phone or via the Internet
- Reduce the need to carry cash or cheques
- Use it throughout most overseas countries, and
- Obtain cash over the counter from any bank that displays the Visa logo.

Fees and Charges

Fees charged are in accordance with our Schedule of Fees and Charges.

Commission

If you select the credit function when you use your Visa Card to pay for goods or services, we will receive a commission from the owner of the EFTPOS terminal for each transaction. The commission rate depends on the type of transaction:

- Electronic transactions 0.44%
- Paper transactions 0.495%

Risks

Adequate precautions must be taken to ensure your Visa card is not used without your consent, or lost or stolen.

You may be liable for unauthorised use of your Visa card.

Taxation Implications

There are no taxation implications in relation to the use of this product.

Dispute Resolution

Refer to the dispute resolution section on page 46.

Terms and Conditions

The Terms and Conditions of a Visa card are set out in the:

- Current interest rates schedule for Visa card
- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Important:

Before you use the Visa Card, read these Terms and Conditions carefully. Use of the Visa Card will be governed by these Conditions.

1. INTRODUCTION

- (a) These Conditions of Use govern use of the Visa Card to access your Linked Account(s) at SERVICE ONE. Each transaction on a Linked Account is also governed by the Terms and Conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to your Linked Account(s), these Conditions of Use shall prevail.

(b) **Definitions**

In these Conditions of Use:

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

“**SERVICE ONE**” means where your Linked Account is held.

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

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

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

“**EFT Terminal**” means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of SERVICE ONE or any third party for use with a Visa Card and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

“**EFT Transaction**” means an electronic funds transfer instructed by you or your nominee through Electronic Equipment using a Visa Card and/or PIN or Card Details but not requiring a manual signature.

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

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

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

“**Nominee**” means any person nominated by you to whom SERVICE ONE has issued an additional Visa Card to access your Linked Account(s).

“**PIN**” means the personal identification number issued to you or a nominee by SERVICE ONE for use with a Visa Card when giving an instruction through Electronic Equipment.

“**Visa Card**” means the Visa Card issued to you or a nominee by SERVICE ONE.

2. SECURITY OF VISA CARD AND PIN

- (a) Sign the Visa Card as soon as you receive it
- (b) Keep the Visa Card in a safe place
- (c) Never lend the Visa Card to anyone
- (d) SERVICE ONE will provide you with a PIN to use the Visa Card - you agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the Visa Card
- (e) If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name
- (f) Never write the PIN on the Visa Card
- (g) Never write the PIN on anything that is kept with or near the Visa Card
- (h) Never tell or show the PIN to another person
- (i) Ensure no one sees you key in your PIN at an ATM or EFTPOS terminal
- (j) Immediately report the loss, theft or unauthorised use of the Visa Card to SERVICE ONE or to the Visa Card Hotline (see Clause 17)
- (k) Keep a record of the Visa Card number (not PIN) and the Visa Card Hotline telephone number for your area with your usual list of emergency telephone numbers
- (l) Examine your periodical statement immediately upon receipt for any unauthorised transactions, and
- (m) Immediately notify SERVICE ONE of any change of address.

3. CODES OF CONDUCT

- (a) SERVICE ONE warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.
- (b) The relevant provisions of the Mutual Banking Code of Practice apply to these Conditions of Use.

4. 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.

5. USING THE VISA CARD

- (a) You may only use your Visa Card to perform transactions on your Linked Account(s). SERVICE ONE will advise you of the accounts, including any Credit Facility, which you may link to the Visa Card.
- (b) SERVICE ONE 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 EFT Transactions, or credit your Linked Account(s) with the value of all deposit transactions at EFT Terminals.
- (c) SERVICE ONE will advise you from time to time:
 - (i) what EFT Transactions may be performed using the Visa Card, and
 - (ii) what EFT Terminals of other financial institutions may be used.
- (d) Transactions will not necessarily be processed to your Linked Account on the same day.

6. USING THE VISA CARD OUTSIDE AUSTRALIA

- (a) You must comply with any exchange control requirements when you use the Visa Card outside Australia.
- (b) You agree to reimburse SERVICE ONE for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements.
- (c) All transactions made overseas on the Visa Card will be converted into Australian currency by Visa International at the foreign exchange rate that applies on the day the transaction is processed by Visa International, plus 1%. This rate is subject to change by Visa International at any time without notice.
- (d) All transactions made overseas on the Visa Card are subject to a conversion fee equal to 1% and payable to CUSCAL, the principal member of Visa International under which SERVICE ONE can provide you with the Visa Card. The amount of this conversion fee is subject to change from time to time and SERVICE ONE will advise you in advance of any such change.
- (e) Some overseas Merchants and automatic teller machines charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- (f) Before travelling overseas, you or your nominee should consult SERVICE ONE to obtain the Visa International Card Hotline number for your country of destination. You should use the Visa International Card Hotline if any of the circumstances described in Clause 16 apply.

