



OVER TO COMMUNITY BANKING

*Product Disclosure
Statement*

Products and Services

**General terms and
Conditions**



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Section 1: Introduction

This Product Disclosure Statement (PDS) For Accounts & Access Facilities Contains 2 Parts:

Part A: Products and Services – General Terms and Conditions and

Part B: Schedule of Fees, Charges and Transaction Limits.

You should read all the above documents before deciding to open Accounts & Access Facilities.

This PDS was prepared on 16th June 2009

This PDS takes effect on 1st December 2009

The PDS for Products and Services - General Terms and Conditions is issued by: Central Murray Credit Union Limited (CMCU) ABN 69 087 651 812.

Important Information about This Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document that:

- Contains information about the Accounts & Access Facilities; and
- Constitutes the terms and conditions of use of the Accounts & Access Facilities.

This PDS helps you to:

- Decide whether the Accounts & Access Facilities in the document will meet your needs;
- Compare these products with other financial products you may be considering.

This PDS should be read before making a decision to open the Accounts & Access Facilities. Please note that by opening an account or using an access facility you become bound by these terms and conditions of use. You should retain this PDS for future reference, as the information provided will also apply to any new accounts or access facilities opened by yourself.

Money Laundering and Terrorist Financing

CMCU is subject to anti-money laundering/counter terrorism financing (AML/CTF) laws both within Australia and also any foreign country. These laws may affect the ability of CMCU to provide services to its Members.

In complying with these laws:

- We may be required to disclose AML/CTF information by law;
- We may be required to release information regarding internet banking transactions to overseas regulators;
- We may be prohibited from effecting some internet banking to overseas jurisdictions and involving certain persons (in addition to the prohibitions required by Australian Law);
- Your transactions could be delayed, blocked or frozen if we believe on reasonable ground that making a payment may be in breach of the law;
- You agree that we will incur no liability to you if we do

delay or block any transaction, or refuse to pay any money in the reasonable belief that a transaction may contravene any such law;

- We may need to collect additional information from you in order for it to comply with AML/CTF laws; and
- We may suffer loss from you entering into transactions that would breach AML/CTF laws or acting on someone else's behalf (unless they are a trustee) in breach of the AML/CTF laws, we may seek a member warranty and indemnity based on the warranty.

Mutual Banking Code of Practice

Who is entitled to protection under the Code?

The code covers all members of Central Murray Credit Union Limited.

The code covers the following products and services:

- Deposit accounts
- Personal loans
- Housing loans
- Visa Debit cards
- Cheques
- Non cash payment products

Our 10 Key Promises to You

1. We will be fair and ethical in our dealings with you

We will always act honestly and with integrity, and will treat you fairly and reasonably in all our dealings with you.

2. We will focus on our members

We will place a high priority on service, competitiveness and member focus. We will provide friendly and reliable service to our members.

3. We will give you clear information about our products and services

We will provide clear and accessible information about our products and services, so you can make an informed decision about the product you want. We will disclose interest rates, fees and charges in an accessible and clear format and provide you with regular statements. We will give you information on how to minimise fees and charges. Our advertising and promotional material will not be misleading.

4. We will be responsible lenders

We will lend responsibly, and will try to assist you if you find yourself in financial difficulties.

5. We will deliver high customer service and standards

We will issue and distribute products and services that are useful, reliable and of value to our members. We will make sure our staff are well trained. We will promote secure and reliable banking and financial services, and keep you up to date on any changes to the products and services we provide to you. We will treat your personal information as private and confidential.

6. We will deal fairly with any complaints.

We will handle complaints promptly and fairly and provide you with information on avenues for resolving disputes if we are not able to reach agreement with you.

7. We will recognise member rights as owners.

As a mutual institution, our members are our owners. We will ensure that you receive information on the benefits, costs and impacts of any proposal to change our mutual structure. As far as possible, we will ensure that any information on proposals to change our mutual structure provided to you by other parties is fair and not misleading.

8. We will comply with our legal and industry obligations

We will be responsible, prudent managers of our institution, and will comply with all our obligations under the law and relevant codes of practice. We will act fairly and consistently with good banking and financial service industry practice.

9. We will recognise our impact on the wider community

Credit Unions and mutual building societies have a strong community focus. We will take account of the impact of our operations on staff, the communities we serve and our members. We will promote community engagement and will contribute to community activities and projects.

10. We will support and promote this Code of Practice

We will promote this Code of Practice, ensure that our staff are trained to put it into practice, and support its monitoring and effectiveness.

Financial Difficulty

CMCU will work with members in a constructive way if they are experiencing genuine difficulties in meeting their financial commitments. With members' agreement and commitment, CMCU will try to assist members overcome those difficulties. CMCU will do this whether or not you have a right to seek a hardship variation or change under the Consumer Credit Laws. You should always contact CMCU promptly if you are ever in financial difficulty, especially if you are repaying a loan or have an overdraft account with CMCU. Even if you are only experiencing temporary difficulties, CMCU will work with you to overcome these.

Dispute Resolution

CMCU has a formal process for the handling of complaints. If you have a problem with any product, service or actions of CMCU please let us know. CMCU will work quickly to rectify the problem or explore the suggestion. If you have a problem or concern there are three ways you can let us know:

By Telephone

Please phone (03) 5744 3713. A Member Services Officer will take down your information and have your problem looked

into. We will give you an answer immediately or we will advise you of what action will be taken.

In person

In most cases our staff can fix the problem “on the spot”. Again, if we cannot give you an answer immediately, we will advise you of what action will be taken.

In Writing

If your concern remains, or if you wish to put your concern in writing, you can write to the Compliance Manager at 58 Belmore Street, Yarrowonga Vic 3730. You will need to include as much information as you can and attach copies of all relevant information.

What we will do

In all cases written complaints received prompt attention by the Compliance Manager and you will be advised in writing of the outcome

What is a Complaint?

A “complaint” is defined as any expression of dissatisfaction made to CMCU relating to its products, services or to its complaint handling process, where a response or resolution is implicitly or explicitly expected.

What is a dispute?

A “dispute” is defined as a complaint that CMCU has not been able to resolve to the members’ satisfaction. If we cannot respond to your complaint within 5 days, or if you are not satisfied with our response you receive, the complaint will be dealt with by our Compliance Manager under our Internal Dispute Resolution System.

We will notify you of the outcome

We will endeavour to resolve any dispute within one month. We will contact you immediately should we require more information or additional time in which to fully investigate the circumstances of the dispute. You will be notified in writing of the outcome of the dispute.

If you are dissatisfied with the outcome

If you are dissatisfied with the outcome of a complaint or dispute, call or write and we will review our process. Should the problem be beyond resolution by CMCU, you have recourse at all times to an external body.

Privacy

CMCU is committed to protecting your privacy and the confidentiality and security of personal information you provide to us.

We are committed to complying with the Privacy Act, National Privacy Principles and the Mutual Banking Code of Practice.

Why do we ask you to provide personal information?

We collect personal information from you when you apply for membership and when you apply to use our products and services. This information is collected to enable us to:

- Provide membership benefits to you;
- Provide you with the products and services you require; and
- Provide you with information about products and services available to you from CMCU and associated businesses including information from time to time about competitions, special offers and discounts.

Disclosing your personal information to other organisations

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we do business. Such organisations include related entities, solicitors and legal advisers, accountants, printers and mailing services, insurers, collection agents, conveyancers, Credit Union Services Corporation Australia Limited (CUSCAL) and government agencies which regulate our products and services. If you hold a Visa Debit Card or Redicard, your personal information is also provided to First Data Corporation. First Data requires this information to meet contractual obligations to CMCU to provide card services including EFT transaction switching and lost and stolen card reporting. First Data is located at Level 9, 168 Walker Street, North Sydney NSW 2060 and can be contacted on 02 9959 7333.

Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you and to the extent required by law.

Direct Marketing and your Privacy

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from CMCU, or other businesses with which we have a relationship.

You may advise us at any time that you do not wish to receive any direct marketing communication. You may do this by advising our Member Services Officers by calling 03 5744 3713 or by email to info@cmcu.com.au.

What if you do not wish to provide us with information?

In order to process your application for membership and provide products and services to you we require information about you. If you do not provide us with all of the information we require we may be unable to accept your application for membership or provide products and services to you.

Contacting us about access and correction of personal information

CMCU aims to ensure your personal information is up to date. Under the Privacy Act you have the right to access personal information we hold about you. If you feel the information is incorrect or incomplete, you have the right to require us to amend the information. If you have any concerns with this information, you may lodge a complaint with our Privacy Officer who will manage your complaint through our internal privacy complaint system.

Further Information

Should you require further information about our Privacy Policy or access to your personal information, please contact our Privacy Officer on 03 5744 3713.

