General Terms

21 October 2026

About these terms

Heartland Bank Australia Limited ABN 54 087 651 750 (**Heartland Bank, we, us, our**), holds Australian Financial Services Licence (**AFSL**) and Australian Credit Licence 245606.

Heartland Bank Australia Limited is a part of the group of companies constituted by Heartland Group Holdings Limited ARBN 627 849 576 and its subsidiaries (**Heartland Group**). Heartland Bank Australia Limited is the only authorised deposit taking institution in the Heartland Group. No other Heartland Group entity is responsible for deposits or other liabilities of Heartland Bank Australia Limited. Heartland Bank Australia Limited does not guarantee or otherwise provide assurance in respect of the obligations of any other Heartland Group entity, unless noted otherwise.

These terms and our Fees and Charges Schedule contain the terms and conditions applying to those products and services specifically listed in these terms, and you agree to accept them by opening an account with us.

We recommend that you retain this document for future reference. Alternatively, these terms and our Fees and Charges Schedule are available via our website **heartlandbank.com.au** or on request by contacting our office on **1300 889 338** during our office hours: between 8.30am and 4.30pm EST/EDT, Monday to Friday.

Any advice is general and doesn't take into account your personal situation. Please consider whether it's right for you.

Effective date

These terms apply from 21 October 2026.

Changes to these terms

We may make changes to this document from time to time.

If we make a non-material change to this document, the updated document will be made available on our website **heartlandbank.com.au**. A paper copy of any updated document may be provided to you free of charge on request by contacting us on **1300 889 338**.

If we make a material change to this document, you'll be given notice in writing as soon as reasonably possible.

We may stop offering particular types of account, account features or services (including payment facilities) from time to time, and you'll be bound by these changes.

If we do so, and you're affected, we may:

- allow you to continue to hold the account without the relevant features, services or payment facility
- give you reasonable notice that the account will be converted into another type of account that we specify, or
- close your account by a specified date.

We'll act reasonably when exercising these rights and only do so for legitimate business purposes and in accordance with the law.

Where we:

- increase an existing, or introduce a new fee or charge (other than a charge by a Government Agency)
- vary the method by which interest is calculated,
- vary the frequency with which interest is credited, or
- cease to offer a particular type of account, account features, or service (including payment facility)

we'll notify you by email at least 30 calendar days prior to the change taking effect.

Wholesale customers

For information on wholesale deposits (amounts in excess of $1m), contact us on **1300 889 338** during our office hours.

Wholesale Term Deposits are issued on the understanding and commitment that they're unbreakable and will be held for the full term. Early access to funds is at our discretion.

Electronic consent

You agree to us sending you information electronically – by email, text message or via Internet Banking. We may also send you information by mail. It's your responsibility to let us know if your contact details change so we can keep you informed of any changes.

Our warranty of compliance

We warrant that we'll comply with the provisions of the ePayments Code. Where the ePayments Code applies, your liability and responsibilities don't exceed your liability and responsibilities under the ePayments Code, despite any other provisions in these terms.

Privacy

Your privacy is important to us. Read our privacy policy, which is available on our website **heartlandbank.com.au.**

Dispute resolution

We're committed to providing you with quality service and endeavour to resolve all complaints quickly and fairly. Our internal dispute resolution procedures are set up to deal with any disputes concerning our products, their associated features, or our service. We commit to investigate and properly consider complaints, decide what action (if any) to take and communicate our decision within 30 calendar days of receiving them.

Complaints can be made to the Internal Dispute Resolution Officer, **Heartland Bank Australia Limited, PO Box 18134, Collins Street East VIC 8003** or by calling **1300 889 338** during our office hours.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website:	**afca.org.au**
Email:	**info@afca.org.au**
Telephone:	**1800 931 678** (free call)
In writing:	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Details of our internal and external dispute resolution schemes are available on our website **heartlandbank.com.au.**

The Financial Claims Scheme

The Financial Claims Scheme (**FCS**) is an Australian Government scheme that provides protection and quick access to deposits in the unlikely event that a financial institution fails.

Under the FCS, our Access, MySavings and Term Deposit accounts are protected accounts under the *Banking Act 1959* (Cth). Deposits held in these products are protected up to a limit of $250,000 for each account holder, meaning you may be entitled to payment under the FCS.

The FCS can only come into effect if it is activated by the Australian Government when an institution fails. Once activated, the FCS will be administered by the Australian Prudential Regulation Authority (**APRA**).

Further information about the FCS can be obtained from the APRA website at **fcs.gov.au** and the APRA hotline on **1300 13 10 60**.

Further information

We can withdraw any of our accounts, services, and/or their associated features if you fail to operate them as per these terms.

Account terms

These terms apply to those products specifically listed in these terms.

