

Bendigo Personal Accounts and Facilities. Terms & Conditions.

28 August 2019

About this document

This document must be read in conjunction with the Schedule of Fees, Charges and Transaction Account Rebates and the Schedule of interest rates for Personal Accounts or the Community Sector Banking Schedule of interest rates (for **act.** or Unpack products, if applicable). You should read this document, the Schedule of Fees, Charges and Transaction Account Rebates, the Schedule of interest rates for Personal Accounts or the Community Sector Banking Schedule of interest rates (for **act.** or Unpack products, if applicable) carefully before acquiring any of the products to which this document applies.

This document contains terms and conditions which apply to the following:

Transaction Accounts

- Bendigo Student Account
- Bendigo Everyday Account
- Bendigo Easy Retirement Account
- Bendigo Concession Account

Savings Accounts

- Bendigo PiggySaver Account
- Bendigo EasySaver Account
- Bendigo CommunitySaver Account

Community Sector Banking Accounts

- Community Sector Banking **b-optimised**[®] Account
- Community Sector Banking Social Investment Deposit Account
- Unpack Transaction Account
- Unpack Home Loan Offset Account

Payment Facilities

- Bendigo Phone Banking
- Bendigo e-banking
- Debit Mastercard[®]
- Youth Debit Mastercard
- Bendigo Easy Money card
- Bendigo Mastercard credit card and Bendigo Visa credit card (but only to the extent the card is used to access any of the accounts described above)
- Community Sector Banking **act.** Mastercard debit card
- Cheque facility
- Pay Anyone Service
- BPAY[®] and BPAY View
- Automatic payments (direct debits, periodical payments and sweep facilities)
- Telegraphic Transfers

The issuer of the products described in this document is Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL No. 237879.

[®]Registered to BPAY Pty Ltd ABN 69 079 137 518.

[®]Mastercard and the Mastercard brand are registered trademarks of Mastercard International Incorporated

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative and Credit Representative to advise and deal in relation to these products.

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416.

Contact details

You can contact us at any of our branches, which are listed on our website: www.bendigobank.com.au

Alternatively, you can contact us via:

- Telephone 1300 236 344
From overseas +61 3 5445 0666
- The Bendigo Bank website at
www.bendigobank.com.au
- Customer Feedback Team
Complaints, compliments & suggestions

Telephone 1300 361 911

8.30am – 5.00pm (AEST /AEDT) Monday to Friday
- For lost and stolen cards please contact:
From within Australia: 1800 035 383
From overseas: +61 3 5485 7872

You can contact Community Sector Banking at:

- Suites 5 & 6, Ground Floor, Enterprise 1,
Innovation Campus, Squires Way,
North Wollongong NSW 2500
PO Box 585
Corrimal NSW 2518
Telephone (02) 4255 8400 or
1300 272 265
Currently hours of opening are 8.30am – 5.00pm
(AEST/AEDT) Monday to Friday
Facsimile (02) 4255 8420
www.communitysectorbanking.com.au

Key Features

The accounts to which this document applies have different features and some have restrictions. You should select the account which most closely suits your needs. Set out on the following pages is a summary of the main features of, and restrictions applying to, the accounts. All products within this document issue statements.

The terms and conditions on page 12 explain the way in which these accounts operate.

None of the accounts are available for use by a business or for business purposes. They are available only to individuals for private or domestic use.

Transaction Accounts – Key Feature Table				
Feature	Bendigo Student Account^^	Bendigo Everyday Account^^	Bendigo Easy Retirement Account^^	Bendigo Concession Account
Minimum to Open	\$1	\$1	\$1	\$1
Minimum Balance to Maintain	Nil	Nil	Nil	Nil
Interest Calculated	Daily	Daily	Daily	Daily
Interest Type	Tiered Interest	Single Rate	Stepped Interest	Single Rate
Interest Credited	Monthly	Half Yearly (1 April and 1 October)	Monthly	Annually
Funds Availability	At Call	At Call	At Call	At Call
Phone Banking*	Available	Available	Available	Available
e-banking*	Available	Available	Available	Available
BPAY & BPAY View**	Available	Available	Available	Available
Pay Anyone Service**	Available	Available	Available	Available
Automatic Payments	Yes	Yes	Yes	Yes
Telegraphic Transfers	Available	Available	Available	Available
Bank Cheques	Yes	Yes	Yes	Yes
Cheque facility*	No	Available	Available	No
Youth Debit Mastercard*	Available	Available	Available	Available
Debit Mastercard*	Available	Available	Available	Available
Easy Money card*	Available	Available	Available	Available
Link Bendigo Visa or Mastercard credit card to the account**^	Available	Available	Available	Available
General/Other criteria	Available to full time students/apprentices/trainees, aged 12 years and over. Once you turn 25 years of age, proof of ongoing enrolment to be provided by 14 April every year. Refer to clause 1.4. If you hold a Youth Debit Mastercard, refer to 39.9.	Full or partial offset facility is available on a variable rate residential or investment home loan. A partial offset facility is only available on fixed interest residential or investment home loan with Bendigo Bank. Refer to clause 5.7 to 5.15.	Available to retirees over 55 years of age who are either a self-funded retiree or a recipient of a Centrelink aged pension of Department of Veterans' Affairs (DVA) administered pension. Refer to clause 1.5.	Available if you hold a Health Care Card, Pensioner Concession Card, Commonwealth Seniors Health Card or Department of Veterans' Affairs (DVA) Health Card (gold card only). Government payment must be paid into this account if you hold a Health Care Card, Pensioner Concession Card or DVA Health Card. Refer to clause 1.6.

* Age restrictions apply. Available subject to approval.

** BPAY View and Pay Anyone are only available if you have access to Bendigo e-banking.

^ This feature is not available to customers who reside outside Australia.

^^ Overseas customers 1) transactions that can be carried out in branches cannot be carried out overseas if we do not have a branch overseas; 2) Bendigo Bank ATM transactions overseas would only be accessible if we have ATM's overseas.

Savings Accounts – Key Feature Table			
Feature	Bendigo PiggySaver Account^^	Bendigo EasySaver Account^^	Bendigo CommunitySaver Account
Minimum to Open	\$1	\$1	\$1
Minimum Balance to Maintain	Nil	Nil	Nil
Interest Calculated	Daily	Daily	Daily
Interest Type	Single Rate	Single Rate	Single Rate
Interest Credited	Monthly	Monthly	Monthly
Funds Availability	At Call	At Call	At Call
Phone Banking*	Available	Available	Available
e-banking*	Available	Available	Available
BPAY & BPAY View**	Available	Available	Available
Pay Anyone Service**	Available	Available	Available
Automatic Payments	Yes	Yes	Yes
Telegraphic Transfers	Available	Available	Available
Bank Cheques	Yes	Yes	Yes
Cheque facility*	No	No	No
Youth Debit Mastercard*	No	No	No
Debit Mastercard*	No	No	No
Easy Money card*	No	No	No
General/Other criteria	Available to children under 12 years. Account must be opened in the child's name with a parent or guardian acting as a non-titled member. No government charges and transaction fees other than withholding tax and the periodical payment dishonour fee will apply to your account. Refer to clause 1.7.	Free e-banking transactions and two free in branch withdrawals per month.	Free e-banking transactions and two free in branch withdrawals per month. A portion of your interest (10%, 25%, 50% or 100%) will be credited directly to the partner you select from our list of eligible organisations. Refer to clause 5.16 to 5.20.

* Age restrictions apply. Available subject to approval.

** BPAY View and Pay Anyone are only available if you have access to Bendigo e-banking.

^^ Overseas customers 1) transactions that can be carried out in branches cannot be carried out overseas if we do not have a branch overseas; 2) Bendigo Bank ATM transactions overseas would only be accessible if we have ATM's overseas.

Community Sector Banking Accounts – Key Feature Table				
Feature	Community Sector Banking b-optimised Account	Community Sector Banking Social Investment Deposit Account	Unpack Transaction Account	Unpack Home Loan Offset Account
Minimum to Open	\$1	\$1	\$1	\$1
Minimum Balance to Maintain	Nil	Nil	Nil	Nil
Interest Calculated	Daily	Daily	Daily	No
Interest Type	Tiered Interest	Single Rate	Single Rate	No
Interest Credited	Monthly	Monthly	Half Yearly (1 April and 1 October)	No
Funds Availability	At Call	At Call	At Call	At Call
Phone Banking*	Available	Available	Available	Available
e-banking*	Available	Available	Available	Available
BPAY & BPAY View**	Available	No	Available	Available
Pay Anyone Service**	Available	Available	Available	Available
Automatic Payments	Yes	Yes	Yes	Yes
Telegraphic Transfers	Available	No	Available	Available
Bank Cheques	Yes	No	Yes	Yes
Cheque facility*	Available	Available	Available	Available
Youth Debit Mastercard*	No	No	No	No
Debit Mastercard*	Available	No	Available	Available
Easy Money card*	Available	No	No	No
Link Bendigo Visa or Mastercard credit card to the account*^	No	No	Available	Available
General/Other criteria	Customer must meet eligibility requirements set out in clause 1.11 and must hold a Community Sector Banking b-packaged ® card, Community Sector Banking b-entertained ® card or Community Sector Banking b-maximised ® card.	You have the choice of retaining all your interest, or alternatively you can have all or half the interest earned on your account credited to the Community Enterprise Foundation™. Refer to clause 1.9 to 1.10.		Must be linked to a principal and interest residential owner occupied or principal and interest residential Community Sector Banking Unpack Home loan with Bendigo Bank. Refer to clause 5.7 to 5.15.

* Age restrictions apply. Available subject to approval.

** BPAY View and Pay Anyone are only available if you have access to Bendigo e-banking.

^ This feature is not available to customers who reside outside Australia.

Terms and conditions

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Section A: Meaning of words

"access method" means any method we make available to you or an additional cardholder to give us authority to act on instructions when using electronic equipment. An access method comprises of one or more components (including, but not limited to, a card, a PIN, an access number, password or any combination of these) that does not include a method requiring the user's manual signature where the comparison of the manual signature with the written specimen signature is the principal means of authenticating you or an additional cardholder's authority to give us an instruction.