Section 2: How to Become a Member and Account Operations

2.1 Benefits of Membership

CMCU is a mutual financial organisation, owned and controlled by YOU the member. Any profits made by CMCU are returned to members via supporting local community groups with sponsorship, member's rewards and competitive interest rates. Some more benefits of membership are:

- Membership rather than a customer
- Common interest rather than profit motive
- One member, one vote, to control policy and direction
- The Board of Directors is elected by members, from within the membership
- Operated under strict prudential standards and supervision to protect Members' interests and CMCU's financial integrity and efficiency.

2.2 Account Operations

Your membership of CMCU gives you transaction, savings accounts and term deposit accounts as well as facilities for accessing these accounts, including:

- Redicard;
- Visa Card;
- Member chequing;
- BPAY@;
- Internet banking;
- Phone banking;
- EFTPOS and ATM access;
- Direct debit requests;
- Periodical payments.

2.3 Savings and Investment Products

Our standard savings and investment products are described as follows:

At Call Savings Account (S1)

CMCU's saving account is a passbook account designed to assist you in saving for a special purpose.

Budget Savings Account (S4)

CMCU's Budget account is a passbook account designed to assist you in budgeting.

Christmas Club Account (S5)

This account allows you to save money for spending at

Christmas. The funds are available in the branch, via internet and phone access, between the dates of 15th November through to the 15th February.

Super Saver Account (S6)

A special purpose account available to members under 18 years of age. This account is designed to encourage young children and teenagers to save money.

Premium Business Account (S7)

The Premium Business account earns a higher rate of interest than the everyday business account, but still provides easy access to your funds.

Everyday Access Account (S8)

CMCU's everyday access account is your main transaction account; funds are available 24 hours a day, seven days a week.

Business Account (S11)

CMCU's Business account is the main transactional account for businesses; funds are available 24 hours a day, seven days a week.

GST (S12)

A special purpose account for business to set aside money for GST purposes.

Notice of Withdrawal (S15)

A passbook account, that requires 7 days notice to access the account.

Pensioner Deeming Account (S65 & S66)

CMCU's Pensioner Deeming Accounts are designed specifically for those members who receive a government pension. Whilst paying you the government deemed rate of interest, your funds are available 24 hours a day, seven days a week.

Term Deposit Account

These accounts are designed for those members who wish to invest funds for a specified period.

Cheque a Month Account

These accounts are designed for those members who wish to invest funds for a specified period, but wish to receive the interest monthly.

The following table provides more detail on our savings and investment accounts and the access methods attached to each account type.

Summary of accounts & available access facilities											
Account	Minimum opening deposit	Minimum balance to be held	Withdraw funds at call	When interest credited	Cheque Book See note 1	EFTPOS & ATM access See note 1	Internet & Phone banking See note 1	Direct Entry (inward/outward) See note 5	Direct credit	BPAY®	Periodical payments
Savings Account	Nil	Nil	Yes	30-Jun	No	No	Yes	Yes	Yes	Yes	Yes
Budget Account	Nil	Nil	Yes	30-Jun	No	No	Yes	Yes	Yes	Yes	Yes
Christmas Club	Nil	Nil	Yes - See note 2	30-Nov	No	No	Yes - See note 2	No/Yes	Yes	No	No
Super Saver	Nil	Nil	Yes	30-Jun	No	No	Yes	No/Yes	Yes	Yes	Yes
Premium Business	\$5,000.00	\$5,000.00	Yes	Quarterly	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Everyday Access	Nil	Nil	Yes	30-Jun	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Business Account	Nil	Nil	Yes	30-Jun	Yes	Yes	Yes	Yes	Yes	Yes	Yes
GST Account	Nil	Nil	Yes	30-Jun	No	No	Yes	Yes	Yes	Yes	Yes
Notice of Withdrawal	Nil	Nil	No - See note 3	30-Jun	No	No	Enquiry only	No/Yes	Yes	No	No
Pensioner Deeming	Nil	Nil	Yes	Monthly	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Fixed Term	\$500.00	\$500.00	No - See note 4	Maturity	No	No	Enquiry only	No	No	No	No
Cheque a Month	\$5,000.00	\$5,000.00	No - See note 4	Monthly	No	No	Enquiry only	No	No	No	No

See Section 4 Terms and Conditions for Access Methods, Deposit Accounts, Fixed Term Deposits and Payment facilities

Notes:

1. The following age limits apply:
 - a. Visa Debit Card and cheque book – 18 years
 - b. Redicard, internet banking and telephone banking – normally issued only to members aged 12 and over
2. Christmas Club account – funds are available from the 15th November through to 15th February. Access to this account is not encouraged prior to the 15th November each year; however funds can be accessed if required at any time.
3. Notice of withdrawal account – funds are not available on call, 7 days notice must be given to access funds.
4. Funds required before maturity may require special application to us. We have discretion whether to allow repayment before maturity or not under certain circumstances. Please note that an interest penalty may apply. Please refer to the Terms & Conditions (section 4.2.1) for term deposit accounts for further detail.
5. Outward direct entries are credits to your CMCU account from another financial institution, where the entry was initiated by CMCU. Inward direct entries are debits to your CMCU account which are initiated by a third party.

2.4 How Do I Open a Membership?

You must complete a membership application and subscribe for a member share to become a Member of CMCU.

Cessation of Membership

To apply for resignation from CMCU, a written application must be made requesting closure of all accounts and refund of the share.

CMCU may terminate a membership in accordance with our Constitution and may close an account immediately without notice (and without providing reasons) or refuse to process any transactions if:

- You breach any of these terms and conditions;
- We suspect any fraudulent activity or breach of the law; or
- We cannot verify your identity.

In this event we will notify you in writing at the address shown on our records and we will forward a cheque for the net credit balance of the account

Also see Section 3.11 Closing account and access facilities.

Your Shares

To become a Member, you will need to pay for 1 share. Your share entitles you to the full range of products and services CMCU offers and also entitles you to vote at general meetings. Your share is refunded if you resign from CMCU.

Names

The law does not allow you to open a membership in a false name. However, if you are commonly known by more than one name, you can open a membership in any of those names, but you must give CMCU all the other names that you use.

The same rules apply to becoming a signatory to an existing account.

If you change your name, for example upon marriage, you will need to notify CMCU. CMCU will give you guidance on the procedure to change the name of your membership.

2.5 Identification

If you are a new Member, to comply with Government legislation, CMCU will need to be sure of your identity. The following identification is required

Over 18

Requires either a Photo Id or Non-Photo ID

Photo ID

- Driver's Licence with current address
- Passport – current or expired within the last 2 years; or
- Current proof of age card

Non Photo Id

One of the following:

- Birth Certificate
- Pension/Medicare card

- Certificate of Title

And one of the following:

- Rates Notice/Utility Bill
- Other financial institution/Super fund statement
- Employer/Trade/Professional (not greater than 6 months)

Children under 18: School Age

One of the following:

- Birth certificate
- Proof of Age Card

And one of the following:

- Letter issued by school principal within the last three months
- Medicare Card

Children under 18: Non-School Age

One of the following:

- Birth certificate

And one of the following

- Medicare Card
- Baby bonus letter
- Child endowment notification

Businesses, Clubs and Associations

As well as the verification of account signatories, CMCU requires the following for non-personal memberships:

Clubs and Associations

- Copy of minutes or letter authorising the opening of the membership and the signatories.
- Certificate of Incorporation or application thereof, if incorporated body.
- Copy of Constitution or Rules of the Association.

Company

- Certificate of Incorporation, or application thereof, displaying Australian Company Number.
- Copy of Minutes authorising opening of the membership and the signatories.
- Copy of Memorandum of Common Provisions and Articles of Association or Company Constitution

Partnership

- Certificate of Registration of Business Name

Trust

- Certificate of Incorporation, or application thereof, displaying Australian Company Number.
- Copy of Minutes authorising opening of the membership and the signatories.
- Copy of Memorandum of Common Provisions and Articles of Association or Company Constitution
- Copy of Trust Deed

2.6 Tax File Number

As required by taxation legislation, a member who chooses not to quote their tax file number (TFN) or details of exemption in connection with a CMCU account will have Withholding Tax deducted from interest payments at the highest marginal rate plus Medicare levy if:

- The account earns interest at a rate of more than \$120 per year. (e.g. more than \$30 on a 3 month term deposit); or
- The account is in the name of a child under 16 and earns interest at a rate of more than \$420 per year (e.g. more than \$105 on a 3 month term deposit).

Any Withholding Tax deducted is forwarded to the Australian Taxation Office and will be available as a tax credit when an income tax return for the member concerned is filed for the financial year in which the tax has been deducted.

2.7 Change of Address

If you change your address, please let CMCU know in writing to ensure that your statement and any other mail reaches you.