Opening an account

You can apply for an account with us if you:

- are an individual and 14 years old or over
- are solely a tax resident of Australia
- have an email address and an Australian mobile phone number, and
- have an Australian residential address.

You must remain a sole tax resident of Australia while holding accounts with us.

When opening an account with us or when you become an authorised signatory, we must verify your identity.

You can also apply for an account with us if you're a non-individual entity, such as an Australian business, trust or superannuation fund, provided you're registered in Australia and are solely a tax resident of Australia.

If you're a non-individual entity, you must provide us with documents to verify your ability and authority to open an account with us. You must notify us if there are any changes to these documents, officers or persons authorised to operate the account(s). You'll also be required to provide additional information such as your Australian Business Number (**ABN**) or Australian Company Number (**ACN**) to complete our identification and verification process.

Disclosing your tax file number

When you open an account with us, you'll be asked to provide your Tax File Number (**TFN**), TFN exemption, or ABN which we'll note against your account.

You don't have to disclose your TFN, TFN exemption or ABN to us. If you don't, and the rate of interest earned exceeds the threshold stipulated by the Australian Taxation Office (**ATO**), we're obliged by law to deduct tax at the highest marginal tax rate (plus the Medicare levy) from any interest earned. This tax is paid to the ATO and is called withholding tax.

You can find out more about withholding tax and the thresholds that apply at **ato.gov.au.**

Authority to operate the account

If you apply for an account, whether individually, jointly with another person, or as a non-individual entity where there is more than one signatory, you may individually operate that account on an either-to-sign basis, meaning that any account holder can operate the account. We may place restrictions on what services you can access if you require multiple people to authorise transactions.

Account operations

Authorised signatories

You're required to provide us with details of who is authorised to operate the account. You're responsible for all transactions the authorised person carries out on your account.

You may revoke the person's authority at any time by giving us notice in writing.

Authorised representative

For accounts owned by non-individuals, an authorised representative may be nominated in addition to the authorised signatory. The authorised representative can enquire about account details, such as account balance, interest rate, or maturity date, and can be nominated to share data. An authorised representative cannot instruct us to open additional accounts, close accounts, transact from accounts or, in the case of Term Deposits, reinvest the Term Deposit account.

Deposit and withdrawals

Deposits to your account(s) can be made by:

- transferring money from another Australian bank account
- transferring money from one of your other accounts held with us by using Internet Banking or our app, or
- asking your employer to pay your salary directly into your account.

Withdrawals from your account(s) can be made by:

- making a purchase using your Visa Debit card (if we've provided this facility to you), online or in person, in Australia or overseas
- transferring money to one of your other accounts held with us using Internet Banking or our mobile app
- transferring money to another Australian bank account using Internet Banking or our mobile app
- paying a bill with BPAY using Internet Banking or our mobile app
- instructing a third-party to set up a direct debit payment
- personal cheque (if we've provided this facility to you), or
- using your Visa Debit card to take cash out at an ATM or point of sale (where available).

Overdrawn accounts

You cannot overdraw your account(s) without prior agreement. Although we may honour a payment, any overdrawn amount is immediately repayable and does not constitute an agreed facility.

Fees and charges

We'll debit from your account(s):

- any government charges or taxes that relate to your account(s), and
- any service, transaction, or other fees and charges that we may charge, as outlined within our Fees and Charges Schedule.

We may alter our fees and charges (including creating new fees and charges). Any such changes will be notified to you in accordance with these terms and updated in our Fees and Charges Schedule. A copy of this document is available on our website **heartlandbank.com.au**.

We can provide further information about our fees and charges, at your request.

Statements

Statements are issued at least twice a year (i.e. end of June, and end of December). It's important to check your statement transactions carefully and if incorrect, notify us immediately or as soon as practicable. If you'd like to receive your statement more frequently contact us on **1300 889 338**.

Closure of accounts

You can close your account by contacting us in writing. If your account is closed the net credit balance (i.e. account balance less money owed to us and any applicable fees and charges) will be paid to you.

If you have them, you should destroy your Visa Debit card and personal cheque book. It's your responsibility to cancel all other facilities (such as direct debit payments and periodical payments).

We can close your account without telling you if:

- you're no longer eligible to have an account with us
- you don't give us information that we reasonably ask for
- we reasonably believe that you haven't complied with these, or any other terms associated with the account
- we reasonably believe that your account is being used either fraudulently or illegally
- we reasonably believe that you're using your account, product, service or channel provided by us to engage in unsatisfactory conduct,
- we consider it reasonably necessary to do so to manage a risk
- we believe it's reasonably necessary in our legitimate business interests, or
- we're required to by law, court order or directed by a regulator.