"access number" means the number(s) we issue to you to enable access to Bendigo Phone Banking or Bendigo e-banking.

"account" means an account or accounts we establish in your name or in your name jointly with another person(s).

"additional cardholder" is defined in clause 14.1.

"ATM" means an automatic teller machine.

"Authentication key" is a random six-digit number generated by a security token for a second level of authentication for your logon or payment. This should be entered on request when you have a security token attached and activated for your access number.

"authorised signatory" is defined in clause 14 and includes, without limitation, an additional cardholder and an authorised user.

"authorised user" means any third party authorised by you to use Bendigo Phone Banking or Bendigo e-banking to access or access and operate your nominated account and who is registered with us as an authorised user for use of Bendigo Phone Banking or Bendigo e-banking.

"Basic NPP Payment" means a transfer of funds processed through the NPP which does not use Osko.

"Bendigo and Adelaide Bank Group" means Bendigo Bank and its related bodies corporate.

"Bendigo Bank equipment" means electronic equipment controlled or provided by or on behalf of us to facilitate EFT transactions.

"Bendigo Bank system" means an electronic system, communications system or software controlled or provided by or on behalf of us to facilitate EFT transactions.

"Bendigo e-banking" means the service we offer from time to time by which you can access and transact on a nominated account by using a personal computer and accessing our website at: www.bendigobank.com.au

"Bendigo Easy Money card" issued to you or an additional cardholder by us that can be used to undertake an EFT transaction.

"Bendigo Mastercard credit card" means a credit card issued by us to you or an additional cardholder that bears the Mastercard symbol.

"Bendigo Phone Banking" means the service we offer from time to time by which you can access and transact on a nominated account by telephoning 1300 236 344.

"BPAY conditions" means the terms and conditions applying to the BPAY scheme as set out in Section I of this document.

"BPAY payments" means payments which you have instructed us to make through the BPAY scheme to billers who can accept payments made to them through that scheme.

"BPAY scheme" means the electronic payments scheme operated by BPAY Pty Ltd through which you instruct us to make payments to billers who can accept payments made to them through this scheme.

"BPAY View Biller" means a biller who can accept payments through the BPAY system via Bendigo e-banking.

"BPAY View billing error" means any of the following:

- (a) if you have successfully registered with BPAY View:
 - failure to give you a bill (other than because you failed to view an available bill);
 - failure to give you a bill on time (other than because you failed to view an available bill on time);
 - give a bill to the wrong person; and
 - give a bill with incorrect details.
- (b) Give you a bill where you have unsuccessfully attempted to deregister from BPAY View.

"business day" means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

"card" means a Youth Debit Mastercard, Debit Mastercard, Bendigo Easy Money card, Bendigo Visa credit card, Bendigo Mastercard credit card, Community Sector Banking **act.** Mastercard debit card or Community Sector Banking card, **act.** Visa debit card issued to you or an additional cardholder by us, that can be used to undertake an EFT transaction.

"cash advance" means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction, a Bendigo e-banking transaction or a balance transfer transaction.

"Community Sector Banking" means Community Sector Banking Pty Ltd, ABN 88 098 858 765, Suites 5 & 6, Ground Floor, Enterprise 1, Innovation Campus, Squires Way, North Wollongong NSW 2500.

"Community Sector Banking act. Mastercard debit card" means a debit card issued by us to you or an additional cardholder that bears the Mastercard symbol.

"contactless transaction" means the authorisation of a transaction by presenting a card (which is capable of performing a contactless transaction) at a contactless terminal without the requirement to insert or swipe the card.

"contactless terminal" means an electronic point of sale terminal which is capable of performing a contactless transaction.

"customer registration" means the manner by which you apply to us to gain access to Bendigo Phone Banking or Bendigo e-banking.

"Debit Mastercard" means a debit card issued by us to you or an additional cardholder that bears the Mastercard symbol.

"Direct Entry Payment" means an electronic transfer of funds processed through the Bulk Electronic Clearing System (BECS) administered by the Australian Payment Network.

"ePayments Code" means the ePayments Code of Conduct, as amended from time to time.

"EFT conditions" means the terms and conditions applying to EFT transactions as set out in Section H and clause 21.3 (to the extent it relates to EFT transactions).

"EFTPOS" means Electronic Funds Transfer at the Point of Sale and allows you to pay for goods without the need to carry cash, and in some instances to withdraw cash from your account without the need to visit a branch.

"EFT transaction" means a transfer of funds initiated by an instruction through electronic equipment using an access number, password or PIN to debit or credit an account. An EFT transaction includes, without limitation, a transaction undertaken using a card and a PIN via EFTPOS or an ATM or a transaction undertaken using Bendigo Phone Banking or Bendigo e-banking.

"electronic equipment" includes but is not limited to an electronic terminal, contactless terminal, computer, television and telephone.

"Government charges" means all charges or duties on deposits into, or withdrawals from, your account that are payable under a law of Australia or overseas, regardless of whether you are primarily liable to pay these charges.

"law" means common law, principles of equity and laws made by parliament (including regulations and other instruments under them, and consolidations, amendments, re-enactments or replacements of them).

"Mastercard SecureCode" means the online authentication service provided for Mastercard cardholders when making online transactions at participating merchants.

"Merchant Category Code" or "MCC" means a four-digit number listed in ISO 18245 for retail financial services. MCCs are used to classify a business by the type of goods or services it provides.

"nominated account" means any of the accounts nominated by you from time to time for use with Bendigo Phone Banking or Bendigo e-banking or Pay Anyone Service.

"not-for-profit organisation" means an organisation that is, and is required by its constituent document(s), to be carried on other than for the profit or gain of its individual members, both during the time it is operating and at the time of its winding up, and that possesses the characteristics prescribed by the Australian Taxation Office for recognition as such an organisation.

"NPP" means the New Payments Platform owned and operated by or for NPP Australia Limited.

"NPP Addressing Service" means the addressing service component of the NPP which facilitates the registration of PayIDs.

"NPP Payment" means a payment processed through the NPP and includes Osko Payments and Basic NPP Payments.

"Osko" means the Osko payment service provided by BPAY Pty Ltd.

"Osko Payment" means a transfer of funds processed using Osko.

"password" means the word or numbers and/or letters nominated by you that may be required for identification purposes in order to access your account or to access Bendigo e-banking.

"Pay Anyone conditions" means the terms and conditions applying to the Pay Anyone Service as set out in Section L of this document.

"PayID" means a PayID (also known as an 'alias') which is able to be created with the NPP Address Service and used for the purpose of making and receiving NPP Payments (for example, an email address or telephone number).

"payment facility" means each of the following services offered by us:

- Bendigo Phone Banking;
- Bendigo e-banking;
- Debit Mastercard;
- Youth Debit Mastercard;
- Bendigo Easy Money card;
- Bendigo Mastercard credit card and Bendigo Visa credit card (but only to the extent that the card is used to access any of the accounts to which this document applies);
- Community Sector Banking **act**. Mastercard debit card (but only to the extent that the card is used to access any of the accounts to which this document applies);
- Cheque facility;
- Pay Anyone Service;
- BPAY and BPAY View;
- Automatic payments (direct debits, periodical payments and sweep facilities);
- Telegraphic Transfers

"Per annum" means amount per year.

"Physical security token" is a physical device we issue to you which generates a one-time authentication key for use as second level authentication in e-banking and is linked to your Bendigo e-banking access number.

"PIN" means the Personal Identification Number issued by us, or selected by you or an additional cardholder, to use in conjunction with a card or to access Bendigo Phone Banking or Bendigo e-banking.

"Post Office" means Australia Post.

"primary demand deposit account" means any account with a card you nominate to be your primary demand deposit account.

"Regular payment" means either a recurring payment or an instalment payment which represents an agreement between a cardholder and a merchant to debit a card at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by both parties.

"Second-level authentication" There are three commonly used forms of authentication. 'What you know' – this is commonly your access number, password and PIN for e-banking. The second form of authentication is 'What you have' – Security tokens have been introduced to secure this area. A token generates a one-time code. The next time you authenticate (logon) you have to provide a new number from your token. This ensures that "What you have" provides that extra security. The third-level authentication is 'what you are' (biometrics) – fingerprints, retina scans, etc.

"Security token" means a physical token or a soft security token.

"single rate" means the rate of interest that applies irrespective of the balance of your accounts.

"Soft security token" means an installation of Symantec VIP Access software application which generates a one-time authentication key for use as second-level authentication in Bendigo e-banking and is linked to your Bendigo e-banking access number. The application may be downloaded from the Symantec website, the Apple App Store or Google Play to be installed on compatible devices.

"stepped interest" means that different rates of interest will apply to different portions of your account balance. For example:

- if the rate of interest is 0.05% p.a. on that part of the account balance that is less than \$2,000 and 1.5% p.a. on that part of the account balance that equals or exceeds \$2,000; and
- your account balance is \$3,000

the rate of interest applying to your account will be 0.05% p.a. on \$1,999.99 and 1.5% p.a. on the remainder.

"terms and conditions" means Sections A to L of this document, the Schedule of Fees, Charges and Transaction Rebates and the Schedule of interest rates for Personal Accounts provided to you with this document.

"tiered interest" means you will earn different rates of interest depending on the balance of your account. One interest rate will apply to the entire balance of your account but that rate will depend upon the amount of your balance. When your balance reaches a higher tier you will receive the interest rate for that tier on the entire balance of your account. For example:

- if the rate of interest is 0.05% p.a. where the account balance is less than \$2,000 and 1.5% p.a. where the account balance is \$2,000 or more; and
- your account balance is \$3,000

the rate of interest applying to the entire balance of your account will be 1.5% p.a.

"Verified by Visa" means the online authentication service provided for Visa cardholders when making online transactions at participating merchants.

"we", "us", "our" and **"Bendigo Bank"** means Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL No. 237879.