2.8 Dormant Accounts

If you do not operate your membership/account for two years, it will become dormant.

Before this happens, CMCU will write to you inviting you to re-activate your membership. When a membership is made dormant, all accounts are closed and the funds are transferred to a holding account. Once the membership is dormant, we may:

- Charge a dormant account fee;
- Stop paying interest;
- Stop sending account statements.

Please refer to our Schedule of Fees, Charges and Member Rewards for further details.

You can claim your money at any time, but will need to be re-identified (see 2.5 'Identification') to be able to reactivate or close the Membership.

If you receive a letter advising that your membership will become dormant, please advise if you wish to keep membership open and we will advise the steps to take.

If your account remains dormant for 7 years, we have a legal obligation to remit balances exceeding \$500 to the Australian Securities & Investment Commission as unclaimed monies.

Section 3: Operating an Account

3.1 Account Signatories

When the account is opened, you must notify CMCU of all persons who will be signing on the account. All of these signatories must be identified. (See 2.5 'Identification'.)

All signatories can operate fully on nominated accounts under a membership.

You will be responsible for all liability that is incurred as a result of action by any authorised signatory on the account. Any signatory alterations must be in writing.

3.2 Joint Accounts

A joint account is an account in the name of more than one person. If you open a joint account with another person(s), you will be jointly liable for any money that you or the other person owes on the account. You will be asked how you wish to be able to withdraw funds from the account. For example, you may wish to limit withdrawing funds unless all parties to the account authorise the withdrawal. On the other hand, you may wish to be able to withdraw funds when only one party authorises. You will be required to give us written instructions about how you wish to be able to withdraw funds from the joint account. You will be able to vary those instructions (see below for further details). You should also read the terms and conditions of the account.

Where either a Visa Debit Card or Redicard has been issued on a joint account, all parties to the account will be liable for any withdrawals or purchases made with that card on the account.

Who can sign? Who can't?

Unless you advise CMCU otherwise, for the convenience of joint account holders only one signature will be required in order to operate a CMCU joint account. However, should you wish more than one person to sign in order to operate the account; you will need to advise CMCU – in writing – of this requirement.

Additionally, some payment instruments are also affected. For example, cards cannot be issued on an account that requires two signatures to make a withdrawal. Also, transactions cannot be conducted via Internet or telephone banking on accounts that require two people to sign. You will, however, be able to use these facilities to make balance and transaction history enquiries about these types of accounts.

Is it possible to vary the instructions?

Regardless of any arrangements you make with CMCU concerning the operation of a joint account, any single party to the account can revoke – in writing – the existing authority and request the account be made that all signatories are required to operate the account. In the case of accounts with more than one person to sign, all existing signatories must approve the change in writing.

Please note, however, that any cards issued on an account must be surrendered at the time the request is made. Until all cards are returned, we may not be able to comply with your request. CMCU will not be responsible for card transactions made by a party after the date the request is lodged, and any debt incurred remains the responsibility of all the joint account holders.

3.3 Third Party Access

You can authorise us at any time to allow another person to operate on your accounts to do the following:

- Carry out withdrawals on the account, for any purpose, including signing cheques;
- Make enquiries about account balances and transactions on the account, including any debt balances or available credit on a transactional account.

However, we will need to verify the identity of the person before they can access your account (see 2.5 'Identification').

An authorised person operates on all accounts you have nominated them to have access to. You are responsible for all transactions your authorised person carries out on your account. You should ensure that the person you authorise to operate on your account is a person you fully trust. You may revoke the authorised person's authority at any time by giving us written notice; however the account owner will remain responsible for all transactions conducted by the third party prior to revocation of the authority. You must also surrender all access facilities held by the third party (see section 4.3 and 5 for further details).

3.4 Making Deposits to the Account

You can make deposits to an account:

- by cash or cheque at any of our branches;
- by Direct Credit e.g. wages
- by transfer from another account with us;
- by transfer from another financial institution;
- by encoded Deposit Books

Note that electronic deposits may not be processed on the same day. Please refer to Section 4 Terms and Conditions for Access methods, Deposit accounts, fixed term deposits and payment facilities.

3.5 Withdrawals

If your account has a Redicard or Visa Debit Card attached, withdrawals can be made via an Automatic Teller Machine (ATM) or by using Electronic Funds Transfer Point of Sale (EFTPOS) terminals. (See the section 5 EFT Access Facilities & EFT Conditions of Use).

If the account has a member chequing facility attached, withdrawals can be made by cheque or by cashing a cheque in a branch. When a cheque is presented by a third party for encashment, identification of the third party is required.

Withdrawals can also be made by corporate cheque or cash from any branch. When withdrawing funds from a passbook account, you should also present your passbook as a record of the transaction.

3.6 Transaction Fees to which Member Rewards Apply

A fee which is subject to a rebate applies to any of the following transactions on a membership:

- ATM withdrawals (excluding direct charge by ATM owner)
- Member cheque presentment
- Direct debits
- BPAY®
- External credit transfer
- Business cheque deposit
- Staff assisted transfers and withdrawals

These charges will be rebated to a maximum monthly amount dependant on the level of member support calculated for that membership (Member Reward)

The level of membership support is calculated on the average balances for the month using the total sum of all accounts on deposit and borrowed.

For details of applicable fee amounts and maximum rewards refer to the Schedule of Fees, Charges and Member Rewards. Chargeable transactions on joint accounts will be included with those of the first-named account-holder for the purposes of calculating total fees subject to Member Reward.

The value of Member support represented by joint accounts will be included with that of the first-named account-holder for the purposes of calculating Member Reward.

The total fee applicable will be debited on the last day of the month.

3.7 Declined Transaction Fee

A fee applies when an ATM or EFTPOS transaction cannot be completed due to conditions which are in the control of the user, such as:

- Expired card being used;
- Insufficient funds;
- Incorrect PIN or PIN tries exceeded;
- Exceeds daily withdrawal limit;
- Transaction not permitted.

The fee applies to all member initiated declined transactions at ATM or EFTPOS terminals. Transactions declined through no fault of the member will not attract a charge.

The fee will be debited on the last day of the month.

The details of the fee are published in the Schedule of Fees, Charges and Member Rewards.

3.8 Right to Set Off Against Shares and Deposits

If you have more than one account (including loan or credit facility) with us, we may set off the credit balance of any of your deposit accounts against any debt owing by you to us from time to time. This means that we can transfer money from one account to another if one transaction/savings account is overdrawn without prior authorisation or a loan or a credit facility repayment has not been made. We will inform you if we have exercised this right to set off.

In instances where CMCU is bound by a specific code, there may be limits on the extent to which funds from your various accounts may be transferred.

Any penalties applicable to early withdrawal from those accounts shall apply in such instances.

3.9 Overdrawing an Account – Unauthorised Overdrafts

You must keep sufficient cleared funds in your account to cover your cheque, direct debit and EFT transactions or any other withdrawals by any means. If you do not, we can dishonour the transaction and charge dishonour fees (see the Schedule of Fees, Charges and Member Rewards Brochure)

Alternatively, we can honour the transaction and overdraw your account. We will charge you, an overdrawn account fee (see Schedule of Fees, Charges and Member Rewards).

Any unauthorised overdrawn of your account will be considered as an application for credit. Unless the debt is immediately repaid you shall be liable to CMCU for its reasonable costs in recovering the debt including any fees and charges as set out in the Schedule of Fees, Charges and Member Rewards brochure arising out of, or in any way connected with, the collection or enforcement of the debt. You are in default by allowing your account to become overdrawn or to exceed any agreed overdraft limit. CMCU will be entitled to debit your account for the amount of interest calculated on the unauthorised overdraft facility until your default is remedied.

3.10 Account Statements

Statements will normally be sent to you at least every six months or annually if there are no transactions. Statements are not sent for dormant/inactive accounts. If you have a Visa Debit Card, Redicard or Member Chequing facility, a statement will be issued each month. Only the first named owner of a joint account will receive a statement of that account.

A fee applies for all other statement requests; please see the Schedule of Fees, Charges and Member Rewards for further details.

Please check your statement to make sure that all details are correct and all withdrawals have been authorised by yourself or a signatory on the account.