We can also close your account if your account becomes overdrawn and you don't repay us promptly, have been declared bankrupt, or the balance of your

account is $0 for at least the last 180 days. We'll let you know if we do this.

We can also close your account without reason if we tell you a reasonable time before we close it.

Unsatisfactory conduct

Any products or services provided by us must not be used to engage unsatisfactory conduct, including behaviour that's unlawful, bullying, harassing, defamatory, abusive (including financial abuse), threatens physical or mental harm, or we reasonably consider inappropriate in any way.

Unacceptable conduct may result in us closing your account without notice and in some circumstances, we'll report the conduct to law enforcement.

Domestic and family violence isn't always physical. It includes financial abuse which can involve removing access to money, manipulating financial decisions, or using someone's money without their consent.
If you're experiencing unsatisfactory conduct, contact us on **1300 889 338**.

Financial products

This section contains terms which are applicable to the specific financial products referred to below.

Savings accounts terms

Access account
Our Access account is an 'at call' account for your everyday banking needs. The Access account is opened automatically when your application is approved by us. You'll enjoy the following:

- $0.00 monthly fees
- no minimum balance required
- access to fee-free transactions through Internet Banking and our mobile app
- funds are available 'at call' (subject to cut-off times) but are not guaranteed to be same day.
- ability to make payments with:
  - Visa Debit card
  - Pay anyone using a BSB and account number
  - BPAY
  - Direct Debit

Offset arrangement
If you hold one of our eligible loan products, you can choose to include your Access account in an Offset arrangement with that loan account. There are some things you need to be aware of:

- you can add or remove the Access account from an Offset arrangement by contacting us in writing
- the actual balance (less any uncleared funds) of the Access account is the amount used in offsetting the balance of the loan account for the purpose of calculating how much interest you'll be charged on the loan account
- the Access account can only be linked to a loan account in the same name(s)
- the Access account can only be offset against one nominated loan account.

MySavings account
Our MySavings account is an 'at call' online savings account. You'll enjoy the following:

- $0.00 monthly fees
- no minimum balance is required
- access to fee-free banking through Internet Banking and our app
- a tiered variable interest rate, Interest is calculated based on the tier the balance falls into. This rate is applied to the whole balance
- a higher rate of variable interest than our Access account, with interest calculated daily and paid monthly
- funds are available 'at call' (subject to cut-off times) but are not guaranteed to be same day.
- ability to make payments with:
  - Pay anyone using a BSB and account number
  - BPAY.
  - Phone assisted transfers available for amounts exceeding the digital daily payee limit (fee may apply)

You can only have one MySavings account at any one time. If you attempt to open more than one account , we may place a stop on or close surplus MySavings accounts.

Investment accounts terms

Term Deposit account
A Term Deposit allows you to invest across a range of terms and interest payout options, with an interest rate fixed for that term.

You'll enjoy the following:

- a fixed interest rate for the investment term with interest calculated daily and:
  - paid at maturity for terms less than 12-months or
  - either paid monthly or at maturity for 12-month terms or
  - either paid monthly or yearly for terms 24 months or more.

Your Term Deposit is invested at a fixed rate and for a fixed term. Publicly available interest rates may rise (or alternatively fall) during the term of your investment. Therefore, consider your requirements carefully. Refer to our website **heartlandbank.com.au** for the current terms and rates on offer.

A minimum and maximum opening balance applies to your Term Deposit. We may, at our discretion, change these

balances. For current limits refer to **heartlandbank.com.au.**

There are no monthly access fees or transaction fees associated with this account.

If you break your Term Deposit early, you'll be charged an early break fee and there will be an interest adjustment made.

If it is possible that you may have a need in the future to immediately withdraw or transfer funds before the maturity date, other deposit products may be more suitable.

Other fees may apply. Refer to our Fees and Charges Schedule.

Breaking your Term Deposit early

To redeem your Term Deposit before maturity, we require written instructions from you requesting the redemption, with a minimum 31-day notice period.

At our discretion, we'll delay the withdrawal or transfer of your funds until the end of the notice period (but not beyond the maturity date).

If you redeem your Term Deposit early, the amount of interest paid will be the interest accrued based on the interest rate on the day we opened your account less a reduction in interest earned based on the percentage of the term elapsed at the early termination date as outlined in the table below:

Percentage of term elapsed	Reduction applied to the amount of interest earned
0 to less than 20%	90%
20% to less than 40%	80%
40% to less than 60%	60%
60% to less than 80%	40%
80% to less than 100%	20%

Example *for illustrative purposes only:*

You have a Term Deposit of $10,000 invested for a period of 12 months (365 days) at 3.00% per annum with interest paid at maturity. If the early termination date is 4 months (120 days) into the term, the proportion of the term completed is 33% (120/365 days x 100). From the table above, the interest adjustment is 80% of the interest earned to date.

	principal x interest rate per day x number of days =
Interest earned for 120 days	$10,000 x $\frac{3.00}{100}$ x $\frac{1}{365}$ x 120 = **$98.63**
Interest adjustment	80% of $98.63 = **$78.90**
Interest to be paid	$98.63 - $78.90 = **$19.73**

Interest earned is interest that has accrued, but not yet paid plus any interest that has been paid to you during the term.