"you" and **"your"** means the holder of an account or if there is more than one of you, all of you jointly and each of you severally.

"Youth Debit Mastercard" means a debit card issued by us to you or an additional cardholder that bears the Mastercard symbol.

The singular refers to the plural and vice versa.

A reference to:

- a document includes any variation or replacement of it; and
- anything includes the whole and each part of it.

All examples used in this document are for illustrative purposes only.

Section B: General terms and conditions

Unless you have previously agreed to be bound by these terms and conditions, your first use of any account or payment facility indicates that you understand and agree to be bound by these terms and conditions.

1. Opening and holding an account

1.1 You must provide us with any information we reasonably require to open an account or provide a payment facility. Where you wish to open an account in the name of a deceased estate, you must provide us with the original or certified copy of one of the following:

- (a) probate of the will of the deceased person granted to you as executor;
- (b) letters of administration of the deceased person's estate granted to you as administrator; or
- (c) death certificate of the deceased person and the will (if there is a will).

Where you do not provide us with probate or letters of administration, you must also give us an indemnity in a form acceptable to us against any loss caused by opening the account or allowing withdrawals from the account.

1.2 Subject to the requirements of any law, we may refuse to open an account or provide a payment facility.

1.3 You may not be eligible to open and hold all types of accounts. The Key Features Tables starting on page 4 set out eligibility requirements that apply. None of the accounts to which this document applies are available for use by a business or for business purposes.

We may require you at any time to provide us with proof that you meet the eligibility requirements for an account. If:

- (a) after opening an account you no longer meet the eligibility requirements; or
- (b) you do not provide us with proof that you meet the eligibility requirements when we ask for it, we may change your account to another type of account to which this document applies.

We may require you to deposit a minimum amount with us in order to open an account. The minimum amounts that currently apply are set out in the Key Features Tables starting on page 4.

There is no minimum account balance required to maintain an account. However, where an account has been opened without you depositing any amount (that is, with a zero balance) and you do not operate your account within 180 days of opening, we may close the account without giving you notice.

1.4 For a Bendigo Student Account, if you are over 18 years of age you must provide proof of your full-time student, apprenticeship or trainee status (e.g. a valid Student ID card, or registration of apprenticeship or traineeship) when you open the account. If you already have a Bendigo Student Account, once you turn 25 years of age you will also need to provide proof of ongoing enrolment by the 14 April every year to ensure ongoing eligibility. Every year we will send two separate letters to your recorded mailing address reminding you of this requirement. If, after opening the account, you no longer meet this eligibility requirement, we will change your account to a Bendigo Everyday Account.

1.5 For a Bendigo Easy Retirement Account you must provide proof that you are over the age of 55 and a self-funded retiree or recipient of a Centrelink benefit entitlement when you open the account. If, after opening the account, you no longer meet the eligibility requirements, we may change your account to another type of account to which this document applies.

1.6 To be eligible for a Bendigo Concession Account you and any joint account holder;

- must provide your current Health Care Card (the low income Health Care Card is not eligible), Pensioner Concession Card, Commonwealth Seniors Health Card or Department of Veterans' Affairs (DVA) Health Card (gold card only) when you open the account;
- are limited to one Bendigo Concession Account;
- must have your qualifying Government pension or allowance paid into this account (where applicable);
- must tell us immediately if you or any joint account holder no longer hold a current Health Care Card, Pensioner Concession Card, Commonwealth Seniors Card or DVA Health Card. In this case you will no longer be eligible for a Bendigo Concession Account;
- can choose to provide consent for Bendigo Bank to use Centrelink Confirmation eServices to perform an enquiry on your Centrelink or Department of Veterans' Affairs concession details. The Australian Government Department of Human Services will provide the results of that enquiry to Bendigo Bank to enable us to determine if you qualify for a Concession Account. The department will disclose personal information to Bendigo Bank including your concession card type and status to confirm your eligibility for the Concession Account. The consent for Bendigo Bank to use Centrelink Confirmation eServices remains valid while you are a customer of Bendigo Bank unless you withdraw it by contacting us in

which case you will have to confirm your eligibility for the Bendigo Concession Account every time your concession card details expire (see paragraph below). If our records from Centrelink tell us that you no longer meet the eligibility requirement, we will send you a letter to your recorded mailing address informing you of this and unless you become eligible for the Concession Account again, we will change your account to a Bendigo Everyday Account.

If you choose not to provide consent for Bendigo Bank to use Centrelink Confirmation eServices to confirm your eligibility for the Bendigo Concession Account or if the type of card you hold does not link up to Centrelink Confirmation eServices, you will need to provide proof of account eligibility every time your concession card details expire. Upon expiry we will send two separate letters to your recorded mailing address reminding you of this requirement. If, after opening the account, you no longer meet this eligibility requirement, we will change your account to a Bendigo Everyday Account.

1.7 For a Bendigo PiggySaver Account, once you reach 12 years of age your Bendigo PiggySaver Account will be automatically converted to a Bendigo Student Account.

1.8 For a Bendigo CommunitySaver Account you must tell us whether you wish to have 10%, 25%, 50% or 100% of the interest earned on your account credited (see clause 5.16 to 5.20) to the partner you choose from our list of eligible organisations.

1.9 For the Community Sector Banking Social Investment Deposit Account you must tell us whether you wish to have all or half of the interest earned on your account credited to the Community Enterprise Foundation™ or all of the interest earned on the account credited to your account. (see clause 5.21 to 5.28)

If you have a Community Sector Banking Social Investment Deposit Account, profits generated from the account will, at the discretion of Community Sector Banking, be distributed to support broader social outcomes such as, for example, social and affordable housing, conservation and environment and Indigenous Programs.

1.10 When opening a Community Sector Banking Social Investment Deposit Account, you may be eligible for an increase in your interest rate (at the sole discretion of Community Sector Banking). To be eligible for this discretionary interest rate increase you must:

- maintain a minimum balance in your account, at all times, as agreed between you and Community Sector Banking; and

- have selected to donate half or all of the interest rate earned on your account to the Community Enterprise Foundation™; or
- have selected to donate to the Community Enterprise Foundation™ a specified amount per month equal to not less than half of the interest that is earned for that month on your Community Sector Banking Social Investment Deposit Account.

If after opening the account you no longer meet the eligibility requirements set out in this clause 1.10, your interest rate will revert to the normal rate of interest applicable to that account as determined from time to time.

1.11 To be eligible for a Community Sector Banking **b-optimised** account you must provide us with proof that:

- You are employed by a not-for-profit organisation with Public Benevolent Institution (PBI) status, a Health Promotion Charity (HPC), a public or not-for-profit hospital, or public ambulance service; and
- You are an existing Community Sector Banking **b-packaged** cardholder, Community Sector Banking **b-entertained** cardholder or Community Sector Banking **b-maximised** cardholder.

1.12 If after opening a Community Sector Banking **b-optimised** account you no longer meet the eligibility requirements set out in clause 1.11, your account will be converted to a Bendigo Everyday Account.

1.13 For the Bendigo Student Account and Bendigo PiggySaver Account where the account opening forms are completed in a participating state primary or secondary school in Queensland, we will pay the following commission to that school until you cease to be a student there:

- \$10 for each new account plus an amount determined by reference to the Bank's internal margin model as at the date of account opening. Details of participating schools available upon request.

2. Identification

2.1 We need to obtain identification information as required by law, including Know Your Customer requirements under anti-money laundering and counter-terrorism financing legislation for all required parties. This will include information such as, for an individual, name, residential address and date of birth. Where the customer is a Trust, details of the Trustee and beneficiaries may be required. Our staff will advise you what items of identification are acceptable. We may also require other information such as information about beneficial owner(s), and information about your activities and reason for opening an account in Australia.

2.2 If you are unable to visit a branch or provide identification in another manner acceptable to us, there is also a certifier method of identification available. We can supply you with a special form, which must be signed by an acceptable certifier.

2.3 An acceptable certifier includes a solicitor and Justice of the Peace. Please contact us for a complete list of all acceptable certifiers. You will be required to show identification such as your driver licence, passport, birth certificate or citizenship certificate to the acceptable certifier. For acceptable certifiers overseas, please contact us for details.

2.4 There are special provisions for people under the age of 6 years and Aborigines and Torres Strait Islanders in isolated areas.

Verification

2.5 We may, and you consent to us doing so, seek verification of your identification and identification documents from independent sources and/or third-party service providers.

2.6 We will keep copies of all documents provided by you and will disclose or provide copies of your identification documents to third party bodies as required by law.

2.7 We may request, and you must provide, further documentary evidence of your identity as we deem necessary to confirm your identity.

2.8 We may request that you produce, and you must provide in person if necessary, the original and/or certified true copies of all documentary evidence confirming your identity.

Inability to confirm identity

2.9 In the event that we are unable to properly confirm your identity, we may at our sole discretion, reject your application, suspend the operation of your account, refuse transactions and/or place a freeze on your funds until such time as your identity can be confirmed.

Additional Information

2.10 We may request, and you must provide, any other additional information we deem necessary in relation to your identity, personal affairs, business dealings and/or the purpose of your relationship with us. In the event you refuse or fail to provide us with information we have reasonably requested, we may at our sole discretion, reject your application, suspend the operation of your account, refuse transactions and/or place a freeze on your funds until such time as the information is provided.

2.11 You provide us with the following undertakings and indemnify us against any potential losses either you or we suffer arising from any breach by you of such undertakings:

- (a) you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- (b) the underlying activity/product for which Internet Banking is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

2.12 More information is available from the Australian Transaction Reports and Analysis Centre (AUSTRAC) 1800 021 037 or 1300 236 344.

3. Payment Facilities

Depending on the type of account you hold with us, you may be able to gain access to one or more payment facilities. The payment facilities that are currently available with each type of account are set out in the Key Features Tables starting on page 4.