3.11 Changes to Fees and Charges, Interest Rates and this PDS

Type of Variation	Notice we must give	Manner of giving notice
To increase any fee or charge or to add new fee or charge	30 day's notice before the increase takes effect	Individual notice or notice in a newsletter or circular sent to you
To vary <ul style="list-style-type: none"> • The method by which interest is calculated • The frequency with which interest is credited or debited 	30 day's notice before the change takes effect	Individual notice or notice in a newsletter or circular sent to you
To increase your liability for losses in relation to an access facility	20 day's notice before the change takes effect	Individual notice or notice in a newsletter or circular sent to you
To impose, remove or adjust daily or periodic limits in relation to EFT transactions	20 day's notice before the change takes effect	Individual notice or notice in a newsletter or circular sent to you.
To vary any other term or condition that may have an adverse effect on you	Notice the day before the variation takes effect, ALTERNATIVELY Public notice no later than the day the variation takes effect, AND Individual notice as soon as possible within 3 months after the variation takes effect	<ul style="list-style-type: none"> • Individual notice or notice in a newsletter or circular sent to you; or • Advertisement in the national or local media; and individual notice or notice in a newsletter or circular sent to you.
To vary any other term or condition that will not adversely affect your interest	Notice the day before the variation takes effect, ALTERNATIVELY Public notice no later than the day the variation takes effect, AND Individual notice as soon as possible within 12 months after the variation takes effect	<ul style="list-style-type: none"> • Individual notice or notice in a newsletter or circular sent to you; or • Advertisement in the national or local media; and individual notice or notice in a newsletter or circular sent to you.

3.12 Closing Accounts and Cancelling Access Facilities

- a. You can close any or all of your accounts at any time. CMCU will, upon your request, close an account that is in credit. The credit balance plus interest accrued, if any, less account fees applicable to the closing date, will be paid to you.
- b. If the account is holding uncleared funds the account may not be closed until the funds have cleared. If the account is in debit, the outstanding balance plus any fees and interest accrued must be paid to CMCU before closure.
- c. An account with cheque access may only be closed once all outstanding cheques have been presented and any unused cheques have been returned to CMCU for destruction.
- d. An account with card access may only be closed once all outstanding card transactions have been processed and all cards linked to the account have been returned to CMCU for destruction.
- e. You should ensure that any direct debit or direct credit providers have been notified of the closure.

3.13 Cheque Deposits

Funds from cheques deposited to members' accounts will not be available until the expiry of a clearance time dependent upon the drawer of the cheque.

Clearance times are as follows:

All cheques (excluding foreign currencies) - funds available after 3 business days. Clearance time will often be extended where public holidays and weekends fall during the clearance period.

Cheques deposited via the National Australia Bank, are subject to a 4 business day clearance period, however interest will accrue from the date the deposit is received by CMCU.

Foreign currency - funds available after cleared by CMCU's Foreign Currency clearing bank (usually within 30 days)

A request for "Special Clearance" on a cheque may be made at the time of deposit for a fee (current fee available on request). Funds will be available upon confirmation by the drawer's bank that the cheque has been cleared (usually 1-2 business days).

Cheques will be credited to the account of the payee shown on the cheque, unless endorsed to be paid into another account by the payee (subject to the requirements of the Cheques Payments and Order Act).

Dishonoured Cheque Deposits

Cheques banked into a member's account can be dishonoured in certain circumstances, such as where:

- The cheque banked is stale, i.e. older than 15 months; or
- The cheque banked is post dated or is unsigned; or
- A stop payment has been placed on the cheque by the drawer; or
- The drawer has insufficient funds to cover the amount of the cheque.

A dishonour fee will apply to all dishonoured cheques to cover any processing costs incurred by CMCU. Please refer to the Schedule of Fees, Charges and Member Rewards for further details.

3.14 Cheque Books

Cheque Books are available in 25, 50, 100 & 200 sizes. Fees are applicable to the supply of a cheque book and for each cheque presented. Please see the Schedule of Fees, Charges and Member Rewards for further information. If your cheque book is lost or stolen you must advise CMCU as soon as possible in writing. Stop payments will be placed on the remaining cheques.

Dishonoured Cheques

A cheque will be dishonoured if:

- There are insufficient funds available in the account at the time the cheque is presented.
- It has been completed incorrectly.
- There are alternations that are not initialled.
- It is not signed by an authorised signature,
- It is dated in the future.

Fees are applicable for any cheque dishonoured by CMCU. Please see the Schedule of Fees, Charges and Member Rewards.

What do I do to reduce the risk of forgery?

When writing a cheque:

- Avoid leaving gaps between words or figures;
- Start writing the amount in words as close as possible to the words “The sum of” that are printed on the cheque;
- Start writing the amount in figures as close as possible to the dollar sign (\$) that is printed on the cheque;
- Never write in pencil or erasable ink;
- Never sign a cheque before it is used or filled in;
- Always write the amount of the cheques in words as well as figures, as words are more difficult to alter;
- Always draw a line after you have written the person’s name and the amount of the cheque.

Doing this will prevent anything from being added to the cheque once you have finished filling it in.

Crossing a Cheque “Not Negotiable” or “Account Payee Only”

If you cross a cheque, it is a direction to CMCU to pay the cheque into an account at a financial institution. A crossing does not actually prevent the cheque being negotiated or

transferred to a third party before presentation to a financial institution for payment.

Crossing a cheque means drawing 2 lines clearly across the face of the cheque.

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.

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 paying the cheque in, if the customer is not the payee of the cheque.

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 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”.

How do I put a stop payment on a Cheque?

You can stop payment on a cheque by completing a “Stop Payment Request Form”. You must, of course, do this before CMCU has paid the cheque.

3.15 Credit Union Corporate Cheque

A corporate cheque is a cheque that is drawn by CMCU rather than on a member’s own account. By law, corporate cheques are treated the same way as ordinary cheques. This means that, in some circumstances a corporate cheque may be subject to a stop payment or may not be paid.

How do I Stop a Corporate Cheque?

If you lose a corporate cheque or it is stolen, you can ask CMCU to stop payment on the corporate cheque. You have to give CMCU an indemnity - the indemnity protects CMCU if someone else claims that CMCU wrongfully stopped the cheque.

CMCU will not stop payment on a corporate cheque if you use the cheque to buy goods or services and you are not happy with them. You must seek compensation or a refund from the provider of the goods or services. You should contact your Government Consumer Agency if you need help.

A fee applies to the issuing and stop payment of corporate cheque. Please refer to the Schedule of Fees, Charges and Member Rewards

3.16 Payroll Deduction

Payroll Deduction means a payment which is debited from a member's payroll by their employer and forwarded to CMCU on their behalf.

Payroll Deductions can be allocated between accounts provided that the allocation is requested in writing and received prior to the posting of the credit.

Where insufficient funds are received to cover a nominated allocation, funds will be credited in the order nominated until exhausted. Where funds credited are greater than the nominated allocation, excess funds will be credited to the last nominated account.

Section 4: Terms and Conditions for Access Methods, Deposit Accounts, Fixed Term Deposits and Payment facilities

4.1 Deposit Accounts

1. Unless otherwise noted, funds are available at call
2. Interest
 - a. Premium Business Account – a tiered interest rate applies, calculated on the daily balance and is credited to the account quarterly on March 31, June 30, September 30, December 31, or when account is closed.
 - b. Christmas club Account – a flat rate of interest applies, calculated on the daily balance and is credited to the account on the 30th November each year.
 - c. Super Saver Account - a flat rate of interest applies, calculated on the minimum monthly balance and is credited to the account on the 30th June each year.
 - d. Notice of Withdrawal – a tiered interest rate applies, calculated on the daily balance and is credited to the account on the 30th June each year.
 - e. Pensioner Deeming Account – a tiered interest rate applies, any funds will earn the “deemed” rate of interest as set by the Federal Government for those amounts exceeding \$2,000 for S65 accounts and \$4,000 for S66 accounts. Interest is calculated on the daily balance and credited to the account monthly.
 - f. Unless otherwise noted, a tiered interest applies, calculated on the minimum monthly balance and is credit to the account on the 30th June each year or when the account is closed.
3. Interest rates can be varied at any time.
4. A savings account shall not be overdrawn without

specific management approval unless a continuing credit arrangement has been approved. The overdrawn amount shall be limited to the amount of credit available.

5. The following accounts can have an overdraft facility attached:
 - Premium Business Account
 - Everyday Access Account
 - Business Account
 - Pensioner Deeming – Single & Joint

4.2 Fixed Term Deposits

4.2.1 Fixed Term Deposits

1. Interest rate is fixed at the time of the initial deposit and for the full term of the deposit.
2. Interest on the account is tiered (based on the invested period and amount) and calculated on the daily balance. Interest is paid at maturity or annually if term is greater than 12 months.
3. Investment deposits can be made by cheque, cash or transfer from another CMCU account.
4. Written notification of maturity will be given prior to maturity date.
5. Funds will be re-invested at maturity under the same terms and conditions as the previous deposit at the current rate of interest. Approximately one month before your renewal date you will receive a renewal notice. If you wish to make any alterations to your fixed term deposit on maturity, please advise CMCU before the maturity date.
6. CMCU may approve a member's request for either a full or partial redemption of funds prior to maturity. Upon approval of redemption, an adjustment to the accrued interest will apply. The interest rate applicable to the principal amounts withdrawn will be adjusted based on the percentage of time since lodgement, see Schedule of Fees, Charges and Member Rewards for details.