7. WITHDRAWAL AND TRANSACTION LIMITS

- (a) You agree that the Visa Card will not be used to:
 - (i) overdraw any of your Linked Account(s), or
 - (ii) exceed the unused portion of your credit limit under any pre-arranged Credit Facility such as Line of Credit or Overdraft.
- (b) If you breach Clause 7(a), SERVICE ONE may:
 - (i) dishonour any payment instruction given, and
 - (ii) charge you an administrative fee as advised to you from time to time.
- (c) SERVICE ONE may at any time limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits at the time of your application for the Visa Card.
- (d) You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

8. AUTHORISATIONS

You acknowledge and agree that:

- (a) SERVICE ONE has the right to deny authorisation for any EFT Transaction for any reason, and
- (b) SERVICE ONE 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.

9. ACCOUNT STATEMENTS

- (a) SERVICE ONE will send you an account statement for the Linked Account(s) at least every 6 months. You may request more frequent account statements.
- (b) In respect of any Linked Accounts which have a pre-arranged credit facility attached such as a Line of Credit or Overdraft, SERVICE ONE will send you a monthly account statement.
- (c) You may request a copy of your account statement at any time.
- (d) SERVICE ONE may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements.

10. 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 EFT Transaction, as well as copies of all sales and cash advance vouchers, to assist in checking EFT Transactions against your statements.

11. ADDITIONAL CARDS

- (a) You may authorise SERVICE ONE, if it agrees, to issue an additional Visa Card to your nominee provided this person is over the age of 18 (unless SERVICE ONE agrees to a younger age).
- (b) You will be liable for all transactions carried out by your nominee on the Visa Card.
- (c) SERVICE ONE will give each nominee a PIN.
- (d) Your nominee's use of the Visa Card and PIN is governed by the Conditions of Use.
- (e) 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.

12. RENEWAL OF THE VISA CARD

- (a) Unless you are in breach of these Conditions of Use or SERVICE ONE deems otherwise for the security of the EFT System or individual accounts, SERVICE ONE will automatically provide you and your nominee with a replacement Visa Card before the expiry date of the current Visa Card or additional Visa Card.
- (b) If you do not wish to receive a replacement Visa Card, either for yourself or for your nominee, you must notify SERVICE ONE before the expiration date of the current Visa Card. You must give SERVICE ONE reasonable time beforehand to arrange cancellation of the issue of a replacement Visa Card.

13. CANCELLATION AND RETURN OF THE VISA CARD

- (a) The Visa Card always remains the property of SERVICE ONE.
- (b) SERVICE ONE 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 Account(s), including capture of the Visa Card at any EFT Terminal.
- (c) SERVICE ONE 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.

- (d) You may cancel your Visa Card or any Visa Card issued to your nominee at any time by giving SERVICE ONE written notice.
- (e) If you or SERVICE ONE cancel the Visa Card issued to you, any Visa Card issued to your nominee(s) will also be cancelled.
- (f) You will be liable for any transactions you or your nominee make using the Visa Card before the Visa Card is cancelled but which are not posted to your Linked Account(s) until after cancellation of the Visa Card.
- (g) You must return your Visa Card and any Visa Card issued to your nominee to SERVICE ONE when:
 - (i) SERVICE ONE notifies you that it has cancelled the Visa Card
 - (ii) you close your Linked Account(s)
 - (iii) you cease to be a Member of SERVICE ONE
 - (iv) you cancel your Visa Card, any Visa Card issued to your nominee, or both, or
 - (v) you alter the authorities governing the use of your Linked Account(s) unless SERVICE ONE agrees otherwise.

14. USE AFTER CANCELLATION OR EXPIRY OF THE VISA CARD

- (a) You must not use the Visa Card or allow your nominee to use the Visa Card:
 - (i) before the valid date or after the expiration date shown on the face of the Visa Card, or
 - (ii) after the Visa Card has been cancelled.
- (b) You will continue to be liable to reimburse SERVICE ONE for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at SERVICE ONE.

15. YOUR LIABILITY IN CASE THE VISA CARD IS LOST OR STOLEN OR IN CASE OF UNAUTHORISED USE

- (a) You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in the paragraph below apply.
- (b) You are not liable for losses:
 - (i) where it is clear that you and your nominee have not contributed to the loss
 - (ii) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - SERVICE ONE
 - any organisation involved in the provision of the EFT System, or
 - any Merchant as a result of a forged, faulty, expired or cancelled Visa Card or PIN
 - (iii) that are caused by the same transaction being incorrectly debited more than once to the same account
 - (iv) that would exceed the amount of your liability to SERVICE ONE had SERVICE ONE exercised its rights (if any) under the Visa International Rules and Regulations against other parties to those rules and regulations, or
 - (v) resulting from unauthorised use of the Visa Card or PIN:
 - in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the Visa Card
 - in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN, or