4. Deposits and Withdrawals

4.1 You may make deposits to your account in a number of ways including:

- (a) at any of our branches by using a teller or one of our express deposit boxes;
- (b) by mail;
- (c) by arranging an automatic deposit of your salary or other income or amounts to be paid directly into your account;
- (d) if your account is linked to a card, at any Bendigo Bank ATM which accepts deposits or at a Post Office using Bank@Post™ (where available and subject to restrictions, see clause 40.5);
- (e) if you have access to Bendigo Phone Banking or Bendigo e-banking, by transferring funds electronically using these facilities;
- (f) by arranging an electronic credit from another Bendigo Bank account;
- (g) by arranging an electronic credit from another financial institution.

Some of the above methods for deposits may not be accessible by you when you are not in Australia.

4.2 The proceeds of a deposit may not be available for up to five business days after the deposit is made. It will usually take three business days for a cheque to clear. If we allow you to draw on a cheque before it has cleared, you will be liable for the amount of the cheque if it is subsequently dishonoured and you authorise us to debit the amount of the cheque plus applicable bank charges to your account. International deposits may be subject to extended clearance times.

4.3 We may not accept any cheque that is not payable to you whether the cheque has been endorsed in your favour or not.

- 4.4 You may request a special clearance on a cheque. When you request a special clearance on a cheque we will request the other bank to respond within 24 hours if the cheque is drawn on a branch in the same state as the place of deposit. If the cheque is an interstate cheque we will request the other bank to respond within 48 hours. We cannot assure you that the other bank will respond within these timeframes. You must pay us a fee for this service: see the Schedule of Fees, Charges and Transaction Account Rebates.

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Deposits made using an ATM

- 4.5 When you make a deposit to your account at one of our ATMs, two Bank Officers open the ATM the next business day and compare the amount you placed in the envelope with the amount you entered in the ATM. If there is a difference between these two amounts, we will accept the amount in the envelope as the amount deposited and advise you in writing of the difference and the actual amount which has been credited to your account.
- 4.6 We will not accept coins for deposit.
- 4.7 A deposit at an ATM is at your risk until the deposit is completed in accordance with the procedures indicated by the ATM.

Withdrawals

- 4.8 You may make withdrawals from your account in a number of ways including:
- (a) at any of our branches;
 - (b) if your account is linked to a card:
 - at any ATM;
 - via EFTPOS terminals;
 - at a Post Office using Bank@Post™ (where available and subject to restrictions, see clause 40.5);
 - (c) if you have access to Bendigo Phone Banking, by transferring funds electronically using BPAY;
 - (d) if you have access to Bendigo e-banking, by transferring funds electronically using:
 - BPAY
 - Pay Anyone
 - Telegraphic Transfers
 - (e) using an Automatic Payment;
 - (f) if your account has a cheque facility, by writing cheques using a cheque book issued by us;
 - (g) by bank cheque.

Some of the above methods for deposits may not be accessible by you when you are not in Australia.

- 4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your

account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

- 4.10 You should ensure that the purchase amount is correct on any electronic equipment you use when you perform a transaction.
- 4.11 EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn. Merchant or other institutions may impose additional restrictions on the use of your card, cheque book or PIN. The Post Office may impose restrictions on the use of Bank@Post™.
- 4.12 We may not allow a withdrawal unless we have proof of your identity that is satisfactory to us.
- 4.13 You authorise us to debit to your account with all withdrawals you or an authorised signatory make from that account (unless the authorised signatory is an authorised user who can only access, but not operate, your account).
- 4.14 Some transactions require authorisation from us. We may choose not to authorise a proposed transaction. For example, if your card had been reported lost or stolen.
- 4.15 Contactless transactions are subject to separate transaction limits. These limits are imposed by us and the financial institution responsible for the EFTPOS terminal.

5. Interest

- 5.1 We pay interest on your account as per our Schedule of interest rates for Personal Accounts. See clauses 5.7 to 5.15 below regarding an offset facility on a Bendigo Everyday Account and Community Sector Banking Unpack Home Loan Offset Account.

Interest Rates

- 5.2 The type of account you have will determine the type of interest. Some accounts have tiered interest and some have stepped interest (in which case more than one interest rate may apply) and others have a single rate of interest that applies irrespective of the balance of your account. Please refer to the Key Features Tables starting on page 4 to find out what type of interest your account has.

- 5.3 We may change the interest rate from time to time at our discretion. This means that the interest rate may increase or decrease. If any law regulates such a change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.
- 5.4 Our current interest rates are set out in the Schedule of interest rates for Personal Accounts. You can find out our current interest rates at any time by contacting one of our branches, phoning 1300 236 344 or by visiting our website www.bendigobank.com.au
For Community Sector Banking, phone 1300 272 265 or visit the Community Sector Banking website at www.communitysectorbanking.com.au

Calculation and Crediting of Interest

- 5.5 We calculate interest by applying the daily percentage rate to the balance of your account (or, if it is stepped interest, to the relevant part of your balance) at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.
- 5.6 The type of account you have will determine when interest is credited to your account. The Key Features Tables starting on page 4 set out when interest is credited.

Bendigo Everyday Account with offset facility & Community Sector Banking Unpack Home Loan Offset Account

- 5.7 An offset facility is only available on a Bendigo Everyday Account or if you hold a Community Sector Banking Unpack Home Loan Offset Account and must be linked to a principal and interest or interest only residentially secured loan with us. All parties to your Bendigo Everyday Account and Community Sector Banking Unpack Home Loan Offset Account must be parties to the linked loan account. For example, a joint loan in the name of X & Y may be linked to a Bendigo Everyday Account and Community Sector Banking Unpack Home Loan Offset Account in the name of X, in the name of Y or a joint account in the name of X & Y. A joint Bendigo Everyday Account and Community Sector Banking Unpack Home Loan Offset Account in the name of X & Z cannot be linked to the loan, as Z is not a party to the loan.
- 5.8 Your account may be linked to only one loan at any particular time. You may change the loan to which your account is linked at any time, provided the alternative loan complies with the terms and conditions outlined above, upon written notification to us.
- 5.9 The daily balance (defined below) in your account will be used to offset your linked loan account for the purpose of calculating the interest payable on your linked loan account. Interest on your linked loan account will be calculated at a discounted rate on the amount equal to the daily balance held in

your Bendigo Everyday Account or Community Sector Banking Unpack Home Loan Offset Account. You can choose between a partial or full discounted offset rate, however the full offset rate is not available on fixed rate loans. Details of the discounted rates can be obtained by asking at any Bendigo Bank branch, online at www.bendigobank.com.au or by telephoning Community Sector Banking on 1300 272 265 or online at www.communitysectorbanking.com.au. Interest on the remaining balance of your linked loan account will be calculated at the rate that applies to your linked loan account.

- 5.10 The daily balance in your account is the balance at the end of the day. If your account has a debit balance at the end of the day, your balance for that day for offset purposes will be deemed to be zero. If your account has a balance greater than the balance of your linked loan account at the end of the day, your daily balance for that day for offset purposes will be deemed to be equal to the balance of your linked loan account. You will not earn interest on the excess amount.
- 5.11 Subject to the requirements of any law, the discounted rates may change at any time.
- 5.12 Where more than one Bendigo Everyday Account is linked to the one loan account, the daily balance used for offset purposes is that of the combined end of day balances of all of these accounts.
- 5.13 Where more than one Community Sector Banking Unpack Home Loan Offset Account is linked to the one Community Sector Banking Unpack loan account, the daily balance used for offset purposes is that of the combined end of day balances of all of these accounts.
- 5.14 Upon finalisation of the linked loan account, the offset facility on your Bendigo Everyday Account will be removed or your Community Sector Banking Unpack Home Loan Offset Account will be converted to a Community Sector Banking Unpack Transaction Account.
- 5.15 We may at any time combine the balance of your Bendigo Everyday Account or Community Sector Banking Unpack Home Loan Offset Account and your linked loan account. If we combine your accounts, we will promptly inform you. We need not notify you in advance.

Bendigo CommunitySaver Account

- 5.16 You have four options in relation to the interest payable by us on your account, being:
- 10% of the interest payable by us on your account will be credited to the recipient you choose from our list, in which case the remaining 90% will be credited to your account.
 - You can elect to have 25% of the interest payable by us on your account credited to the

- recipient you choose from our list, in which case the remaining 75% will be credited to your account.
- (c) You can elect to have 50% of the interest payable by us on your account credited to the recipient you choose from our list, in which case the remaining 50% will be credited to your account.
- (d) You can elect to have 100% of the interest payable by us on your account credited to the recipient you choose from our list, in which case you will not receive any of the interest earned on your account.
- 5.17 We will credit interest monthly at the times set out in the Key Features Table on page 5.
- 5.18 It is your responsibility to include the interest earned on your tax return each financial year.
- 5.19 All financial transactions referenced as “donation” on your statement, may be included in your tax return representing your donation made to the recipient you have chosen from our list.
- 5.20 For tax purposes, please retain your statement.

Community Sector Banking Social Investment Deposit Account

- 5.21 Community Sector Banking has established a relationship with a national donor advised philanthropic foundation the Community Enterprise Foundation™. Interest and/or other contributions from Social Investment Deposit Account holders will be paid to the Community Enterprise Foundation™ for distribution to charitable projects and programs run by eligible not-for-profit organisations or charities, as recommended by a Community Sector Banking advisory committee.
- 5.22 You have three options in relation to the interest payable by us on your account, being:
- (a) you can elect to have all of the interest payable by us on your account credited to the Community Enterprise Foundation™, in which case you will not receive any of the interest earned on your account;
- (b) you can elect to have half of the interest payable by us on your account credited to the Community Enterprise Foundation™, in which case the remaining half will be credited to your account; or
- (c) you can elect to have all of the interest payable by us on your account credited to your account.
- 5.23 If you wish to change your election (for example, if you wish to change from having half of the interest earned on your account credited to the Community Enterprise Foundation™ to having all of the interest earned on your account credited to the Community Enterprise Foundation™), you may do so at any

time by giving us notice in writing, completion of our Nomination of Rate of Return form or by visiting one of our branches. Any change to your election may have an impact on any negotiated interest rate (refer to clause 1.10).