4.2.2 Cheque a Month Deposit

1. Interest rate is fixed at the time of the initial deposit and for the full term of the deposit.
2. Interest on the account is tiered (based on the invested period and amount) and calculated on the daily balance. Interest is paid at monthly intervals.
3. Investment deposits can be made by cheque, cash or transfer from another CMCU account.
4. Written notification of maturity will be given prior to maturity date.
5. Funds will be re-invested at maturity under the same terms and conditions as the previous deposit at the current rate of interest. Approximately one month before your renewal date you will receive a renewal notice. If

you wish to make any alterations to your fixed term deposit on maturity, please advise CMCU before the maturity date.

6. CMCU will approve a member's request for either a full or partial redemption of funds prior to maturity. Upon approval of redemption, an adjustment to the accrued interest will apply. The interest rate applicable to the principal amounts withdrawn will be adjusted based on the percentage of time since lodgement, see Schedule of Fees, Charges and Member Rewards for details.

4.3 Access Methods

4.3.1 Cheque Books

CMCU reserves the right to withdraw a member's chequing facility at any time if it is believed that the service is not being used in a satisfactory manner. A letter advising that the facility has been withdrawn will be forwarded to the member's last known address.

Cheque books remain the property of CMCU and must be returned immediately if requested.

Any request to alter the signatories on a cheque facility must be received in writing and is subject to acceptance by CMCU.

Cancellation of a cheque book facility must be made by notifying CMCU at a branch.

Members are advised to safeguard their cheque book against possible loss, theft or misuse.

When a cheque or cheque book is lost or stolen or subject to unauthorised use, it must be reported immediately by notifying CMCU.

Failure by a member to immediately notify CMCU of the loss, theft or misuse of the cheque book may result in the member being wholly or partially liable for the loss incurred.

We may not give you access to member chequing if your banking history with CMCU is not satisfactory, or if you are under 18 years of age.

4.3.2 Periodical Payments

"Periodical Payments" are authorities from a member to make a payment from their account of a specified identical amount at regular intervals to the same payee.

Although CMCU will endeavour to effect such regular authorised payments, it accepts no responsibility to make the same, and accordingly CMCU shall not incur any liability through any refusal or omission to make all or any of the payments or by reason of late payment or by any omission to follow any such instructions.

All payments must be authorised in writing by an authorised signatory.

The Member agrees to pay to CMCU its standard fee relating to these services as outlined in the Schedule of Fees, Charges and Member Rewards.

CMCU agrees to send authorised payments for the Member

on the date specified provided the payment amount does not exceed the Available Balance.

In the event of there being insufficient funds in the account, CMCU will attempt to send the payment each day for the next 10 working days until the payment is paid or rejected.

If the payment falls on a non-working day, the payment will be sent on the next working day.

CMCU reserves the right to cancel a periodical payment if it is not made on ten separate occasions.

The Member can cancel an authority at any time. The cancellation must be in writing.

4.3.3 Direct Entry – Inwards (Direct Debit)

Any request to cancel a direct debit authority must be made with CMCU, as well as with the payee company.

Sufficient funds must be in the account prior to the day the direct debit is withdrawn, or fees and charges may apply. Please refer to the Schedule of Fees, Charges and Member Rewards for further information.

CMCU accepts no responsibility for the date the debt is drawn from the member's account, as this date is set by the payee company.

CMCU will accept no responsibility if the payment is not paid or is paid late.

If CMCU pays a direct debit when there are insufficient funds to cover the debit, the member agrees to incur and repay the debt to the amount that the debit and fees exceed the balance of the account.

4.3.4 Direct Entry – Outwards (credits to your CMCU account)

Any request to cancel a direct debit authority must be received by CMCU in writing. The cancellation will not take effect until written notice is received.

To suspend, change the amount or date of payment, notice must be received the day before the direct debit is due. All requests must be in writing and will not take effect until notice is received.

A dishonour fee will apply if the payment is dishonoured for any reason by the financial institution where your account is held. Please refer to our Schedule of Fees, Charges and Member Rewards for further details.

Every endeavour will be made to ensure that the debit is processed to your account at your nominated financial institution on the date specified on your authority, or on the following business day if your nominated date falls on a non-business day. CMCU can accept no responsibility if the debit is processed to your account on a date other than the one specified by us when processing your request.

Funds credited to your CMCU account received via direct debit will be subject to three (3) working days clearance.

Please refer to the summary of accounts & available access facilities for each account type that has this facility available. A fee will apply for each drawing made via this service. Please refer to our Schedule of Fees & Charges for further details.

Amendments cannot be made to the actual account number that is being debited. If the account details are to be changed, the current authority must be cancelled and new authorities must be signed advising of the new account details.

4.3.5 Direct Credits

CMCU will endeavour to process payments to accounts promptly upon receipt of lodgement files. All lodgement files received will be actioned on the date of receipt.

CMCU accepts no responsibility for the date a credit is posted to a member's account, as this is the date set by the remitting institution.

CMCU reserves the right to not verify account names prior to crediting funds to receiving accounts relying solely on the account number supplied in the lodgement file by the remitting institution.

To receive payments to your CMCU account from within Australia, you must supply CMCU's BSB 803188 and your member number.

Payments made to accounts in error may be recalled by the remitting institution. CMCU does not accept liability for funds credited in error to accounts due to an incorrect account number being supplied by the remitter. However:

- Where there are sufficient funds to cover the recalled amount, CMCU will debit the account credited for the amount of the incorrect credit; or
- Where there are insufficient funds to cover the recalled amount, the member agrees to incur and repay the debt up to the amount of the recalled payment and any associated fees incurred in retrieving these funds where the amount exceeds the balance of the account credited.
- Payments received by CMCU with invalid account details will be manually reviewed within one working day of receipt and either credited to the correct account, where the account can be identified, or returned to remitter.

Section 5: EFT Access Facilities and EFT Conditions of Use

5.1 Introduction and Description of EFT Access Facilities

Our EFT access facilities are:

- Redicard
- Visa Debit Card
- BPAY®

- Internet banking
- Phone Banking

You can access an account using EFT access facilities applicable to the account. Please refer to the summary of accounts and available access facilities for the EFT access facilities available for each account type.

Fees and charges apply in relation to EFT access facilities and transactions; see Schedule of Fees, Charges and Member Rewards.

The EFT conditions of use govern all EFT transactions made using any one of our EFT access facilities, listed above.

5.1 Redicard

Redicard allows you to access your account at any ATM or EFTPOS terminal in Australia. We will provide you with a PIN to use with your Redicard. Redicard allows you to:

- Withdraw cash from your account;
- Pay for goods and services;
- Check your balances on a RediATM 24 hours, 7 days a week.

We may choose to decline your application for a Redicard or cancel your existing Redicard in the following circumstances:

- Your banking history with CMCU is not satisfactory; or
- You are under twelve (12) years of age and do not have parental approval.

5.2 Visa Debit Card

Visa Debit Card allows you to pay for goods and services at any retailer displaying the Visa logo, anywhere in the world. A merchant surcharge may apply. You can also withdraw cash from your account at any ATM displaying the Visa logo. We will provide you with a PIN to use with your Visa Debit Card. You can also check your account balances on any RediATM.

We may choose to decline your application for a Visa Debit Card or cancel your existing Visa Debit Card if:

- Your banking history with CMCU is not satisfactory; or
- You are under 18 years of age.

If a Visa Debit Card transaction was:

- Unauthorised;
- For goods or services and the merchant did not deliver them; or
- For goods and services which did not match the description provided by the merchant.

then you can ask us to 'chargeback' the transaction, by reversing the payment to the merchant's financial institution.

However, we can only do a 'chargeback' if you inform us of the disputed transaction within the timeframe determined by Visa. Currently the shortest cut-off time for the notifying of chargeback circumstances is 45 days after the transaction, although longer periods may apply in particular circumstances. In some circumstances where the Electronic Funds Transfer Code of Conduct applies the time limits may

not apply. A fee may apply for a Visa chargeback. Please refer to our Schedule of Fees, Charges and Member Rewards for further details.

You should inform us as soon as possible if you become aware of circumstances which might entitle you to a chargeback and let us have the cardholder's copy of the Visa transaction receipt in question.

5.3 BPAY®

BPAY® allows you to pay bills bearing the BPAY® logo, at any CMCU branch or via Phone or Internet Banking.

5.4 Phone and Internet Banking

By using Internet or Phone Banking members are able to control their finances from the comfort of their home or business any time, 24 hours a day, and 7 days a week.