The fee and interest adjustment associated with breaking your Term Deposit early will first be applied against interest accrued but not yet paid. If the fee and interest adjustment exceeds interest accrued but not yet paid, the outstanding amount due will be applied against the principal balance of the Term Deposit.

Contact us if you're experiencing financial hardship as we may allow withdrawal of funds on shorter notice.

If you think you might need to access your funds during the investment term, then this product may not be suitable for you.

If the balance goes below the stated minimum amount, the Term Deposit will be closed with funds transferred to your Access account, or to another account nominated by you (which may pay a lower rate of interest).

Term Deposit maturity

Prior to the maturity date, we'll write to you with information about what happens with your funds on maturity. Unless you instruct us otherwise, you consent to the funds in your Term Deposit being re-invested on the maturity date in a new Term Deposit for the same term at the current applicable interest rate.

The interest rate that the Term Deposit is reinvested at may be lower than your current rate, and a higher interest rate may be available from us for another deposit product with a comparable term.

A grace period of seven calendar days from the date of maturity applies. During this period you can close your Term Deposit without incurring any fees.

Upon maturity you can provide us consent to transfer your funds to a MySavings account which has substantially the same terms as the Term Deposit however the interest rate may vary.

Interest on accounts

For our current rates, refer to our website **heartlandbank.com.au**.

MySavings accounts

You'll earn interest on your account based on your daily closing balance. The interest rate applicable to this account may vary depending on the amount deposited, This determines the 'tier' that will apply to the whole balance of the account.

Interest rate tiers

0 to $300,000	Tier 1
$300,000.01 to $2,000,000	Tier 2
Greater than $2,000,000	Tier 3

You'll earn interest on your account based on your daily closing balance.

The interest earned each day is equal to the daily closing balance multiplied by the annual percentage rate offered on the MySavings account, divided by the number of days in the year (365 days, or 366 days during a leap year).

Interest will be paid on the last calendar day of the month and reflected on your account statement on the first day of the following month.

Term Deposit accounts
You'll earn interest on your account based on your daily closing balance (excluding the maturity date or date of early withdrawal).

Different interest rates may apply depending on whether interest is paid monthly or at maturity and depending on whether you're an individual or a non-individual entity customer.

The interest earned each day is equal to the daily closing balance multiplied by the annual percentage rate applied to your Term Deposit when we opened the account, divided by the number of days in the year (365 days, or 366 days if the Term Deposit is held during a leap year).

Where the Term Deposit starts in a non-leap year and matures in a leap year (or vice-versa), the daily interest earned is calculated based on 365 days for the portion of the Term Deposit held within the non-leap year, and 366 days for the portion of the Term Deposit held within the leap year.

Internet Banking and our mobile app

Internet Banking and our mobile app allow you to make payments and view your account information. You're able to:

- view your saving, investment, and loan account balances
- view your transaction history
- initiate payments
- update your contact details
- manage your Visa Debit card, and
- open a new account or term deposit.

You can access Internet Banking at **heartlandbank.com.au** or download our mobile app for free from the App Store and Google Play in Australia.

Your temporary password

When you first open an account with us, you'll be issued with a User ID and we'll send you a temporary password to your registered mobile number. You'll need to reset your password before you can access Internet Banking or our mobile app.

Setting your password

Your password can be reset from Internet Banking or our mobile app, and when reset, can be used to log into both Internet Banking and our mobile app.

Your password must:

- be at least eight (8) characters long
- contain upper- and lower-case letters (e.g. A-Z, a-z)
- contain at least one number (e.g. 0 – 9)
- contain at least one special character (e.g. $, %, or #).

Once you've reset your password, you become an authorised user.

Resetting your password within Internet Banking
To reset your password within Internet Banking, head to **heartlandbank.com.au.**

Resetting your password within our app
To reset your password within our app, you'll need to download our app onto your device.

Authorised users

Only account owners or authorised signatories are eligible to become authorised users.

At our discretion, we may allow any person over the age of 14 years and authorised by you to be an authorised user.

Password security

You're responsible for the security of your password. You must keep your password secret and take all necessary steps to prevent unauthorised use. If you fail to protect your password, you may incur increased liability for unauthorised use.