- 5.24 If you neglect to nominate the value of interest to be credited to the Community Enterprise Foundation™, we will set the account to all of the interest earned on your account to be credited to your account.
- 5.25 Where you request a change to your interest donation, the effective date of the change will apply from the last interest payment date as outlined in the Key Features Table on page 6. For example a request to change the interest donation from half to full that is received by us on 5 November 2011 will become effective from 1 November 2011.
- 5.26 It is your responsibility to include the interest earned on your tax return each financial year.
- 5.27 All financial transactions referenced as “donation” on your statement, may be included in your tax return representing your donation made to the Community Enterprise Foundation™.
- 5.28 For tax purposes, please retain your statement.

6. Fees and charges

- 6.1 Fees and charges and Government charges may apply to your account and your use of payment facilities. You authorise us to debit these fees and charges and Government charges to your account. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates. You can find out our current fees and charges at any time by contacting one of our branches, phoning 1300 236 344 or by visiting our website www.bendigobank.com.au
- 6.2 We may change the fees and charges from time to time including introducing new fees and charges and Government charges. However, we will not introduce entry fees, exit fees or charges for the management of funds, excluding charges for the maintenance of the account. There is no maximum limit for the amount of fees and charges we may impose. If the law regulates such a change we will only make the change to the extent permitted by, and subject to, the requirements of that law.
- 6.3 We may at our sole discretion waive any or all fees and charges from time to time, substitute one fee or charge for an alternative fee or charge or impose a lower fee or charge.

For example: If a direct debit dishonour fee is chargeable to your account due to insufficient funds, or your account is overdrawn, our branch

manager may charge you the lower overdrawn account fee instead of the direct debit dishonour fee.

7. Transaction Processing

7.1 We may assign any date we reasonably consider appropriate to a debit or credit to your account, except that, in the case of a debit, the date must not be earlier than the date on which the relevant transaction occurs. However, we will credit payments to your account as soon as practicable after we receive them. This is not necessarily the same day that you make the payment. For example, where you make a deposit via an ATM after 5.00pm (AEST / AEDT), that deposit may be held over and not processed until the next day that we are open for business. We give effect to the debit or credit based upon the date assigned to it by us.

7.2 We may subsequently adjust debits and credits to your account so as to accurately reflect the legal obligations of you and us, for example, because of an error or because a cheque is dishonoured. If we do this, we may make consequential changes, including to interest.

For example: If a payment or deposit is made into your account in error, we may withdraw that payment or deposit from your account without your consent, including any interest paid into your account on that payment or deposit. If you have spent those funds you will be required to repay them or your account may be overdrawn.

8. Bank cheques

8.1 We can issue you with a cheque drawn on us, instead of you writing a personal cheque from your account. This is known as a bank cheque and is usually used where a cheque facility is not attached to a customer's account or the payee has specifically requested a bank cheque in payment for goods or services. There is a fee for the issue of a bank cheque. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

8.2 Although most people regard bank cheques as cleared funds, they are not equivalent to cash. A bank may dishonour a bank cheque including if:

- (a) the signature of an officer of a bank is forged or placed on a bank cheque without the bank's authority
- (b) the bank cheque has been fraudulently or materially altered;
- (c) a fraud or other crime has been committed;
- (d) the bank is advised that the bank cheque is lost or stolen;
- (e) there is a court order preventing the bank from paying a bank cheque;
- (f) the bank has not received payment or value

for the issue of the bank cheque.

8.3 If a bank cheque is lost, destroyed or stolen, we may provide a replacement bank cheque for a fee. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

9. Overdrawn accounts

9.1 Unless we have agreed to provide you with an overdraft facility, you must at all times:

- (a) keep a credit balance in your account;
- (b) avoid deliberately overdrawing your account; and
- (c) avoid using a payment facility or requesting a payment service which could lead to your account being overdrawn.

9.2 If we agree to provide you with an overdraft facility, we may specify an approved overdraft limit. If we do not specify an approved overdraft limit, the approved overdraft limit is assumed to be \$0.

9.3 If we debit an amount to your account that causes your account to be overdrawn, this does not mean that we have agreed to provide you with an overdraft facility or a credit facility.

9.4 If you overdraw your account in breach of these terms and conditions, you agree that:

- (a) we may debit the overdrawn amount to your account;
- (b) you will repay the overdrawn amount as soon as possible
- (c) we may restrict the way in which you gain access to your account, including by suspending card access, until such time that the overdrawn amount is repaid;
- (d) we may cancel any payment facility linked to your account;
- (e) we may charge you an Overdrawn Account Fee; and
- (f) until such time that the overdrawn amount is repaid, we will calculate interest on the overdrawn amount on a daily basis.

9.5 Further to clauses 9.2 and 9.4(f) above, if you exceed an approved overdraft limit you agree that we may charge you the Overlimit Rate on the overdrawn amount in addition to the Standard Overdraft Rate (unless you have a Bendigo EasySaver Account, in which case only the Overdrawn Account Rate will apply).

Example 1: your account (excluding Bendigo EasySaver Accounts) has an approved overdraft limit of \$500 and you overdraw your account by an additional \$250, which means that your account will be overdrawn \$750 in total. The Standard Overdraft Rate will apply to the full

\$750, but the Overlimit Rate will only apply to the \$250 that exceeds your approved overdraft limit.

Example 2: your account (excluding Bendigo EasySaver Accounts) has an approved overdraft limit of \$0 (because we have not specified an approved overdraft limit) and you overdraw your account by \$500. The Standard Overdraft Rate and the Overlimit Rate will both apply to the overdrawn amount of \$500.

Example 3: you have a Bendigo EasySaver Account and you overdraw your account by \$300. The Overdrawn Account Rate will apply to the overdrawn amount of \$300.

9.6 Further to clause 9.4(f) above, you agree that:

(a) any interest that has accrued on the overdrawn amount will be debited to your account at such time that we would have ordinarily credited interest to your account; or

(b) if you have a product that does not have the ability to accrue credit interest (for example, a Bendigo Everyday Account with an offset facility; or a Community Sector Banking Unpack Home Loan Offset Account) any interest that has accrued on the overdrawn amount will be debited to your account half-yearly on 1 April and 1 October.

9.7 We may change the interest rates applicable to overdrawn accounts from time to time at our discretion. If any law regulates such a change we will only make the change to the extent permitted by, and subject to, the requirements of that law. Our current interest rates for overdrawn accounts are set out in the Schedule of interest rates for Personal Accounts.

You can find out our current interest rates by contacting one of our branches, phoning 1300 236 344 or by visiting our website www.bendigobank.com.au

You can find out the current interest rates for Community Sector Banking by phoning 1300 272 265 or by visiting the Community Sector Banking website at www.communitysectorbanking.com.au

9.8 If you are the recipient of Centrelink benefits we will act in accordance with our obligations under the Code of Operation for Department of Human Services and Department of Veterans' Affairs Direct Credit Payments when exercising our rights in relation to your overdrawn account, for example, where we combine accounts.

In particular, unless otherwise agreed, we will allow you to access up to 90% of your future Centrelink benefits until the account is no longer overdrawn. If your account becomes

overdrawn, please visit any of our branches to discuss your needs and arrange access to your account.

10. Account Combination

10.1 We may combine the balances of two or more of your accounts which are of the same ownership and entity name, even if the accounts are at different branches. For example, we may do this if one of your transaction accounts is overdrawn or in debit and the other is in credit. In this situation the credit in one transaction account would be used to reduce the debit balance in the other account. We will promptly inform you if we combine your accounts. We need not notify you in advance.

10.2 When combining accounts we will comply with any applicable requirements of the Code of Operation for Department of Human Services and Department of Veterans' Affairs Direct Credit Payments.

10.3 We will not exercise our right to combine your accounts in connection with amounts you owe in respect of any credit facility which you hold with us that is regulated by the National Credit Code:

- (a) while we are actively considering your financial situation as a result of your hardship application (we may ask you, as a condition of not exercising our right to combine your accounts, to agree to retain funds in an account until our decision on your hardship application has been made); or
- (b) while you are complying with an agreed arrangement with us resulting from our consideration of your hardship application.

11. Statements and Confirmation of Transactions

11.1 We will issue you with a statement of account:

- (a) at least once every six months ;

If you would like to receive a statement of account more frequently, please contact one of our branches. A fee may apply to this service. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

11.2 You must check your statement of account and immediately notify us if you notice an error or possible unauthorised transaction on that statement. You should keep your statements safe for future reference.

11.3 You agree that confirmation of transactions involving your account or any payment facility may be provided by:

- (a) Bendigo Phone Banking and Bendigo e-banking, if you have access to either of those services (not all fees are available for inquiry via either of these channels);
- (b) you requesting confirmation at any of our branches.

11.4 You agree that any request you make for a balance or information using Bendigo Phone Banking, Bendigo e-banking or by any other means, in relation to any account which is regulated by a Consumer Credit Code is not a request for a statement of a kind referred to in that Code in respect of that regulated account.

12. Receipts and vouchers

12.1 When you use Bendigo Bank equipment to access your account we will provide you with a record of your transaction, unless you specify that a record is not required. You must check your record of the transaction and keep it to reconcile to your statement.

12.2 We strongly advise you to keep all of these documents in a safe place, as you may need them to do things such as complete tax returns, confirm payments have been made for goods and services and check what payments and cheques are unrepresented and how much money you have in your account at any one time.

12.3 If you misplace any of your account records or need us to provide you with information about any of your transactions, such as cheques you have written out or interest payments for tax purposes, we can help by conducting a search of our records. A fee may apply for this service to cover our costs. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

12.4 You should keep your credit card vouchers and printed records of transactions to reconcile to your statement. We are not obliged to provide you with copies of merchant or transaction vouchers.

13. Joint accounts

13.1 This clause applies if an account is in two or more names jointly.

Understanding your obligations

13.2 We may allow you to operate accounts jointly with other persons.

13.3 If you do, your liability under these terms and conditions is both joint and several. This means that each of you is liable both on your own and together for the whole of any debit balance on the account. You should carefully consider any arrangement which involves you becoming a joint account holder.