You will need a personal computer with internet access for Internet Banking, and for Phone Banking you will need a Touch Tone telephone.

Internet Banking

Internet banking allows members to view transaction details on all accounts, print statements; move money between your own accounts, transfer funds to other CMCU accounts; transfer funds to other financial institutions; pay your bills using BPAY®; obtain details of interest earned on your accounts and change your access code.

For additional security a **Security Token** is provided by CMCU for use in conjunction with your login and password. Security tokens produce a different one-time password each time you login into internet banking.

Phone Banking

Phone Banking allows members to check balances of your savings and loans accounts; check recent transactions on your account; pay your bills using BPAY®; transfer funds between accounts; change your access code.

5.5 Personal Identification Number (PIN)

Your PIN is your electronic signature. (See Security of Cards, PINS, Secret code and Passwords). It allows you to access your funds through any ATM or EFTPOS using your Redicard or Visa Debit Card.

5.6 Security of Cards, PINS, Secret code & Passwords

The security of your access cards, PINS, Secret code and passwords is very important because they give unrestricted access to your account. You must take every effort to protect the card, PIN, Secret code & passwords from theft, loss or unauthorised use, to help prevent fraudulent or unauthorised use of the access method.

You must not tell or show the PIN, Secret code or password to another person.

You must take care to prevent another person, including your family and friends, from seeing you enter your PIN, Secret code or password.

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

You must not record the PIN, Secret code or password on any other part of your access method or keep a record of the PIN, Secret code or password on anything which is kept with or near any other part of your access method unless reasonable steps have been taken to carefully disguise the PIN, Secret code or password or to prevent unauthorised access to that record. The following are not reasonable attempts to disguise your PIN:

- The PIN recorded in reverse order
- The PIN recorded as a telephone number or word where there are no other telephone numbers or words recorded.
- The PIN recorded as a four digit number, prefixed by an area code.
- The PIN hidden in a series of numbers or words with any of them marked, circled or in some way highlighted to indicate the PIN.
- The PIN disguised as a date or an amount.

You must not act with extreme carelessness in failing to protect the security of the PIN, Secret code or password.

ALWAYS REJECT any request to provide or confirm details of your PIN, secret code or password. We will never ask you to provide us with these details.

5.7 How to Report Loss, Theft or Unauthorised Use of Redicard or Visa Debit Card Pin

If you or your Nominee believe that your Redicard or Visa Debit Card has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact CMCU during business hours or the HOTLINE at any time on its emergency number detailed in the box below. You or your Nominee must provide the following information when making such notification to CMCU or the HOTLINE:

- the card number;
- the name of the Credit Union; and
- any other personal information you or your Nominee is asked to provide to assist in identifying you and the Redicard.

The HOTLINE or CMCU will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting CMCU or the HOTLINE.

When contacting the HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible at the CMCU's office.

The HOTLINE is available 24 hours a day, 7 days a week.

If the HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to the CMCU as soon as possible during business hours.

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

HOTLINE
1800 224 004 Australia wide.
Visa Debit Card Only
1800 847 2911 United States
800 89 1725 United Kingdom
0800 44 3019 New Zealand
001 803 1 933 6294 Indonesia

Alternatively visit www.corporate.visa.com/pd for a list of other countries.

You must apply in writing for a new card. A new one is NOT automatically ordered when you advise us that your card is lost or stolen.

There is a charge for a replacement card, refer to Fees, Charges and Member Rewards Schedule for further details.

You will receive a new PIN when a replacement card is ordered.

5.8 Reporting Unauthorised Use of Telephone or Internet Banking

If you believe that your access method used for telephone or internet banking, or any part of your access method has been misused, lost or stolen, or, where relevant, your PIN, secret code or password has become known to someone else, you must contact us immediately. Please refer to the back page for our contact details.

If you believe an unauthorised EFT transaction has been made using telephone or internet banking, and your access method uses a PIN, secret code or password, you should change it immediately.

5.9 Steps You Must Take to Resolve Errors or Disputed EFT Transactions

If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify CMCU. CMCU is solely responsible for resolving your complaint. As soon as you can, you must give CMCU the following information:

- your name, account number;
- the error or the transaction you are unsure about;
- a copy of the periodical statement in which the unauthorised transaction or error first appeared;
- an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and
- the dollar amount of the suspected error. If your complaint concerns the authorisation of an EFT Transaction, CMCU may ask you or your Nominee to provide further information.

CMCU will investigate your complaint, and if it is unable to settle your complaint immediately to your and our satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.

Within 21 Days of receipt from you of the details of your complaint, CMCU will:

- complete its investigations and advise you in writing of the results of its investigations; or
- advise you in writing that it requires further time to complete its investigation.

CMCU will complete its investigation within 45 Days of receiving your complaint, unless there are exceptional circumstances.

If CMCU is unable to resolve your complaint within 45 Days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where CMCU is waiting for a response from you and you have been advised that CMCU requires such a response.

If your complaint has not been resolved within 120 Days of receipt of the details of your complaint, CMCU will resolve the complaint in your favour.

If CMCU finds that an error was made, it will make the appropriate adjustments to your Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.

When CMCU advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Conditions of Use and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments it has made to your Account. If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact The Financial Ombudsman Service or

any other dispute resolution body that CMCU may advise from time to time. The Financial Ombudsman Service contact details are:

Financial Ombudsman Service Pty Ltd
GPO Box 3
Melbourne VIC 3001
Toll Free Call: 1300 780 808
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

If CMCU decides that you are liable for all or any part of a loss arising out of unauthorised use of the access method, it will:

- give you copies of any documents or other evidence it relied upon; and
- advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.

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

5.10 EFT Transaction Limits

Cash Withdrawals and Daily EFT Access

A maximum daily cash withdrawal limit (including EFTPOS and any applicable direct charge fees) of \$1,000 applies with each card. This amount may from time to time be reduced below the maximum limit.

BPAY®

BPAY® transaction limits are set by individual billers and not CMCU. However, CMCU reserves the right to limit BPAY® transfers at anytime.

A BPAY® payment instruction is irrevocable.

Except for future-dated payments, you cannot stop a BPAY® payment once you have instructed us to make it and we cannot reverse a BPAY® payment.

CMCU will treat your BPAY® payment instruction as valid if, when you give it to us, you use the correct access method.

You should notify CMCU immediately if you think that you have made a mistake when making a BPAY® payment or if you did not authorise a BPAY® payment that has been made from your account. Please note that you must provide us with written consent addressed to the biller who received the BPAY® payment. If you do not give us this consent, the biller may not be permitted under law to disclose to CMCU information we may require to investigate or rectify the problem.

Internet Banking

A transaction limit of \$1000 applies to each account on which

you are an owner or signatory. This limit applies upon issue of an access code and token.

Daily account limits can be increased upon completing a request form available from any branch or printing from CMCU's web site.

CMCU may, at our discretion, reduce your limit to a lower amount, or set it to \$0 for security reasons.

Except for future dated payments, you can not stop a BPAY®, external credit or internal credit payment (internet banking transaction).

CMCU will treat your internet banking transaction as valid, if when you give it to us you use the correct access method.

You should notify us immediately if you think that you have made a mistake when making an internet banking transaction, or if you did not authorise an internet banking transaction. If we are able to amend the payment details before the payment instruction leaves CMCU, a manual processing fee may be applied to your CMCU account.

5.11 Processing EFT Transactions

We will debit the value of all withdrawal EFT transactions and credit the value of all deposit EFT transactions to or from your account in accordance with your instructions, when the appropriate access method is used.

If you close your account before an EFT transaction debit is processed, you will remain liable for the transaction, plus any dishonour fees incurred in respect of that transaction.

Transactions will not necessarily be processed to your account on the same day.

You acknowledge and agree that:

- We have the right to deny authorisation for any EFT transaction for any reason; and
- We 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 our refusal.

5.12 Phone or Internet Banking Conditions of Use

Before you use the internet or Phone banking services, you must have:

- Applied for internet and phone banking using the designated form provided;
- Received a password and acknowledged receipt of the password;
- Received and activated a security token (Internet Banking); and
- Read these Conditions of Use carefully as they will form the contractual basis for the use of the Internet and Phone Banking Services between you and CMCU.

You must follow the guidelines in Section 5.6 to guard against unauthorised use of your Password. Liability for such

transactions will be determined in accordance with section 5.16 of these Conditions of Use and the EFT code of Conduct.

Restrictions and Termination of Access to the Internet or Phone Banking Services

We reserve the right to restrict your access to the Internet or Phone Banking services.

You may cancel your access to the Internet or Phone Banking services at any time by giving us Notice.

CMCU can immediately cancel the Internet or Phone Banking services access to you or your Nominee at any time for security reasons or if you breach these Conditions of Use or the Terms and Conditions of any nominated accounts.