- in either case, after notification to SERVICE ONE in accordance with Clause 16 that the Visa Card is being used without your authority, that it has been lost or stolen, or that PIN security has been breached.
- (c) You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the Visa Card or PIN if the loss occurs before notification to SERVICE ONE or the Visa Card Hotline that the Visa Card has been misused, lost or stolen or the PIN has become known to someone else and if SERVICE ONE proves, on the balance of probabilities, that you or your nominee contributed to the loss through:
- (i) fraud, failure to look after and keep the PIN secure in accordance with Clauses 2(b), (c) and (d), or extreme carelessness in failing to protect the security of the PIN, or
 - (ii) unreasonably delaying in notifying SERVICE ONE or the Visa Card Hotline 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 SERVICE ONE or the Visa Card Hotline. However, you will not be liable for:
 - the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s)
 - the portion of the loss on any Linked Account(s) which exceeds the available balance of that Linked Account(s) (including any prearranged credit), or
 - all losses incurred on any account which you had not agreed with SERVICE ONE could be accessed using the Visa Card and PIN.
- (d) Where a PIN was required to perform the unauthorised transaction and Clause 16(c) does not apply, your liability for any loss of funds arising from an unauthorised transaction using the Visa Card, if the loss occurs before notification to SERVICE ONE or the Visa Card Hotline 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 SERVICE ONE or the Visa Card Hotline of the misuse, loss or theft of the Visa Card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Visa Card or your Linked Account(s)), or
 - (iii) the balance of your Linked Account(s), including any prearranged credit.
- (e) If, in cases not involving EFT Transactions, the Visa Card or PIN are used without authority, you are liable for that use before notification to SERVICE ONE or the Visa Card Hotline of the unauthorised use, up to your current daily withdrawal limit.
- (f) Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

16. HOW TO REPORT LOSS, THEFT OR UNAUTHORISED USE OF THE VISA CARD OR PIN

- (a) 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 SERVICE ONE (if during business hours) or the Visa Card Hotline at any time on its emergency number detailed below.
- (b) The Visa Card Hotline or SERVICE ONE will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting SERVICE ONE or the Visa Card Hotline.
- (c) When contacting the Visa Card Hotline, you or your nominee should confirm the loss or theft as soon as possible at SERVICE ONE's office.
- (d) The Visa Card Hotline is available 24 hours a day, 7 days a week.
- (e) If the Visa Card Hotline is not operating at the time notification is attempted, you must report the loss, theft or unauthorised use to SERVICE ONE as soon as possible during business hours. SERVICE ONE will be liable for any losses as a result of the Visa Card Hotline not operating at the time of your attempted notification, provided that the loss, theft or unauthorised use is reported to SERVICE ONE as soon as possible during business hours.
- (f) If the loss, theft or misuse, occurs OUTSIDE AUSTRALIA you or your nominee must notify an organisation displaying the Visa sign and also then confirm the loss, theft or misuse of the card:
 - (i) with SERVICE ONE by telephone or priority paid mail as soon as possible, or
 - (ii) by telephoning the Visa International Card Hotline number for the country you are in, which you must obtain from SERVICE ONE prior to your departure in accordance with Clause 6(f) of these Conditions of Use.

VISA CARD HOTLINE

Australia wide toll free: 1800 224 004

Sydney Metropolitan Area: (02) 9959 7480

17. TRANSACTION AND OTHER FEES

- (a) SERVICE ONE will advise you whether it charges a fee, and the amount of such a fee, for:
 - any transactions
 - issuing the Visa Card or any additional or replacement Visa Cards
 - using the Visa Card
 - issuing the PIN or any additional or replacement PIN
 - using the PIN
 - issuing account statements, or
 - any other service provided in relation to the Visa Card.
- (b) SERVICE ONE will also advise you whether it will debit any of your Linked Account(s) with Government charges, duties or taxes arising out of any transaction.

18. EXCLUSIONS OF WARRANTIES AND REPRESENTATIONS

- (a) SERVICE ONE does 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.

- (b) SERVICE ONE does 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. SERVICE ONE does not warrant that EFT Terminals displaying Visa signs or promotional material will accept the Visa Card.
- (c) SERVICE ONE is not responsible for any defects in the goods and services acquired by you through the use of the Visa Card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or Merchant of those goods and services.

19. MALFUNCTION

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, SERVICE ONE will only be responsible for correcting errors in your Linked Account(s) and refunding to you any charges or fees imposed on you as a result.

20. CHANGES TO CONDITIONS OF USE

- (a) SERVICE ONE reserves the right to change these Conditions of Use from time to time.
- (b) SERVICE ONE will notify you in writing at least 30 days before the effective date of change if it will:
 - (i) impose or increase charges for the use of the Visa Card and PIN or for issuing additional or replacement Visa Cards or PINs
 - (ii) increase your liability for losses, or
 - (iii) impose, remove or adjust daily or other periodic transaction limits applying to the use of the Visa Card, PIN, your Linked Account(s) or Electronic Equipment.
- (c) SERVICE ONE will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- (d) SERVICE ONE is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- (e) When the Visa Card is used after notification of any such changes, you accept those changes and use of the Visa Card shall be subject to those changes.