Loss of password
If your password is stolen, or you suspect that your password is known to someone else, or you suspect any unauthorised use of your password, you must immediately log into Internet Banking or our mobile app and change your password. You must also notify us. If you lose or forget your password, your password can be reset via Internet Banking or our mobile app.

Joint accounts

If your account is jointly owned, then each of you'll be issued with unique User IDs. Payment services will only be available where accounts are operated under an either-

to-sign basis. Where your accounts are jointly owned, a password will be established for each account holder. This password is unique and personal to the authorised user and allows them to initiate transactions on the account(s) individually.

Using Internet Banking and our mobile app

When you use your User ID and password to log into Internet Banking or our mobile app, you're authorising us to act on the instructions entered.

Availability and updates

From time to time, we may make changes to Internet Banking and our mobile app, including enhancements, new features, and security updates, which means the services may be temporarily unavailable. We'll endeavour to schedule any outages to times that will inconvenience you the least.

If your mobile device supports it, we recommend turning on app updates in your device settings.

From time to time Internet Banking and our mobile app may be unavailable due to the reliability and availability of third-party service providers, including software, network, and other service providers that enable your access.

We can suspend access to Internet Banking and/or our mobile app at any time without notice for security reasons. We have no liability in respect of any unavailability of Internet Banking or our mobile app.

Other features specific to our app

Setting your passcode and enabling face and fingerprint login within our mobile app

Passcode login

A four-digit passcode can be enabled within our mobile app. A passcode is a number or word that is only known by you and is specific to your mobile app banking profile. You agree to protect this passcode as a means of preventing fraudulent or unauthorised use of your app.

To protect your passcode:

- don't choose a passcode that's easy to guess (like your date of birth, a recognisable part of your name, the same four digits or consecutive numbers)
- don't store or record your passcode where it can be accessed by others, such as within your phone or computer
- keep it secret and change it regularly.

Face or fingerprint login

If your device allows it, you can enable face or fingerprint login. Enabling this login method means you can log in using facial recognition or your fingerprint. Only your face or fingerprints should be registered to your device. Failure to do this could result in unauthorised use of your app.

Electronic payments

Making payments

You can make payments from your Access account or MySavings account to:

- another account held with us
- an account held at another Australian bank, using a BSB and account number
- a registered biller using BPAY.

If you have a Term Deposit with monthly or annual interest, or you're closing your Term Deposit, you can make payments to:

- another account held with us
- an account held at another Australian bank, using a BSB and account number.

If you have an eligible loan account that has a redraw balance, you can make payments from your redraw facility to:

- another account held with us
- an account held at another Australian bank, using a BSB and account number.

Account names aren't used for payments, so when making a payment to an account held at another financial institution, check that the BSB and account number are correct. We may not be able to recover money sent to the wrong account.

Available funds

You must ensure that enough funds are in your account to satisfy your payment. If you have arranged for a payment to be made in the future, you must ensure that enough funds are in your account by 11.00pm EST/EDT the day before the payment is made.

Failing to do so could result in us dishonouring your payment and/or lead to your account being overdrawn.

We can determine whether to pay or dishonour a payment if there are insufficient clear funds in the account. We also reserve the right to choose in which order payments will be paid. Any overdrawn amount without prior approval by us is payable immediately.

Dishonour fees may apply if a payment is dishonoured. An overdrawn account fee may apply if a payment is paid which results in an overdrawn account or further overdrawing an already overdrawn account.

Cut-off times

Unless making a payment to an account held with us, you should be aware that cut-off times exist. Payments submitted before the cut-off times will be processed on the same business day. Payments made after the cut-off time on a business day, a weekend, or a public holiday will be processed on the next business day.

The cut-off time for payments made to an account held at another Australian bank or to a registered biller via BPAY is 5.00pm EST/EDT. Provided you meet the cut-off time, the payment will generally be received within two business days.

Recurring payments
You can authorise us to debit your account on a recurring basis to make payments on your behalf. The payment must be for a fixed amount and at fixed intervals (i.e. weekly, fortnightly, or monthly).

You must ensure that there are enough funds in your account to satisfy the payment when it falls due. Failing to do so could result in the dishonouring of your payment and/or lead to your account being overdrawn.

Direct Debits

The Direct Debit facility allows you to authorise a third-party organisation to instruct us to debit funds from your Access account.

You must ensure that there are enough funds in your account to satisfy the payment when it falls due. Failing to do so could result in the dishonouring of your payment and/or lead to your account being overdrawn.

Any refund of a direct debit processed to your account will need to be organised with the organisation who initiated the payment (unless an error was made by us).

Payment limits

You need to be aware that there are payment limits associated with certain payment types.