13.4 It is up to you and the other joint account holder(s) to specify how many signatories are required to operate a joint account. Account operating instructions are part of your contract with us and may only be altered by written notification to us, signed by each party to the joint account. However, any joint account holder(s) can cancel operating instructions by contacting us which will require that all further instructions be given jointly by all joint

account holder(s).

13.5 Despite any instructions you may give us to the contrary, we may insist that the joint account only be operated on the signatures of all joint account holders if:

- (a) one of the joint account holders requests us in writing to do so; or
- (b) we are notified of any dispute between the joint account holders; or
- (c) we are notified of the bankruptcy of any of the joint account holders.

13.6 You agree that each of you act as an agent for the other and that we can send a copy of a notice or statement to all or any one of you, except where we are legally obliged to do otherwise.

13.7 You agree that each joint account holder may have access to information about the account without the consent of the other joint account holders.

13.8 In the event of your death, the account will be treated as the account of the surviving account holder(s) only.

14. Authorised Signatories and operating instructions

14.1 You may ask us, in writing, to authorise one or more other people to access and operate your account. A person who is authorised to operate your account is called an authorised signatory. This includes:

- (a) a person who is authorised to access and operate your account – an authorised signatory;
- (b) a person who is authorised to access and operate your account with card access only – an additional cardholder; and
- (c) a third party authorised by you to only use Bendigo Phone Banking or Bendigo e-banking to access or access and operate your nominated account and who is registered with us as an authorised user for use of Bendigo Phone Banking or Bendigo e-banking - an authorised e-banking user.

14.2 Where there is more than one authorised signatory you must specify how many of the authorised signatories must authorise a transaction in order to operate your account. Your instructions in relation to how many authorised signatories must authorise a transaction in order to operate your account are called operating instructions.

14.3 If you are a company, body corporate, club or association, we may require appointment of authorised signatories and directions as to operating instructions to be under common seal or authenticated by minutes of a resolution of your directors or governing body.

- 14.4 We do not have to agree to your request to add an authorised signatory to your account, but if we agree we may impose conditions. If we do not agree to your request, we will notify you.
- 14.5 Where you request that a person be authorised as an additional cardholder, and where we agree to that request:
- (a) that person must be:
 - i. 12 years or older for a Bendigo Easy Money card;
 - ii. 12-15 years for a Youth Debit Mastercard; and
 - iii. 16 years or older for all other cards;
 - (b) we will issue to that person a card linked to your account (“additional card”);
 - (c) you authorise us to debit your account with all transactions made using the additional card and you will be responsible and liable for these transactions as if you had made them yourself; and
 - (d) these terms and conditions apply to the additional card in the same way that they apply to your card.
- 14.6 In relation to an authorised e-banking user, you may request a maximum daily withdrawal limit to apply to your authorised user(s). This limit may include \$0 or view-only access.
- 14.7 You can arrange to have the authority of an authorised signatory cancelled, stopped or revoked, or your operating instructions changed at any time.
- You must also return to us any card (cut in half for your protection) or cheque book that we have issued to that person. You remain responsible for all transactions made using an additional card or cheque book until they are returned to us, or you have taken all reasonable steps to return them to us.
- 14.8 We are entitled to act on instructions given by your authorised signatories in accordance with your operating instructions, and within the guidelines of non-titled member type, unless the authorised signatory is an authorised user who can only access, but not operate, your account in which case we will only act on the instructions of that person in so far as they relate to accessing your account. We are not required to make any inquiries in relation to any instructions received by an authorised signatory in relation to the operation of your account. Subject to Section I: BPAY and Section L: Pay Anyone Service you are wholly liable for any loss or damage you or a third party suffers as a result of us acting upon those instructions.
- 14.9 These terms and conditions other than this clause 14 apply to the authorised signatory in the same way that they apply to you. You should ensure that any authorised signatory has read these terms and conditions and complies with them as if they were you. If the authorised signatory does not comply with these terms and conditions, you will be in default.
- 14.10 You consent to us giving an authorised signatory information about your account.
- 14.11 You may ask us, in writing, to limit the dollar amount available to some authorised signatories to restrict their authority.
- 15. Cancelling a payment facility**
- 15.1 We may at our absolute discretion cancel a payment facility if:
- (a) we have received notice of your mental incapacity, bankruptcy or death;
 - (b) we believe any of your card, cheque book, PIN, password, access number, security token or any other access method are being used, or will be used, in a way that will cause loss to you or us;
 - (c) we reasonably believe you induced us to issue the payment facility by fraud;
 - (d) you or an authorised signatory breach any of these terms and conditions;
 - (e) we close your account;
 - (f) in the case of Bendigo Phone Banking, Bendigo e-banking, Pay Anyone Service or Automatic Payments the security or quality of the service is threatened.
- Otherwise, we may cancel a payment facility at our absolute discretion by giving you reasonable notice of our intention to do so.
- 15.2 We will take and promptly process your instruction to cancel a direct debit request which is set up using your account number. You may cancel a direct debit request at any time by giving us notice in writing, via telephone, via secure email or by coming into one of our branches and talking to a staff member.
- 15.3 You are encouraged to maintain a record of any Regular Payment Arrangement entered into with a merchant using your card number.
- 15.4 To either change or cancel any Regular Payment Arrangement set up using your card number you should contact the merchant at least fifteen days prior to the next scheduled payment. Until you attempt to cancel the Regular Payment Arrangement with the merchant directly we must accept the merchant’s transaction. If possible you should retain a copy of their change/cancellation request. Should the merchant fail to act in accordance with these instructions you may have rights to dispute the transaction.

- 15.5 Should your card number be changed i.e. as a result of lost or stolen card you must request the merchant to change the details of your existing Regular Payment Arrangement to ensure arrangements continue. If you fail to undertake this activity your Regular Payment Arrangement either may not be honoured by us or the merchant may stop providing the goods and/or services.
- 15.6 Should you elect to close your card account or your account is closed by us you should contact the merchant to amend any Regular Payment Arrangement set up using your card number; as the merchant may stop providing the goods and/or services.
- 15.7 If we cancel a payment facility we will notify you as soon as possible afterwards except if we cancel a direct debit, periodical payment or sweep facility after being advised by the payee that no further payment is required or your account is closed.
- 15.8 You may alter, stop or cancel a payment facility at any time by giving us notice in writing or by coming into one of our branches and talking to a staff member.
- 15.9 If your card is cancelled, you must immediately return to us all cards issued to you or an additional cardholder (cut in half for your protection). You will be liable for any transaction you or any additional cardholder make until the card is returned to us. If you use your card after it is cancelled, we can tell any merchant that the card has been cancelled.
- 15.10 If your cheque facility is cancelled, you must immediately return to us all unused cheques issued to you or an authorised signatory. We may dishonour any cheque presented after cancellation of your cheque facility. You will be liable for any cheques presented after cancellation that have not been dishonoured.
- 15.11 If your access to Bendigo Phone Banking or Bendigo e-banking is cancelled, we may refuse any transaction you initiate through these facilities without giving any reason or advance notice to you.
- 15.12 If you cancel a direct debit, periodical payment or sweep facility, we must receive your instructions at least one business day prior to the due date of the next payment, otherwise that payment may nevertheless be made. For direct debit cancellations we may suggest that you contact the merchant concerned.
- 16. Stopping or closing your account**
- 16.1 You may request us to close your account only if it is in credit. You may close the account by:
- (a) visiting one of our branches and telling us you wish to close the account;
 - (b) sending a written request to us or Community Sector Banking (if applicable), and returning to us all unused cheques and all cards linked to that account;
 - (c) where an account has been forcibly closed by the Bank due to being overdrawn for an extended period of time, we may request such funds to be repaid before a new account will be established.
- 16.2 If a card is linked to your account, you must give us fourteen days notice of your wish to close your account. You must return to us all cards issued on the account at the time of giving notice. This fourteen day period is to allow for outstanding card transactions to be presented for payment before the account is closed.
- 16.3 We may close your account at any time, due to unsatisfactory conduct or for any other reason (e.g. if we consider it necessary to prevent fraud or other losses to you or us) by giving you notice that is reasonable in all the relevant circumstances and reimbursing you for any amount standing to the credit of your account. If you or an authorised signatory breach any of these terms and conditions or your account is open with a zero balance and you do not operate your account within 180 days of opening, we may close the account without giving you prior notice.
- 16.4 We will give you notice as soon as possible after closing the account (unless we have previously given you notice) and will reimburse you for the amount standing to the credit of your account. This will not apply where we close any account opened with a zero balance and which has not been operated within 180 days of opening.
- 16.5 If your account is closed:
- (a) we may cancel any card linked to the account, cancel any cheque facility linked to the account and disable your access to other payment facilities linked to the account;
 - (b) you must return to us all cards, any security tokens issued to you, and all unused cheques linked to the account;
 - (c) you will be liable for any transactions that were not processed, or that occur, on the account (including, but not limited to, outstanding merchant purchases, cash advances and cheques presented) at the time the account is closed;
 - (d) you must pay to us on demand all unpaid fees and charges prior to closing the account;
 - (e) you must arrange deregistration of your access numbers;
 - (f) we will automatically cancel any periodical payments or sweep facilities.

16.6 You should make arrangements for any automatic payments, direct debit, direct credit payments, interest payments, periodical payments, sweep facilities or ongoing Pay Anyone Service Payments that are paid into or out of your account to be re-directed before the account is closed.

16.7 We reserve the right to withdraw any account from offer without notice.

16.8 We may place a stop on your account if:

- (a) you are in breach of any of the terms and conditions;
- (b) you have not provided us with information that we have asked you to provide;
- (c) we receive notice of your mental incapacity, bankruptcy or death;
- (d) we become aware of any dispute which in our reasonable opinion has a bearing on the account.

If we place a stop on your account, you or anyone else will not be able to make any withdrawal transactions on the account or otherwise operate it. Credit transactions will still be allowed unless you specifically request credit transactions be stopped also.