21. PRIVACY AND CONFIDENTIALITY

SERVICE ONE collects personal information about you or your nominee for the purposes of providing its products and services to you. SERVICE ONE may disclose that personal information to others in order to execute any instructions, where it reasonably considers it necessary for the provision of the Visa Card or the administration of your Linked Account(s), or if it is required by law. You represent that, in supplying SERVICE ONE with personal information about your nominee, you have authority to do so and will inform them of the contents of this clause. You and your nominee may have access to the personal information SERVICE ONE holds about each of you at any time by asking SERVICE ONE.

For more details of how SERVICE ONE handles personal information, refer to SERVICE ONE's Privacy Policy on SERVICE ONE's website or request a copy from your nearest SERVICE ONE Branch.

22. MISCELLANEOUS

- (a) You agree that you will promptly notify SERVICE ONE of any change of address for the mailing of any notifications which SERVICE ONE is required to send to you.
- (b) SERVICE ONE may post all statements and notices to you at your registered address as provided for in SERVICE ONE's records.
- (c) 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.

STANDARD NON-CASH PAYMENT PRODUCTS PDS

The products covered by this PDS are:

- Direct Debits
- Direct Credits
- Periodical Payments
- Electronic Transfers
- ATM, and
- EFTPOS.

This PDS is part of a PDS for Standard Non-Cash Payment Products. The other documents that make up the PDS for these products are:

- Schedule of Fees and Charges
- Operation of Accounts - General Descriptive Information
- Member Chequing PDS
- rediCARD PDS, and
- Visa Card PDS.

Product Features, Benefits, Risks and Costs

The table below illustrates the significant features, benefits, risks and costs of each of our Standard Non-Cash Payment Products.

Product	Significant features	Significant benefits	Significant risks	Costs
Direct Debits	<ul style="list-style-type: none"> Established by you with a third party for automatic payment from your SERVICE ONE Linked Account to the third party. Can be one off or regular payments. 	<ul style="list-style-type: none"> Regular payments arrangement without the need to arrange individual payments/transfers each time. No need to attend SERVICE ONE or the third party. You can cancel the Direct Debit with us. 	<ul style="list-style-type: none"> Sufficient funds must be available in your SERVICE ONE Linked Account to make the payment. The Direct Debit may be processed on a day that you had not agreed to. Refund of funds debited can only be organised by the third party unless it is SERVICE ONE's error. 	<ul style="list-style-type: none"> Fees apply after the free withdrawals in a month have been made (see Schedule of Fees and Charges). Dishonour fee applies if there are insufficient funds to make the payment (see Schedule of Fees and Charges). A forced fee may apply if there are insufficient funds to make the payment.
Direct Credits	<ul style="list-style-type: none"> Established by you with a third party (e.g. your employer) for automatic credit of funds to a SERVICE ONE account. Can be one off or regular payments. 	<ul style="list-style-type: none"> Regular payments arrangement without the need to arrange individual payments/transfers each time. No need to attend SERVICE ONE or the third party. 	<ul style="list-style-type: none"> You can only cease the direct credit through the third party or by closing your SERVICE ONE Linked Account. 	<ul style="list-style-type: none"> No SERVICE ONE fee applies.
Periodical Payments	<ul style="list-style-type: none"> Established with SERVICE ONE for automatic payment or transfer from your SERVICE ONE account to one of your other SERVICE ONE Linked Accounts or a third party (e.g. a loan repayment to a bank). Arrangement can be for a one off or regular payments/transfers. 	<ul style="list-style-type: none"> Regular Periodical Payment arrangement without the need to arrange individual transfers each time. No need to attend the third party or SERVICE ONE. 	<ul style="list-style-type: none"> Sufficient funds must be available in your SERVICE ONE account to make the payment/transfer. Should there be insufficient funds in your Linked Account for a period of five (5) consecutive days, the periodical payment will revert to the next payment date and the existing payment will not be made. The periodical payment will be cancelled should this process occur on three (3) consecutive occasions. The Periodical Payment may be processed on a day that you had not agreed to. 	<ul style="list-style-type: none"> Various fees apply depending on the type of Periodical Payment used (see Schedule of Fees and Charges). Dishonour fee applies if insufficient funds to make the payment (see Schedule of Fees and Charges).
Electronic Transfers	<ul style="list-style-type: none"> You may request transfer of funds from your SERVICE ONE account to a third party (i.e. non-SERVICE ONE account). 	<ul style="list-style-type: none"> You can make individual payments/transfers to third parties without having to go to the third party or SERVICE ONE. 	<ul style="list-style-type: none"> You will need to protect your access code from disclosure to others. 	<ul style="list-style-type: none"> Various fees apply (see Schedule of Fees and Charges).