CMCU may terminate the Internet or Phone Banking services, for any reason, by giving you 14 days Notice. The Notice does not have to specify reasons for cancellation.

Access to Internet Banking may be removed where you have not used Internet Banking for at least 6 months. We will provide at least 30 days written notice before removing access.

Once you have been issued with a password to access Internet or Phone Banking, you must log in and change this password and activate your security token within 14 days. Failure to do so may result in this access being removed.

Protecting Computer and Ancillary Equipment

You have a responsibility to exercise reasonable care to prevent unauthorised access to the Ancillary Equipment you use for the Internet Banking Service:

- You must not leave your computer unattended while you are on-line to the Internet Banking Service.
- You should ensure that the computer is checked for viruses before using the Internet Banking Service.
- We suggest you clear your browser cache (session memory) files at the end of your Internet Banking Service session in order to protect your privacy and prevent anyone from tracing your steps through the cache memory files. Additionally, we suggest that you shut down the browser you have used to gain access to the Internet Banking Service and then restart the browser in order to ensure that the “back” function (or similar function in your browser) cannot be used to trace your activities.
- If you require assistance in regard to clearing your browser’s cache, we suggest you review your browser Help facility or contact a PC support or maintenance service for instructions on how to complete this process.
- You should ensure that your security token is used in accordance with CMCU’s instructions.

Using Internet or Phone Banking

We will tell you from time to time:

- What services are available using phone or internet banking;
- Which of your accounts you can access using phone or internet banking.

You must at all times provide us with full and correct information as we are unable to verify details you supply to us. We may not be able to affect your phone or internet banking instruction if you do not give us all the specified information, or if you give us inaccurate information.

The Payee Account (the account to be credited) must be an account that accepts direct credits;

You must input correctly:

- The payee's account number and
- The full name of the owner of the account and
- In the case of an External Account, the BSB of the Payee's Account.

It is your responsibility to ensure that the account number and BSB of the Payee Account are correct. CMCU will not attend to any cross checking of the account number and/or BSB and will not be liable for funds paid by you to any account when using information input by you.

Payments are subject to your daily limit for external payments. See section 5.10 EFT Transaction limits.

CMCU is not liable for any delays or errors by other parties (eg the failure of a financial institution to credit an account in a timely manner).

CMCU is not liable for any refusal by a third party or other financial institution to accept or acknowledge receipt of funds subject to the payment instruction.

If you instruct us to make more than one payment from your account, we will determine the order of making the payments.

We do not warrant that:

- the information available to you about your accounts through phone or internet banking is up to date;
- you will have 24 hours a day, 7 days per week, access to telephone banking or internet banking;
- data you transmit via telephone banking or internet banking is totally secure.

After you have finished accessing your account using:

- telephone banking, you must ensure that you end the telephone call to our telephone banking service.
- Internet banking, you must ensure that you log off from our internet banking service.

5.13 Using BPAY®

You can use BPAY® to pay bills bearing the BPAY® logo from those accounts that have the BPAY® facility.

When you tell us to make a BPAY® payment you must tell us the biller's code (found on your bill), your Customer Reference Number (eg. Your account number with the biller),

the amount to be paid and the account from which the amount is to be paid.

We cannot effect your BPAY® instructions if you do not give us all the specified information or if you give us inaccurate information.

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 or any underlying debt owed between you and that biller.

5.13.1 Processing BPAY® Payments

BPAY® is only available on selected accounts. Please refer to the summary of accounts and access facilities.

Using the BPAY® service indicates your acceptance of these terms and conditions.

For payment requests made with payment date being “today”, the nominated account must have sufficient available funds at the time of the payment request is made to meet the amount of the payment, or it will not be made. If your payment is made before 5pm EST on a business day, your account will be debited and payment remitted that day. If payment is made after 5pm EST your account will be debited that day and the payment remitted the following business day. Credits of payments are the responsibility of the receiving institution.

For forward dated and recurring payments, sufficient funds must be held in the nominated account on the nominated date. The payment attempt will be made any time before 5pm EST on the nominated day. If there are insufficient funds at this time a further payment attempt will be made on the next business day for 10 days, if insufficient funds for the 10 consecutive business days, the payment will be cancelled.

Members who set up future-dated BPAY® payments and would like a payment made that has previously failed due to insufficient funds, will need to make another payment request via the BPAY® service for the new date the payment is to be made.

Payment requests are only able to be amended/cancelled by CMCU if the payment has not been sent to BPAY® for processing. Amendments required after this time must be referred direct to the Biller.

CMCU will not be responsible:

- For any payment not being made due to any of the conditions set between BPAY® and the Biller Company.
- For any payment not being made due to any condition of the agreement or arrangement between the Biller and yourself or for any payment not being made for any other reason.
- For any delay in receipt of a payment by a Biller.
- If a Biller fails to credit payment to you even if it has been debited to your account at CMCU.

You are liable for all transactions carried out by you, or by anybody carrying out transactions with your authority, regardless of when the transaction is processed to your account. You are liable for all transactions and other losses caused by unauthorised use of Internet/Phone banking, unless any of the circumstance below apply.

You are not liable for losses:

- That are caused by the fraudulent or negligent conduct of employees or agents of:
 - CMCU;
 - Any organisation involved in networking arrangements; or
 - Any Biller; or
 - That are caused by one transaction being debited twice to the same account.

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

If CMCU is advised that your payment cannot be processed by a Biller, we will:

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

Fees may apply to these services. Please refer to our Schedule of Fees, Charges and Member Rewards for further details.

Any amendment to these terms and conditions will be advised to members in the local media, through a notice in a member newsletter or an account statement, or by way of an insert included with their statement.

5.13.2 Consequential Damage for BPAY® Payments

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

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

5.14 Using Visa Debit Card or Redicard

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

CMCU will advise you from time to time:

- 1 What EFT Transactions may be performed using the Visa Debit Card or Redicard;
- 2 What EFT Terminals of other financial institutions may be used; and
- 3 What the daily cash withdrawal limits are.

You may only use your Visa Debit Card or Redicard to perform transactions on those accounts we permit (see summary of accounts and access facilities).

The Visa Debit Card or Redicard always remains the property of CMCU.

5.14.1 Using Visa Card outside Australia

Use of the Visa Debit Card outside Australia must comply with any exchange control requirements.

You agree to reimburse CMCU for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements.

All transactions made overseas on the Visa Debit 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.

All transactions made overseas on the Visa Debit Card are subject to a conversion fee payable to CUSCAL, the principal member of VISA International under which CMCU can provide you with the Visa Debit Card. The amount of this conversion fee is subject to change from time to time and CMCU will advise you in advance of any such change.

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

Before travelling overseas, you or your Nominee should consult CMCU to obtain the VISA INTERNATIONAL CARD HOTLINE number for your country of destination See section 5.7 for further details.

5.14.2 Additional Visa Card or Redicard (Subsidiary Cards)

You may authorise CMCU, if it agrees to issue an additional Visa Debit Card or Redicard to your Nominee provided this person is over the age of 18. Giving somebody a subsidiary card gives the person access to the money in your account,

including any credit limit. You will be liable for any money that the additional cardholder withdraws from your account using the additional card.

We will give each additional cardholder a separate PIN.

The additional cardholder of the Visa Debit Card or Redicard and PIN is governed by the Conditions of Use.

You must ensure that each additional cardholder protects their Visa Debit Card or Redicard and PIN in the same way as these Conditions of Use require you to protect your Visa Debit Card or Redicard and PIN.

You may always cancel an additional card by giving us notice. You will be liable for any transactions you or your additional cardholder make using the Visa Debit Card or Redicard before the Card is cancelled, but which are not posted to your Account until after cancellation of the Visa Debit Card or Redicard.

You will not be liable for the continued use of the additional Visa Debit Card or Redicard from the date that you have:

- Notified us that you want it cancelled; and
- Taken all reasonable steps to have the additional Visa Debit Card or Redicard returned to us.

You must surrender the additional card to us before cancellation is effective. Please note that if you are unable to return the additional Visa Debit Card or Redicard to us, we may require you to make a written statement describing the steps you have taken to return the card.

5.14.3 Use after Cancellation or Expiry of the Visa Debit Card or Redicard

You must not use the Visa Debit Card or Redicard or allow your additional card holder to use the Visa Debit Card or Redicard:

- Before the valid date or after the expiration date shown on the face of the Visa Debit Card or Redicard; or
- After the Visa Debit Card or Redicard has been cancelled.

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

5.14.4 Exclusions of Warranties and Representations

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

We do not accept any responsibility should a Merchant, bank or other institution displaying VISA signs or promotional material, refuse to accept or honour the Visa Debit Card. CMCU does not warrant that EFT Terminals displaying VISA signs or promotional material will accept the Visa Debit Card.