We are not liable for any loss or damage arising from placing a stop on your account.

16.9 If we receive notice of a dispute from a third party who claims a beneficial interest in the funds held in the account, we may at our discretion freeze the account until the dispute has been resolved to our reasonable satisfaction.

17. Dormant accounts

17.1 If you do not operate your account for a number of years, your account may be deemed dormant.

17.2 If your account does become dormant we will send you a letter (to the address noted for that account) advising you that your account is dormant and that you have the following options:

- (a) you can make a transaction to re-activate the account;
- (b) you can call 1300 236 344 advising that you would like to re-activate your account;
- (c) you can close the account; or
- (d) you can close the account and open another account with us that is more suitable to your current needs.

17.3 If you are unable to attend a Bendigo Bank branch to take up any of the above options, please contact us or the Bendigo Bank branch at which the account is held advising of your situation. This may prevent a fee being charged.

17.4 If we do not hear from you after we have sent you a letter, your account will be closed and where required to do so by law, the balance of your account will be sent to the Commonwealth Government as unclaimed money.

18. Changes

18.1 Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

18.2 Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of, any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates)

- in writing (including by notice in your statement of account)
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable)
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible or
- in accordance with clause 28.4.

18.3 The notice of change table sets out how much prior notice we will give you of changes, if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change necessitated by an immediate need to restore or maintain the security of the Rural Bank system or individual accounts or to otherwise manage a material and immediate risk where it is reasonable for us to do so. In that case, we will give you notice of the change as soon as is reasonably practicable.

18.4 If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

Notice of Change

Type of change	Minimum number of days notice
Any change that is an increase in fees or charges	30
A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited A variation of the balance ranges within which interest rate apply	30
Increase your liability for losses relating to EFT transactions	30
Impose, remove or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment	30
Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above)	If we believe the change is unfavourable to you, 30. Otherwise, no advance notice.
Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)	If we believe the change is unfavourable to you, 30. Otherwise, no advance notice
Change to an interest rate	No advance notice.

19. Tax

- 19.1 When you open an account with us, you have the option of supplying us with your Tax File Number. If you don't, we are required by law to deduct withholding tax from your interest, at the highest marginal rate plus the Medicare Levy and forward it to the Australian Taxation Office.
- 19.2 Similar requirements also apply to joint accounts where one or more of the account holders have not supplied their Tax File Number.

more a year.

Note: Generally children under 16 do not need to provide us with a Tax File Number, however, where the child's investment income (or interest) is likely to be \$420 per annum or more, it is advisable to obtain a tax file number as interest earned in excess of \$420 is subject to withholding tax. Deductions of withholding tax are calculated on a daily pro-rata basis, regardless of whether or not the account earns more than \$420 in interest during the financial year.

Providing your Tax File Number is NOT compulsory, but is advisable.

- 19.3 If you are entitled to an exemption in relation to this tax you should advise us of your type of exemption and provide any supporting documentation we may require.
- 19.4 If your account is a Bendigo Everyday Account with an offset facility or a Community Sector Banking Unpack Home Loan Offset Account that is linked to a loan account, there is no interest entitlement that is subject to income tax and the only benefit is the right to the interest reduction on the loan account under the offset arrangements. Loan account offset arrangements are subject to rulings and policies of the Australian Taxation Office, which may change.

The above clauses 19.1, 19.2, 19.3, 19.4 and 19.5 do not apply if you are not a resident of Australia. We are required to withhold Australian non-resident withholding tax from interest income earned on your account which is currently 10%.

Bendigo CommunitySaver Account

If you have a Bendigo CommunitySaver Account, the following clause applies:

- 19.6 The personal circumstances of each customer are different and we encourage you to seek independent taxation advice.
- 19.7 We may pay commission to eligible partners associated with this account.

Community Sector Banking Social Investment Deposit Account

If you have a Community Sector Banking Social Investment Deposit Account the following clause applies:

What happens if I don't provide my Tax File Number?

- 19.5 If you choose not to provide us with your Tax File Number, we are required to deduct withholding tax at the highest marginal tax rate – plus the Medicare Levy, when you earn interest income of \$120 or

- 19.8 The personal circumstances of each customer are different and we encourage you to seek independent taxation advice.

20. Privacy

- 20.1 We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us and Community Sector Banking.
- 20.2 You can obtain information about privacy in our Privacy Policy which is available upon request at any of our branches or on our website www.bendigobank.com.au

21. If you have a complaint

- 21.1 We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.
- 21.2 You can raise your complaint with us by:
- (a) speaking to a member of staff directly or Community Sector Banking if applicable;
 - (b) telephoning 1300 236 344;
 - (c) website www.bendigobank.com.au/public/contact-us;
 - (d) secure email – by logging into e-banking;
 - (e) social media;
 - (f) contacting Community Sector Banking on:
1300 272 265
8:30am – 5:00pm (AEST/AEDT)
Monday to Friday; or
Fax: (02) 4255 8420; or
Email: customerservice@csbanking.com.au
 - (g) telephoning the Customer Feedback Team on:
1300 361 911
8:30am – 5:00pm (AEST/AEDT)
Monday to Friday; or
Email: feedback@bendigoadelaide.com.au

If you are not satisfied with the response provided, you have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:

- i) telephone - 1300 139 572
(+61 3 5485 7919) between 8:30am and 5:00pm (AEST / AEDT), weekdays
- ii) email - customeradvocate@bendigoadelaide.com.au
- iii) post/letter – write to Customer Advocate, PO Box 480, Bendigo, VIC 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the

appropriate External Dispute Resolution scheme (refer to clause 21.4).

Concerns or complaints about EFT transactions

- 21.3 If your complaint is in relation to an EFT transaction, we will advise you in writing of the procedures for investigating and handling the complaint.
- (a) If we are unable to resolve the complaint within 45 days, we will notify you of this fact, inform you of the reasons for the delay and specify a date by which a decision can reasonably be expected (unless we are waiting for a response from you and we have told you that we require that response and your non-response is preventing us from dealing with your complaint), provide you with the name and contact details of our external dispute resolution provider, and provide you with monthly updates on the progress of your complaint);
 - (b) If the complaint involves a credit card account and we decide to exercise any rights we may have under the rules of the credit card scheme:
 - i. the time limits under the rules of the scheme will apply instead of the time limits referred to in clause 21.3 (a);

We will advise you in writing of the above time limits and when you can reasonably expect a decision. Your obligation to pay any amount which is the subject of a complaint, and any credit or other charges related to that amount, will be suspended until the complaint is resolved;

- (c) When we have completed our investigation of your complaint, we will promptly advise you in writing of the outcome of that investigation, your right to take your complaint to our external dispute resolution provider, and the name and contact details of our external dispute resolution provider. However, we are not required to do so if your complaint does not relate to hardship and we resolve it to your satisfaction within 5 business days, unless you ask us.
- (d) if on completion of our investigation we decide that your account has not been incorrectly debited or credited, or in the case of unauthorised transactions, that you have contributed to at least part of the loss occasioned by the unauthorised use, we will supply you with copies of any documents or other evidence relevant to the outcome of our investigation, including information about any logs or audit trails relating to the transaction and advise you whether there was any system or equipment malfunction at the time of the transaction; for example if you don't protect your internet access by using a firewall, anti-virus software and security tokens it could

contribute to the chance of unauthorised transactions;

- (e) if we conclude as a result of our investigation that your account has been incorrectly debited or credited we will promptly make adjustments to your account (including making adjustments to interest and charges) and notify you in writing of the amount by which your account has been debited or credited as a result;
- (f) alternatively, if we decide to resolve your complaint in your favour, we may adjust your account accordingly within seven business days of receiving the complaint and provide the information required by paragraphs (c) and (e) and close the investigation. When we choose this course of action we are not required to comply with clause 21.3 and paragraph (d);
- (g) if we fail to observe the appropriate allocation of liability in accordance with the relevant clauses of the ePayments Code or fail to explain the reasons of any findings that you are liable by reference to relevant aspects of those paragraphs, or in any material respect we fail to observe the complaint investigation and resolution procedures set out in this clause or as required by the ePayments Code, and where such failure has contributed to a decision by us against you or delayed the resolution of your complaint, we may accept full or partial liability for the amount of the transaction which is the subject of your complaint.

Australian Financial Complaints Authority (AFCA)

21.4 We are a member of the Australian Financial Complaints Authority. You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

22. If you have changed your name, address or contact details

- 22.1 If you have changed your name, we will need to amend our records as soon as possible. Before amending our records, we will require evidence of your name change, such as a marriage certificate, birth certificate, decree nisi or dissolution of marriage, or certificate of registration of change of name.
- 22.2 If you have changed your address (home, business or email, where relevant) or contact details, you must provide us with your new address or contact details as soon as possible, either by calling into one of our branches, by telephoning 1300 236 344 or by writing to your local branch or our head office.

For Community Sector Banking, phone 1300 272 265 or write to Community Sector Banking, PO Box 585 Corrimal, NSW 2518.

- 22.3 You should advise us of the details of all of your accounts so that all our records can be changed. If you like, we can also change the branch where you normally pick up your cheque book or card, to a branch that is more convenient to you.
- 22.4 You must notify us in writing as soon as possible of any proposed or actual changes to your financial or legal status (including name changes, mergers, administration or receivership, schemes of arrangement, bankruptcies, liquidations, windings up, dissolutions or acting or failing to act in a manner which could result in any of these situations) or any other material changes that may affect or impact upon your use of your account or any payment facility or your ability to continue operating in a financially viable manner.