Product	Significant features	Significant benefits	Significant risks	Costs
ATM	<ul style="list-style-type: none"> You can use your rediCARD/visa card to withdraw funds at any rediATM nationally along with other non-rediATMs. You can use your rediCARD/visa card to withdraw funds at any overseas ATM displaying the Visa/Plus logo. 	<ul style="list-style-type: none"> Ability to access funds 24 hours a day without the need to attend SERVICE ONE. 	<ul style="list-style-type: none"> You will need to protect your rediCARD or Visa card against theft or loss so as to prevent unauthorised use of your card. You will need to protect your PIN from disclosure to others so as to prevent unauthorised use of your card. 	<ul style="list-style-type: none"> Various fees apply (see Schedule of Fees and Charges).
EFTPOS	<ul style="list-style-type: none"> rediCARD or Visa card gives a Member the convenience of accessing their funds to pay for purchases and withdraw cash at numerous merchants via EFTPOS as well as enabling members to use Bank@Post facilities to do their banking at any Australia Post Office nationally. 	<ul style="list-style-type: none"> Ability to access funds 24 hours a day without the need to attend SERVICE ONE. 	<ul style="list-style-type: none"> You will need to protect your rediCARD or Visa card against theft or loss so as to prevent unauthorised use of your card. You will need to protect your PIN from disclosure to others so as to prevent unauthorised use of your card. 	<ul style="list-style-type: none"> Various fees apply (see Schedule of Fees and Charges).

Commission

SERVICE ONE receives no commissions or other payments from third parties that may impact on the amount of your return.

Taxation implications

There are no taxation implications associated with the use of Standard Non-Cash Payment Products.

Dispute resolution

Refer to the dispute resolution section on page 46.

Terms and Conditions

Direct Debits

- You can arrange regular direct debits from your Day to Day Account, Student Account, Savings Investment Account, Business Account or Pension Deeming Account (Members Chequing PDS)
- As SERVICE ONE is not advised when a Direct Debit has been established or discontinued by a Member with a third party, SERVICE ONE will debit the account and transfer the money in accordance with an electronic file received from another financial institution requesting SERVICE ONE to debit a SERVICE ONE account
- SERVICE ONE accepts no responsibility for the date the electronic file is received and therefore the date on which your account is debited
- A request to cancel a Direct Debit must be provided to the third party
- A Direct Debit fee may apply - refer to our Schedule of Fees and Charges, and
- As a Direct Debit is established by a Member directly with a third party, the third party may provide Terms and Conditions of the Direct Debit.

Termination of Authority

SERVICE ONE may terminate the Direct Debit Authority by notice in writing to you, or without notice if:

- (a) SERVICE ONE has advised that the account against which the Direct Debit Authority is made is closed
- (b) You advise SERVICE ONE that no further payment is required, or
- (c) On three (3) separate occasions there are insufficient funds in the account against which the Direct Debit Authority is made on the due date for payment.

Direct Credits

1. You may direct us as to which account(s) you wish a Direct Credit to be credited. If you do not direct us to credit a particular account(s), we shall credit your Day to Day Savings account nominated by us
2. As SERVICE ONE is not advised when a Direct Credit has been established or discontinued by a Member with a third party, SERVICE ONE will credit the amount contained in an electronic file received from another financial institution requesting SERVICE ONE to credit funds to you
3. If the membership number and/or name provided for in the electronic file is/are not correct or do not match, we may reject the Direct Credit
4. SERVICE ONE accepts no responsibility for the date the electronic file is received and the date the credit is made to the Member's account
5. A request to cancel a Direct Credit must be provided to the third party payer. SERVICE ONE is not able to cancel a Direct Credit pursuant to a request directly from a Member, and
6. As a Direct Credit is established by a Member directly with a third party, the third party may provide Terms and Conditions of the Direct Credit.

Periodical Payments

1. **Payment**
SERVICE ONE will endeavour to make the Periodical Payment if there are sufficient funds in your nominated account on the due date for payment.
2. **Insufficient Funds**
Should there be insufficient funds in your account for a period of five (5) consecutive days, the Periodical Payment will revert to the next payment date and the existing payment will not be made. The Periodical Payment will be cancelled should this process occur on five (5) consecutive occasions.
3. **Fees**
Various fees apply depending on the type of Periodical Payment used. A Dishonour fee applies if insufficient funds are available to make the payment. Refer to our Schedule of Fees and Charges.
4. **Date of Payments**
If the due date for payment falls on a weekend or public holiday SERVICE ONE may make the payment on the next business day.
5. **Priority of Payments**
SERVICE ONE may in its absolute discretion determine the order of priority of any monies received pursuant to this or any other request, deposit or transfer.

6. How to cancel Periodical Payment Authority

You must notify SERVICE ONE in writing to alter, stop or cancel a Periodical Payment Authority.

7. No Responsibility to Make Periodical Payments

Although SERVICE ONE will endeavour to make the Periodical Payments, SERVICE ONE accepts no responsibility for not making the Periodical Payments and is not liable for any refusal or omission to make all or any of the Periodical Payments or for any late or early payment of a Periodical Payment.

8. Termination of Periodical Payment Authority

SERVICE ONE may terminate the Periodical Payment Authority at any time by notice in writing to you, or without notice if:

- (a) SERVICE ONE is advised that the account to which the Periodical Payment is made is closed
- (b) SERVICE ONE is advised by the Payee that no further payment is required, or
- (c) On five (5) separate occasions there are insufficient funds:
 - On the Due Date for Payment and
 - On the fifth consecutive business days there-after.