We are not responsible for any defects in the goods and services acquired by you through the use of the Visa Debit 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.

5.15 Chargebacks (Visa Debit Card only)

As a Visa Debit Card holder you have rights under the rules of the VISA scheme to dispute debit card transactions done as a credit. If you believe a purchase was not properly authorised or processed, or there is some other problem, you may have a right to recover the amount of the purchase under the scheme's 'Chargeback Rules'. Each scheme has a dispute resolution process in its operating rules. This process outlines various circumstances and timeframes which you, as a Visa Debit Card holder, can dispute transactions by asking us to 'charge back' the transaction to the merchant who processed it. This process is called the 'Chargeback' process. If your claim fits within the Chargeback Rules and you have notified us within the set timeframes, we will charge back the transaction as quickly and efficiently as possible. Please remember that disputed transactions can take some time to resolve. However, we will always let you know as soon as possible once we have been advised of the outcome. If your charge back is successful we will credit the disputed amount back to your account. You can always contact us for updates on the progress of a charge back request.

5.16 Your liability for EFT transactions

You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in section 1 apply.

- 1 You are not liable for losses caused by unauthorised EFT transactions:
 - a. where it is clear that you have not contributed to the loss;
 - b. that are caused by the fraudulent or negligent conduct of employees or agents of:
 - CMCU;
 - any organisation involved in the provision of the EFT System or BPAY®; or
 - In the case of Visa Debit Card or Redicard - any Merchant; or
 - In the case of BPAY® - any Biller;
 - c. Relating to a forged, faulty, expired or cancelled access method or any part of the access method;
 - d. that are caused by the same EFT transaction being incorrectly debited more than once to the same account;
 - e. resulting from unauthorised use of the your access method or any part of your access method:
 - i. before you receive all parts of your access method necessary for that unauthorised EFT transaction; or
 - ii. after you notify us in accordance with section

5.7 that your access method has been misused, lost or stolen or used without your authorization, or, where relevant, that the security of your PIN, secret code or password has been breached.

- 2 You will be liable for any loss of funds arising from any unauthorised EFT Transaction, if the loss occurs before notification to CMCU that the access method has been misused, lost or stolen or used without authorization, or, where relevant the PIN, secret code or password has become known to someone else and if we prove, on the balance of probabilities, that you or your Nominee contributed to the loss through:
 - a. your fraud or, where relevant, your failure to look after and keep the PIN, secret code or password secure in accordance with clauses 5.6; or
 - b. unreasonable delay in notifying us of the misuse, loss or theft or unauthorized use of the access method or any part of your access method or, where relevant, of the PIN, secret code or password becoming known to someone else and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us.

However, you will not be liable for:

- a) the portion of the loss that exceeds any applicable daily or periodic transaction limits;
 - b) the portion of the loss on your account which exceeds the available balance of your Account (including any prearranged credit); or
 - c) all losses incurred on any account which you had not agreed with us could be accessed using the access method.
- 3 Where a PIN, secret code or password was required to perform the unauthorised EFT transaction and clause 2 does not apply, your liability for any loss of funds arising from an unauthorized EFT transaction, if the loss occurs before notifying us that your access method or any part of your access method has been misused, lost or stolen or used without your authorisation, is the lesser of:
 - i) \$150;
 - ii) the actual loss at the time of notification to the us that your access method or any part of the access method has been misused, lost or stolen, or of the PIN, secret code or password becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of you access method or your account); or
 - iii) the balance of your Account, including any prearranged credit.
 - 4 You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because

you did not observe any of your obligations under these EFT conditions of Use, or acted negligently or fraudulently under these EFT Conditions of Use.

- 5 In the case of BPAY®, if you notify us that a BPAY® payment made from your account is unauthorised, you must provide us with a written consent addressed to the biller who received that BPAY® payment allowing us to obtain information about your account with that Biller as is reasonably required to investigate the payment. If you do not give us that consent, the biller may not be permitted under law to disclose to us the information we need to investigate or rectify the BPAY® payment.
- 6 Notwithstanding any of the above provisions, your liability will not exceed your liability under the EFT Code of Conduct, where the code applies.

5.17 Malfunction

You will not be responsible for any loss you suffer because Internet/Phone banking, BPAY®, or an EFT terminal accepted your instruction but failed to complete and EFT transaction.

In the event that there is a breakdown or interruption to our Internet/Phone banking, or any BPAY® system or malfunctioning EFT Terminal and you should have been aware that it was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your account and refunding any charges or fees imposed on you as a result.

5.18 Cancellation of Visa Debit Card, Redicard or Access to Internet/Phone Banking or BPAY®

You may cancel your Visa Debit Card or Redicard, your access to telephone banking, internet banking or BPAY® at any time by giving us written notice.

We can immediately cancel or suspend your Visa Debit Card, or Redicard or your access to telephone or internet banking or BPAY® at any time for security reasons or if you breach these EFT Conditions of Use or the terms and conditions of your Accounts, in the case of Visa Debit Card or Redicard by capture of the Visa Debit Card or Redicard at any EFT Terminal.

We may at any time, cancel the Visa Debit Card or Redicard or your access to telephone banking and internet banking for any reason by giving you 30 Days written notice. The notice does not have to specify the reasons for the cancellation.

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

In the case of telephone banking, internet banking or BPAY®, if, despite the cancellation of your access to telephone banking, internet banking or BPAY®, you carry out an EFT transaction using the relevant access method, you will remain liable for that EFT transaction.

Your Visa Debit Card or Redicard or your access to telephone banking or internet banking or BPAY® will be terminated when:

- We notify you that we have cancelled your Visa Debit Card or Redicard or your access method to the account with us;
- You close the last of your accounts with us to which the Visa Debit Card or Redicard applies or which has telephone banking, internet banking or BPAY® access;
- You cease to be our member; or
- You alter the authorities governing the use of your account or accounts to which the Visa Debit Card or Redicard applies or which has telephone banking, internet banking or BPAY® access (unless we agree otherwise)

In the case of Visa Debit Card or Redicard, we may demand the return or destruction of any cancelled Visa Debit Card or Redicard.

5.19 Definitions

In these EFT conditions of use:

Access Method – means a method we authorise for you to use as evidence of your authority to make an EFT transaction or to access information about your account that does not require a manual signature, and includes, but is not limited to:

- In the case of internet banking or telephone banking – any combination of your Visa Debit Card and PIN, your membership number, PAC or password and PIN;
- In the case of BPAY® – any combination of your Visa Debit Card and PIN, your account number, PAC or password;
- In the case of Visa Debit Card or Redicard – your Visa Debit Card or Redicard and PIN used at an EFT terminal

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

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

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

EFT terminal – means the electronic equipment, electronic system, communications system or software that we, our agents or any third party control or provide for use with a Visa Debit Card or Redicard and PIN to conduct an EFT transaction, for example, an ATM or point of sale terminal (EFTPOS).

EFT transactions – means electronic funds transfer to or from your account using an access method and includes transactions carried out by means of:

- Redicard

- Visa Debit Card
- BPAY®
- Internet banking
- Telephone banking

Fees and charges – means fees and charges set out in the Schedule of Fees, Charges and Member Rewards brochure but do not include any government taxes and charges.

Internet banking – also known as Central Murray NetAccess means a service we provide from time to time through our internet site which enables you to electronically receive information from us about your accounts, or to give us instructions concerning your accounts which we then act on;

Telephone banking – also known as Central Murray PhoneAccess means a service we offer from time to time through a telephone communication network which enables you to electronically receive information from us about, or to give us instructions concerning, your accounts which we then act on;

“we”, “us” or “our” means CMCU; and

“you” or “your” means:

- The person or persons in whose name the Accounts and Access facilities are held;
- Any third party you nominate to operate on the Accounts and Access facilities;
- Any person you authorise us to issue a Visa Debit Card or Redicard to.

Section 6: General Information

Other Services

Terms and Conditions of other services offered (i.e. Loans, Insurance, Cash Passport and Visa Travel Money) are supplied at the time of applying for the particular service and are also available on request.

Referral Services

From time to time CMCU refers members to various services:

- Financial Planning;
- Travel;
- General Insurance
- Car buying;
- Taxation; and
- legal

Whilst CMCU takes all care to establish the bona-fides of such services, the responsibility for the service rests with the particular service provider.

CMCU welcomes feedback from members regarding these services.

How to Contact Us

Yarrawonga Branch: 58 Belmore Street, Yarrawonga, Vic 3730

Phone: (03) 5744 3713 Fax: (03) 5744 1926

Cobram Branch: 73 Punt Road, Cobram, Vic 3730

Phone: (03) 5871 2188 Fax: (03)5871 2953

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