- **To one of your accounts held with us**
  Up to your available balance.
- **To an account held with another Australian Bank**
  The limit is up to $20,000 per day in aggregate across all accounts held with us.
- **To a BPAY biller**
  The limit is $100,000 per day in aggregate across all accounts held with us. However, the biller may set payment limits or other restrictions, such as due dates or payment amounts.
- **Direct debit**
  Up to your available balance.

Receiving payments

You can receive payments into your Access account or MySavings account using the BSB and account number associated with your account.

Dishonour fees may apply if a payment is received where the incorrect account number has been used and where we're required to manually process the payment to your account.

We may reverse a payment received if we didn't receive the value of the credit from the other financial institution.

Funding a Term Deposit
A Term Deposit can be funded by transferring the investment amount in two ways:

- payment into the Term Deposit account BSB and account number, or
- payment using BPAY.

The start date of the Term Deposit will be the date at which we first receive funds into the account.

Once you deposit funds into the Term Deposit equivalent to the amount applied for, the Term Deposit becomes fully funded.

You have seven calendar days from when the Term Deposit is opened to fully fund the Term Deposit. During this time, we'll only pay interest on the monies deposited into the Term Deposit.

If the Term Deposit is not fully funded within seven calendar days, the account will be closed, and no interest will be paid by us on any monies received during this period.

Once a Term Deposit has been fully funded, any monies received above the original investment amount won't receive interest.

Mistaken payments

Making a mistaken payment to someone
A mistaken payment can occur when you enter an incorrect:

- BSB and/or account number, or
- payment amount.

It's important that you notify us immediately if you become aware of a mistaken payment so we can attempt to recover the funds on your behalf.

Ultimately, the recipient's financial institution will decide whether to return the funds to you. You run the risk of a financial loss in the event the funds cannot be recovered.

Making a mistaken BPAY payment
A mistaken BPAY payment can occur when:

- you provide us with an incorrect BPAY biller code and/or customer reference number, or
- you enter an incorrect payment amount.

You should notify us immediately if you become aware of a mistaken BPAY payment so we can attempt to recover funds on your behalf.

If you've paid the biller too much, contact the biller directly and request for the funds to be returned. If you've paid too little, simply make an additional payment to cover the amount outstanding.

Ultimately, the biller will decide whether to return the funds to you. You run the risk of a financial loss in the event the funds cannot be recovered.

Receiving a mistaken payment
You may receive a mistaken payment into your account. If this happens, contact us immediately so that we can investigate. Mistaken payments will generally be returned to the original sender.

We don't accept liability for money credited to your account(s) in error by another financial institution.

Blocking payments

We generally act on your instructions to make a payment on the day you ask us to, but we may not be able to under certain circumstances, such as:

- you don't have enough funds available to make the payment
- you've exceeded a payment limit
- the information you've provided is incorrect or the destination account is closed
- we reasonably consider the payment may be fraudulent or may result in a person breaching Australian or international law, or
- in our opinion, we deem it reasonably necessary to do so.

Cancelling your right to make payments

We may cancel or suspend your right to make a payment or use a payment service. We may do this:

- to protect you or us from fraud or other loss
- if we're required to do so by law or court order, or
- if we deem your use of the payment service is inappropriate or have reasonable grounds to suspect that your use is in breach of Australian or international law.

We accept no liability for losses resulting from us either blocking transactions or cancelling your payment service.

Visa Debit card and digital wallets

Your Visa Debit card

If you're an individual or joint account holder, when you open your first Access account with us, we'll send you a Visa Debit card. Where accounts are held jointly with another person, Visa Debit cards are issued to both owners of the account.

A Visa Debit card allows you to access money in your Access account to:

- make purchases in-store and online at participating merchants
- withdraw cash from ATMs
- withdraw cash at Woolworths Group stores, using the cash out function at the checkout.

To use your Visa Debit card, use 'tap and go' for purchases under $100 or press 'Credit' and enter your PIN for purchases over $100.

You can use your Visa Debit card in Australia and overseas wherever Visa is accepted.

Non-individual account holders are not eligible for a Visa Debit card.

Click to Pay with Visa

Click to Pay with Visa is a digital payment service that allows you to store your major payment card information in one online location. This eliminates the need to enter your card information every time you make an online purchase at participating merchants. At the checkout stage, you simply select the Click to Pay icon, choose the preferred payment card and click 'pay'. Click to Pay with Visa will process the transaction whilst shielding your full card details from the merchant.

Activating your card

Before using your card, you need to activate it and select a personal identification number (**PIN**). You can do this via Internet Banking or our mobile app.

Adding your card to a digital wallet

Your Visa Debit card can be added to a digital wallet. You can use your digital wallet to make payments instead of using the physical card.