9. Continuation after Death/Bankruptcy

SERVICE ONE will not be liable for any Periodical Payments made in good faith notwithstanding your death or bankruptcy or the revocation of this request by any other means until notice of your death or bankruptcy or of such revocation is received by SERVICE ONE.

10. Privacy Authority

SERVICE ONE is authorised to provide the Payee's financial institution with such information about your account as is necessary to enable your Periodical Payments to be processed.

Electronic Transfer

1. Debiting your Credit Union Account

- (a) By signing the Electronic Transfer Authority, you authorise us to arrange for funds to be debited from your SERVICE ONE account and credit the funds to an external account pursuant to an Electronic Transfer Request.
- (b) If the Electronic Transfer Request is received on a day that is not a business day, the Electronic Transfer Request will be actioned on the following business day.

2. Indemnity

SERVICE ONE will not be liable for, and you will indemnify SERVICE ONE against, all loss or damage suffered due to:

- (a) An Electronic Transfer Request being made by anyone not authorised to give such a request provided SERVICE ONE has followed its procedures in identifying the person making the request, or
- (b) Funds being credited to an account other than the external account provided that the loss or damage is not caused by the negligence or fraudulent actions of SERVICE ONE.

3. Changes by you

You may cancel an Electronic Transfer Authority at any time by giving us notice in writing.

4. Insufficient Funds

- (a) It is your responsibility to ensure that there are sufficient clear funds available in your SERVICE ONE account on a debit day to allow an electronic transfer to be made in accordance with the Electronic Transfer Request.
- (b) If there are insufficient clear funds in your SERVICE ONE account, the electronic transfer will not occur.

5. Account Statement

You should check your account statements to verify that the amounts debited from your SERVICE ONE account and credited to your external account are correct.

6. Maximum Amount of Transfer

SERVICE ONE may determine from time to time a maximum amount allowable for an Electronic Transfer.

MEMBER CHEQUING PDS

This PDS is part of a PDS for Member Chequing. The other documents that make up the PDS for this product are:

- Terms and Conditions contained in SERVICE ONE's Personal Cheque Book Application form
- Operation of Accounts - General Descriptive Information, and
- Schedule of Fees and Charges.

Important Information

Relevant provisions of the Cheques and Payments Order Act 1986 may apply and where applicable, are implemented in the Terms and Conditions for Member Chequing.

Product description

Member Chequing (being a cheque facility) is a non-cash payment facility which can be used to perform transactions on your Linked Account (that is your account which you link to your member chequing, and includes any overdraft or line of credit which you may attach to your Linked Account).

Product features and benefits

Member Chequing provides the following benefits:

- Make payments for goods and services
- Reduce the need to carry cash, and
- Enable payments by mail.

Costs

Fees charged are in accordance with the Schedule of Fees and Charges.

Commission

SERVICE ONE is not paid any commissions related to your use of this product.

Risks

- You must always keep your Linked Account(s) in credit - fees apply if there are insufficient funds to pay your cheque or you exceed the limit on your overdraft facility
- At all times, you must take all reasonable steps to protect your cheques or cheque book from loss or theft - you may be liable for unauthorised use or alteration of cheques, and
- It is your responsibility to protect your cheque book from loss, theft or unauthorised use.

Taxation Implications

There are no taxation implications in relation to the use of this product.

Dispute Resolution

Refer to the dispute resolution section on page 46.

Terms and Conditions

1. Application/Eligibility

A Member wishing to operate a Personal Cheque Facility must complete SERVICE ONE's Personal Cheque Book Application form agreeing to be bound by standard Terms and Conditions outlined therein. The facility is available to approved Members over the age of 18 years after written application at any of SERVICE ONE Branches.

No application fee is charged. The personal cheque facility cannot be used by a Member to overdraw a Savings Account, which must always be kept in credit, or to make an unauthorised extension of an existing Overdraft Facility.

2. Cheque account operation

Member cheques will generally operate on the Day to Day Savings Account and the Business Account facilities offered by SERVICE ONE. The Savings Account to which the Personal Cheque Facility is linked must always be kept in credit unless an authorised Overdraft Facility exists. The operation of SERVICE ONE's Personal Cheque Account Facility is conducted in accordance with the Cheques and Payments Orders Act.

3. Availability of cheque books

On approval, a personalised cheque book will be subsequently mailed to your statement address free of charge. A replacement cheque book will be automatically ordered and mailed to you once a sufficient amount of cheques have been presented from the previous book.

Corporate cheques

You may apply at any SERVICE ONE Branch to be issued a Corporate Cheque. The cheque will be drawn on an account nominated by you. You must have sufficient funds in the nominated account to draw the cheque.

4. Statements

A monthly statement will be sent to assist you in keeping track of your finances and to facilitate financial reconciliations.

5. Clearance time

The time taken for clearing a personal cheque depends on when and where it is banked. Generally a cheque drawn in favour of a local payee will be cleared within three (3) days depending on when that person banks the cheque. Personal cheques banked at interstate locations take longer to get back to SERVICE ONE for clearance.

Sometimes the payee’s bank will seek a special clearance of a Member’s cheque. This is usually done by means of a telephone or fax inquiry, resulting in SERVICE ONE preventing the withdrawal of funds from that Member’s account, to the nominal value of the cheque.

6. Suggestions for cheque book security

- a. Keep your cheque book under secure control and in a safe place.
- b. Never give your cheque book or an incomplete cheque to any person.
- c. Read your periodic statement carefully and notify us promptly if it contains an entry which you suspect may represent an unauthorised transaction.
- d. Contact us immediately if you become aware that your cheque book or a cheque has been lost, stolen or used without your authority.

7. Crossing a cheque, 'not negotiable' or 'account payee only'

If you cross a cheque by drawing two parallel lines across the face of the cheque as shown below, it is a direction to your financial institution to pay the cheque into an account at a bank or other financial institution. A crossing does not actually prevent the cheque being negotiated or transferred to a third party before presentation to a bank or financial institution.

Example of 'not negotiable' crossing

SERVICE ONE Members Banking	Date	/	/	
Pay Fred Smithor bearer				
not negotiable				
The Sum of Three hundred dollars only\$300.00				
Signature				

When you cross a cheque or add the words 'not negotiable' between the crossing you may be able to protect yourself, but not always, against theft or fraud. This crossing sometimes serves as a warning to the collecting financial institution, if there are other special circumstances that it should inquire if its customer has good title to the cheque.

Example of 'account payee only' crossing

SERVICE ONE Members Banking	Date	/	/
Pay Fred Smithor bearer		
account payee only			
The Sum of Three hundred dollars only		\$300.00	
Signature			

When you add the words 'account payee only' between these lines you are saying that only the named person can collect the proceeds of the cheque. These words may give you better protection against theft or fraud. It would be prudent for the collecting financial institution to make inquiries of the customer depositing the cheque, if the customer is not the payee of the cheque.

8. Deleting 'or bearer' on the cheque

Your pre-printed cheque forms have the words 'or bearer' after the space where you write the name of the payee (person to whom you are paying the cheque). The cheque is a 'bearer' cheque. If you cross out the words 'or bearer' and do not add the words 'or order', the cheque is still a bearer cheque. You can give yourself more protection against theft or fraud by crossing out the words 'or bearer' and adding the words 'or order'.

9. How to stop payments on a personal cheque

You may stop payment on a cheque by completing the relevant form available at all Branches of SERVICE ONE or by written communication/fax to SERVICE ONE. You must do this before SERVICE ONE has paid the cheque.

A standard fee will be charged for each stopped cheque that is subsequently presented to SERVICE ONE for payment (refer to SERVICE ONE's Schedule of Fees and Charges). This means that you should inform the payee of your action in stopping the cheque before he/she has a chance to bank it.

10. How you can reduce the risk of forgery

When filling in a cheque:

- Start the name of the person to whom you are paying the cheque as close as possible to the word 'Pay'
- Draw a line from the end of the person's name to the beginning of the printed words 'or bearer'
- Start the amount in words with a capital letter as close as possible to the words 'The sum of' and do not leave blank spaces large enough for any other words to be inserted, also add the word 'only' after the amount in words
- Draw a line from the end of the amount in words to the printed '\$'
- Start the amount in numbers close after the printed '\$' and avoid any spaces between the numbers, and
- Always add a stop '.', or dash '-' to show where the dollars end and the cents begin and, if there are no cents, always write '.00' or '-00' to prevent insertion of more numbers to the dollar figure.

Example of how to reduce the risk of forgery

SERVICE ONE Members Banking Date / /
Pay Fred Smithor bearer
The Sum of Three hundred dollars only\$300.00
Signature

not negotiable

11. Circumstances in which SERVICE ONE may dishonour a personal cheque

This will occur if:

- You have insufficient funds or available credit in your account to cover the cheque
- You have not drawn the cheque clearly so SERVICE ONE is unsure of what you want it to do
- You have post-dated your cheque and it is presented for payment before the date on the cheque
- The cheque is 'stale', that is, the date of the cheque is more than 15 months ago, or
- SERVICE ONE has notice of your death or mental incapacity.

A standard fee will be deducted from your linked savings account for each dishonoured cheque (refer to SERVICE ONE's Schedule of Fees and Charges).

12. Standard Fees and Charges

Fees may be charged by SERVICE ONE in the following instances:

- If the Member has used up their free qualifying withdrawals in any month
- Where payment of the Member cheque must be forced by SERVICE ONE, e.g. available cleared funds are not available to meet the value of the cheque but circumstances indicate that there is little risk in SERVICE ONE honouring the cheque
- Insufficient funds are available in the Member's account resulting a cheque being dishonoured, or
- A cheque, which the Member has requested stop payment action, is subsequently presented to SERVICE ONE. (Refer to SERVICE ONE's Schedule of Fees and Charges).

13. Member's custody of personal cheques

A Member utilising a Personal Cheque Facility is responsible for the safe custody of those payment instruments and is required to notify SERVICE ONE as soon as possible after any loss, theft or unauthorised use of those instruments. Such notification may assist SERVICE ONE to identify incorrectly authorised and presented cheques. However, SERVICE ONE remains liable if it pays on an incorrectly authorised cheque with or without notice of loss, theft or unauthorised use.