You must be verified when adding your Visa Debit card. As part of this we'll send you a text message to your mobile with a verification code. You should ensure that we have your correct mobile number in order to receive the verification code via text message. We also require a current email address to send the welcome notification. If we cannot properly verify you or if we suspect that there may be attempted fraud, we may decline the request to add your Visa Debit card to a digital wallet.

Digital wallets are not provided by us, and we don't accept any responsibility for their use, functionality, or availability or any disruption caused from the availability of contactless merchant terminals or reduced service levels caused by the failure of telecommunications networks.

You must agree to the digital wallet providers' terms in order to register and use a digital wallet.

Digital wallets supported by us

Apple Pay
You can add your Visa Debit card to Apple Pay on an Apple device; where Apple device means a device such as an iPhone, iPad, Apple Watch and certain Mac computers using an Apple operating system; and where Apple Pay means the mobile payment and digital wallet service created by Apple that lets users make payments using

certain Apple devices and credit cards or debit cards registered on such Apple Devices.

Apple means Apple Pty Ltd ABN 46 002 510 054 and/or its related bodies corporate and affiliates. Apple, Apple Pay and associated logos are trademarks of Apple Inc.

Google Pay

You can add your Visa Debit card to Google Pay on an Android Device or within your Google Account settings. However, you can only activate the contactless option for Google Pay on your Android device; where Android device means a device such as a smartphone, tablet or smartwatch using an Android operating system; and where Google Pay means the mobile payment and digital wallet service created by Google that lets users make payments using certain Android Devices and credit cards or debit cards registered on such Android devices.

Google means Google Asia Pacific Pty Ltd ABN 54 341 015 381 and/ or its related bodies corporate and affiliates. Google, Google Pay and associated logos are trademarks of Google Inc.

Using your card or digital wallet

When you use your Visa Debit card or digital wallet, you're telling us to debit your Access account for the purchase amount.

You may be required to enter your Visa Debit card PIN into the merchant's terminal or enter your mobile phone security credentials (e.g., PIN, passcode, or biometric identifier) on supported devices to complete a transaction.

The use of a digital wallet may not be accepted outside of Australia, or at all places where your Visa Debit card is accepted.

Disputing transactions

When you complete a transaction with your Visa Debit card at either at a point of sale or an ATM, you'll be provided with a receipt. We recommend that you check this receipt immediately and retain it as a record of the transaction.

If you believe that there is an error with a transaction where you have purchased goods or services, you should first try to resolve the matter with the merchant.

If the merchant is unable to help, call us on **1300 889 338** during our office hours to lodge a disputed transaction. This process is known as a 'chargeback'.

To help us resolve the issue and avoid losing any chargeback rights you may have to:

- tell as soon as you notice a disputed transaction, or no later than within 30 days of the statement which shows the transaction you're disputing, and
- provide us with any information we ask for to support your request.

If you believe there is an error with a cash out transaction at an ATM, call us on **1300 889 338** during our office hours to lodge a disputed transaction.

Making foreign currency purchases

All transactions made in a foreign currency on your Visa Debit card will be converted into Australian currency by Visa Worldwide, calculated using 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 before the Central Processing Date (that is, the date on which Visa processes the transaction).

Some overseas merchants allow you to convert the value of the transaction into Australian dollars at the point of sale, also known as Dynamic Currency Conversion. Once you have confirmed the transaction, you'll not be able to dispute the exchange rate applied.

Transaction limits

Your Visa Debit card can be used to withdraw up to $2,000 daily from ATMs in Australia or overseas where Visa is accepted. Some ATMs may have a withdrawal limit of less than $2,000.

Your daily limit on purchases is up to your available balance. Remember to press 'Credit' when you withdraw.

Overdrawing your account

You agree that your Visa Debit card cannot be used to overdraw your Access account. If you overdraw your account, we may charge you an overdrawn account fee. Any overdrawn amount without prior approval by us is payable immediately.

Fees and charges

Any fees and charges associated with your Visa Debit card are outlined in our Fees and Charges Schedule. We don't charge any additional fees for adding or using a Visa Debit card within a digital wallet.

By using a digital wallet, you may incur third party charges such as carrier or mobile data charges, which you're responsible for.

Data collection and privacy

By using a digital wallet, you agree that:

- both us and the digital wallet provider may exchange information relating to the set up and use of the digital wallet, including (but not limited to) information about your device (on which your Visa Debit card is registered), your transaction history and other information required to facilitate the digital wallet experience.

- the digital wallet provider may also use your personal information for different purposes. Review their terms and conditions and privacy policies carefully.

We may also exchange your information with other service providers (such as Visa).

If you don't want us to collect or disclose this information, you should not register a Visa Debit card for use in a digital wallet.

Protecting your money

You must protect your Visa Debit card, PIN, and device to make sure that only you can take money out of your Access account.