PROTECTION FOR DEPOSITS HELD WITH SERVICE ONE

As SERVICE ONE is an Australian Authorised Deposit-taking Institution (ADI), Member deposits held with SERVICE ONE are protected by the Australian Government's Financial Claims Scheme (FCS). The FCS protects depositors of ADIs from potential loss due to the failure of these institutions.

The government implemented a permanent guarantee cap of \$250,000 from 1 February 2012. The cap applies per account holder, per ADI.

Term Deposits which existed on or before 10 September 2011 are covered up to \$1 million until 31 December 2012 or until the deposit matures – whichever occurs sooner.

The FCS applies to a wide range of deposit accounts, including (but is not limited to):

- Call accounts
- Term deposits
- Current accounts
- Cheque accounts
- Debit card accounts
- Transaction accounts
- Personal basic accounts
- Cash management accounts
- Pension deeming accounts
- Mortgage offset accounts
- Trustee accounts
- Retirement savings account

The FCS applies to deposits denominated in Australian dollars and in any other currency. Information on the FCS can be obtained from the APRA website at www.apra.gov.au or the APRA hotline on 1300 131 060.

DISPUTE RESOLUTION

Disputed transactions (Internet and Phone Banking, BPAY, rediCARD and Visa Card)

- (a) If you consider there is an error in your Linked Account(s) records or statements or an unauthorised transaction on your Linked Account(s) records or periodic statements, you should contact us as soon as possible.
- (b) When you contact us, you must give us the following details:
 - (i) Your name, Account Number and card number
 - (ii) The date and amount of the transaction in question
 - (iii) The date of the account statement in which the payment in question first appeared, and
 - (iv) A brief and clear explanation of why you believe the transaction was unauthorised or an error.
- (c) Within 21 days of receipt from you of the details of your complaint, we will:
 - (i) Complete our investigation and advise you in writing of the results, or
 - (ii) Advise you in writing that we require further time to complete our investigation. We will complete our investigation within 45 days of receiving your complaint unless there are exceptional circumstances. In such circumstances we will let you know of the reasons for the delay and provide you with monthly updates if necessary on the progress of the investigation.
- (d) When SERVICE ONE advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Terms and Conditions and the Electronic Funds Transfer Code of Conduct.

- (e) If SERVICE ONE finds that an error was made and you did not contribute to the error, it will make the appropriate adjustments to your Linked Account(s) including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- (f) If you are not satisfied with the decision, you may write to SERVICE ONE's internal Dispute Review Panel which will review the complaint and consider any additional information you may submit or which comes to hand. If the Panel does not resolve the matter within 14 working days or to your satisfaction, you may refer the matter to the Financial Ombudsman Service (FOS) whose contact details are set out below.

Complaints or disputes in general

If you have a query or complaint relating to any of our products or services, you should contact us immediately. If you are not satisfied with the information or response given by one of our staff, you should ask to speak with the Manager.

If you are still not satisfied that the matter is resolved, you should write to our Manager-Member Relations. If the Manager-Member Relations cannot resolve the matter within 21 working days or to your satisfaction, you may refer the matter to SERVICE ONE's Internal Dispute Review Panel. If the Panel does not resolve the matter within 14 working days or to your satisfaction, you may refer the matter to the Financial Ombudsman Service (FOS) whose contact details are:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001
Phone: 1300 780 808, (03) 9613 7366
Fax: (03) 9613 6399
Email: info@fos.org.au (general enquiries only)
Website: www.fos.org.au

We are a member of the FOS and can provide you with a brochure containing relevant information about the FOS upon request.

HOW TO CONTACT US

If you wish to discuss any information contained in this Combined FSG and PDS booklet or related document, please contact us by any of the following means:

Phone: 1300 361 761
Fax: 02 6215 7171
Email: members@somb.com.au
Website: www.somb.com.au
Mail: Locked Bag 1, DEAKIN ACT 2600
In person: At any of our Branch locations. These can be advised by contacting us by phone, or by visiting our website.

ADMINISTRATION CENTRE

Address: 75 Denison Street
DEAKIN ACT 2600

Mon – Fri: 9.00am – 5.00pm

TELEPHONE RESPONSE CENTRE

Phone: 1300 361 761

Mon – Fri: 8.00am – 5.30pm

Sat: 9.00am – 12.00pm

Fax: (02) 6215 7171

Email: members@somb.com.au

Web: www.somb.com.au

PHONELINK (24 HOUR ACCOUNT INFORMATION)

1300 361 431

1300 558 028

BRANCHES

- Australian National University
- Batemans Bay
- Belconnen Westfield
- Bemboka
- Brindabella Business Park
- Calvary Hospital
- Civic
- Cooma
- Deakin
- Gungahlin (360° living store)
- Queanbeyan
- The Canberra Hospital
- Tuggeranong Hyperdome
- Tumut
- University of Canberra
- Woden Westfield

Combined Financial Services Guide and Product Disclosure Statement is current as at 1 April 2012.