If you fail to protect your Visa Debit card, PIN, and device, you may be liable for fraudulent or unauthorised transactions.

If you believe that your Visa Debit card has been misused, lost or stolen or your PIN security has been breached, you must advise us immediately by calling us on **1300 889 338** during our office hours, or after hours on **1800 621 199**.

Protecting your card
It's your responsibility to:

- sign your card immediately on receipt
- activate your card via Internet Banking or our mobile app
- set your own PIN via Internet Banking or our mobile app
- not disclose your PIN to any other person.

If we've sent you a PIN and you don't have access to Internet Banking or our mobile app to change this, you should attempt to commit your PIN to memory and not disclose your PIN to any other person.

Protecting your PIN
A PIN is a number that is only known by you and is specific to your card. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of your Visa Debit card.

To protect your PIN:

- don't choose a PIN that's easy to guess (like your date of birth, a recognisable part of your name, the same four digits, or consecutive numbers)
- don't write or record your PIN on the card or on anything that is kept with or near your card
- don't tell or show the PIN to another person including a family member or friend.

Managing your card
We've introduced functionality into Internet Banking and our mobile app to help protect your card. You can:

- reset your PIN
- temporarily block your Visa Debit card if you cannot find it
- replace your Visa Debit card if you have lost it.

You may remove your Visa Debit card from your digital wallet by following the instructions provided on your device by your device provider.

Blocking or limiting transactions

We generally act on your instructions to make a payment, but we may not be able to under certain circumstances, such as:

- you don't have enough funds available to make the payment
- you have exceeded a payment limit
- we reasonably consider the payment may be fraudulent or may result in a person breaching Australian or international law, or
- in our opinion, we deem it reasonably necessary not to do so.

We may also place transaction limits on certain merchant types.

Cancelling your Visa Debit card

We may cancel or suspend your right to make a payment or use a payment service. We may do this:

- to protect you or us from fraud or other loss,
- if we're required to do so by law or court order, or
- if we deem your use of the payment service is inappropriate or we have reasonable grounds to suspect that your use is in breach of Australian or international law.

We accept no liability for losses resulting from us either blocking transactions or cancelling your Visa Debit card.

Liability

Your liability for unauthorised transactions

You'll be liable for losses and liabilities arising from unauthorised transactions where we can prove that it's likely that you contributed to losses or liabilities as a result of:

- fraud or failure to comply with our security requirements or breach of these terms, or
- you unreasonably delayed in notifying us that your passcode (which covers Internet Banking password, mobile app passcode, and Visa Debit card PIN) has been compromised or breached.

If a loss or liability arises because of your unreasonable delay in notifying us of any actual or potential breach of your passcode safety, you'll be liable for the full amount of any losses that occur between the time you became aware of the breach and the time that you notified us.

You won't be liable for any part of the loss that:

- exceeds any daily transaction limit on any one day that applies to your account(s)

- arises during a period which exceeds any other periodic transaction limit that is applicable, or
- exceeds the actual balance of the relevant account.

Where it cannot be established that you're liable for losses as outlined above, your liability will be the lesser of:

- $150
- the balance of the relevant account(s) from which the unauthorised transaction was made
- the actual loss at the time you notify us of the passcode security breach.

You won't be liable for any losses arising from unauthorised transactions where:

- it's clear that you or a person authorised by you haven't contributed to those losses
- the losses occurred after you notified us that the passcode security was breached, or the service misused
- the losses are caused by fraudulent or negligent conduct by our employees or agents or the employees or agents of any person involved in the electronic funds transfer network
- a transaction has been incorrectly debited more than once to the same account
- they occur before you've received your Internet Banking User ID or Visa Debit card, or
- they're caused by a system or equipment malfunction.

You also won't be liable for any unauthorised transactions which occur after you've given us notice in writing that you no longer wish to use Internet Banking or our app and we've confirmed in writing that your access has been cancelled.

Open Banking

Open Banking is part of the Australian Government's Consumer Data Right (**CDR**), providing you with the ability to securely share your banking information with organisations accredited by the Australian Competition and Consumer Commission (**ACCC**).

In Internet Banking you can:

- manage data sharing consents
- enable or disable the ability to share data on accounts held jointly with others
- nominate or revoke a nomination for authorised signatories on individual accounts to share data on your behalf
- nominate or revoke a nomination for authorised representatives on a non-individual account to share data on your behalf, and
- enable or disable the ability to share data on non-individual entity accounts.

Accounts that are held in two or more individuals' names (joint accounts) are automatically enabled for data sharing without the approval of the other account holder. A joint account owner can withdraw this approval at any time.

Where you or another owner of the account has disabled data sharing on an account, the data cannot be shared, even if a valid CDR request has been made.