23. If you need to send money overseas or have received funds from overseas

- 23.1 We can send money overseas for you in Australian or foreign currencies. You can ask us to make an international telegraphic transfer to an overseas bank nominated by you. We do not have to agree to your request. You can also ask us to prepare a bank draft for the foreign currency amount, for you to send overseas by mail.
- 23.2 If you have received funds from overseas, you can bring the foreign currency cheque or document into our nearest branch, where our staff will be happy to convert the funds into Australian dollars and deposit the converted amount into your account. You will not be able to draw against these funds until they have cleared. We reserve the right not to accept any foreign currency cheque or document or accept it on a collection basis only.
- 23.3 Fees and charges apply for the provision of these services. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

24. Banking Code of Practice

- 24.1 We are bound by the Banking Code of Practice.
- 24.2 The Banking Code of Practice requires us to draw your attention to the availability of general descriptive information concerning our banking services. This includes information about account opening procedures, our obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of you informing us promptly when you are in financial difficulty so that we may discuss your situation and the advisability of you reading the terms and conditions applying to this banking service.
- 24.3 You should inform us promptly if you are in financial difficulty so that we may discuss your situation.

25. Financial Claims Scheme

The Financial Claims Scheme protects depositors through the provision of a guarantee on deposits (up to a cap) held in authorised deposit-taking institutions (ADI's) in Australia and allows quick access to their deposits if an ADI becomes insolvent. As such please note the following information:

- you may be entitled to a payment under the Financial Claims Scheme in the event of us becoming insolvent;
- accessibility to the Financial Claims Scheme is subject to eligibility criteria; and
- information about the Financial Claims Scheme can be found at www.fcs.gov.au.

The Australian Government has given notice that it is reviewing the application of the Financial Claims Scheme to accounts held by non-residents of Australia. This may result in the Financial Claims Scheme no longer applying to accounts held with us by overseas customers.

26. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)

- 26.1 We are committed to the regulatory requirements for anti-money laundering and counter-terrorism financing.
- 26.2 To comply with these requirements we may:
- (a) require you to provide to us, or otherwise obtain, any additional documentation or other information;
 - (b) suspend, block or delay transactions on your account, or refuse to provide services to you;
 - (c) report any, or any proposed, transaction or activity to anybody authorised to accept such reports relating to AML/CTF or any other law.

27. Liability

Subject to any other provision of these terms and conditions, to the extent permitted by law, neither we nor Community Sector Banking are liable to you for or in connection with:

- (a) any loss or damage you suffer as a result of using your account or a payment facility;
- (b) any delay or failure in processing a transaction on your behalf;
- (c) any transaction which is processed by us on your behalf;
- (d) any failure, malfunction, delay or error (for any reason) of any equipment, system or software (including, without limitation, the telephone, internet enabled device, software and telecommunications and ISP services you or an authorised signatory use to access an account or payment facility);
- (e) any unavailability or failure of a payment facility to accept instructions from you;
- (f) any failure of a card, access number, password or PIN to permit you or your authorised signatory to access a payment facility;
- (g) any unauthorised access to, or disclosure of information relating to, your account through a payment facility.

- (h) any other action taken or not taken in relation to your account or a payment facility.

28. Other

- 28.1 We may decide, at our discretion, the order in which payments will be processed.
- 28.2 We may give you a certificate about a matter in connection with the account. The certificate is sufficient to prove the matter, unless you prove the certificate is incorrect.
- 28.3 Notices and other communications for us may be:
- (a) given personally to one of our employees at any of our branches or sent by post or facsimile to our registered office or Community Sector Banking registered office if applicable;
 - (b) given by any other means permitted by law.
- 28.4 Subject to the requirements of any law, notices and other communications for you may be:
- (a) given to you personally or left at any address specified by you or your residential or business address last known to us;
 - (b) sent by prepaid post to any of these places;
 - (c) sent by email to your email address last notified to us;
 - (d) sent by facsimile to your residential or business facsimile number last known to us;
 - (e) if you are registered for Bendigo e-banking by secure email in Bendigo e-banking;
 - (f) if you have downloaded a Bendigo Bank mobile banking application, sent to you in the application or
 - (g) given by any other means permitted by law.

We may also give you notices and other communications by making them available electronically (for example, by publishing them on our website) and notifying you that we have done so and how you can obtain the notice or communication. However, we will not give you a notice or communication in this way if you have notified us that you do not want to receive notices and communications from us in this way. You can notify us that you do not want to receive notices and communications from us in this way by contacting us.

- 28.5 You must give us any information or documents we require to identify you or any person authorised to operate your account. Subject to the requirements of any law, you authorise us to check the authenticity of any such information or documents that you give to us.
- 28.6 Enforcement expenses may become payable if you breach these terms and conditions. For instance, if you overdraw your account without our written permission we may take legal action to recover the debt. Any reasonable expenses we incur in recovering our debt will be payable by you and you authorise us to debit the amount of these expenses to your account.

Our rights under these terms and conditions

- 28.7 We may choose at any time to waive any of our rights under these terms and conditions. Subject to any applicable law, a waiver by us is not a change to, and does not reduce our rights under, these terms and conditions unless we give you written notice that it is a change to these terms and conditions.
- 28.8 Nothing in this agreement has the effect of excluding, restricting or modifying rights in the Australian Securities and Investments Commission Act or Competition and Consumer Act, which cannot be excluded, restricted or modified by agreement. If your account or payment facility is of a kind not ordinarily acquired for personal, domestic or household use, our liability is restricted to re-supplying the services or the cost of re-supplying the services.
- 28.9 Part or all of any provision of these terms and conditions that is illegal or unenforceable will be severed from these terms and conditions, however the remaining provisions of these terms and conditions will continue in force.
- 28.10 We may assign or otherwise deal with our rights under these terms and conditions in any way we consider appropriate.

You agree that we may disclose any information or documents we consider desirable to help us exercise this right. You also agree that we may disclose information or documents at any time to a person to whom we assign our rights under these terms and conditions.

- 28.11 You should inform us promptly if you are in financial difficulty.
- 28.12 To the extent that the National Credit Code applies to these terms and conditions and:
- that Code would otherwise make a provision of these terms and conditions illegal void or unenforceable; or
 - a provision of these terms and conditions would otherwise contravene a requirement of that Code or impose an obligation or liability which is prohibited by that Code, these terms and conditions are to be read as if that provision were varied to the extent necessary to comply with that Code or, if necessary, omitted.

When your credit rating could be affected

- 28.13 If your account(s):
- become overdrawn without arrangements; and
 - remain overdrawn for more than 60 days after the end of any period we allow for you to repay the amount overdrawn, then we may commence enforcement action and report your default to a credit reporting agency.

Section C: Cheque facility

This section applies if you have a cheque facility.

29. Availability of the cheque facility

A cheque facility is only available in connection with some accounts. The Key Features Tables starting on page 4 indicate the accounts in respect of which a cheque facility is available and eligibility requirements that apply. In addition, you must be 18 years of age or over to apply for a cheque facility.

30. Issuing and Writing Cheques

30.1 Your right to use cheques drawn on us and the cheque book issued by us is at all times at our discretion. We reserve the right at any time to suspend or withdraw those rights and facilities or to refuse to pay any cheque. The cheque facility is not available for use outside Australia. The cheque book and all unused cheques will always remain our property and, if we ask, they must be returned to us.

30.2

- You may only write cheques on the forms we supply or approve. All cheques that you write must be completed clearly and signed by you or an authorised signatory. You should only sign a cheque after it has been filled out.
- You must not sign blank cheques. If you sign a blank cheque you risk the person you hand the cheque to filling out the cheque for any amount you have not authorised or addressing the cheque to a person you have not authorised. We will not be held liable for any cheques you have signed whilst they are blank nor will you be able to make a claim against us for the amount of the cheque.

30.3 You must take all reasonable care to prevent fraud occurring in relation to your cheque facility.

30.4 When filling out a cheque you should always write the amount of the cheque in words as well as figures as words are more difficult to alter. You should:

- try not to leave any gaps between the words or figures as to prevent insertions;
- begin the amount in words with a capital letter as close as possible to the words "The sum of" and draw a line from the end of the amount in words to the printed \$;
- begin the amount in figures as close as possible to the printed \$;
- add the word "only" after the amount in words.

This can help to reduce the risk of fraud. If you fail to take these simple precautions you may be held liable for any loss suffered and prevented from making a claim against us for any loss you may suffer.

- 30.5 You should never write on or fill out a cheque with pencil or erasable ink.
- 30.6 The issuing of a cheque by you or an authorised signatory authorises us to debit your account with the amount of any cheque signed by you or an authorised signatory in accordance with the operating instructions on the account. You or an authorised signatory should only write a cheque if there is sufficient available funds in your account.
- 30.7 When you provide a cheque to another, you may not be able to recover possession of that cheque (even if it is subsequently paid). You agree that we are under no obligation to assist with the recovery of possession of any cheque and forever waive any right which you may otherwise have to require the Bank to assist with recovery.

31. What is the effect of crossing a cheque?

Crossing a cheque means drawing two transverse parallel lines from top to bottom on the face of the cheque. When you cross a cheque, you are telling the bank that the cheque must be paid into an account with a financial institution and not cashed.

32. What is the meaning of "Not Negotiable"?

- 32.1 The words "not negotiable" between two parallel lines across the face of a cheque mean that, where the cheque is transferred, the person who obtains the cheque has no greater rights than the person who transferred it to him or her.
- 32.2 For example, if your cheque has been stolen and passed by a thief to an innocent person, you will be able to recover the amount paid on your cheque from the innocent person (or the thief if they are found) – this is because the thief has no rights to the cheque and therefore has passed no rights to the innocent person.

33. What is the meaning of "account payee only"?

These words on a cheque are a warning to a bank with which the cheque is deposited that the cheque should be paid only to the person named in the cheque as payee.

34. What is the significance of deleting "or bearer"?

- 34.1 The words "or bearer" mean that (except in the case where the cheque is crossed and must therefore be collected by a bank) the bank on which the cheque is drawn has authority to pay it to any person in possession of it even if that person found it or sold it unless the bank has reason to suspect that the cheque might have fallen into the wrong hands. If you delete these words, the cheque becomes an "order" cheque.
- 34.2 If a cheque is an "order" cheque then (except in cases where the cheque is crossed and must therefore be collected by a bank) the bank on which the cheque is drawn should only pay it:

- (a) to the named payee; or

- (b) to any other person to whom the named payee, by endorsing the cheque on the reverse side, has ordered it to be paid.

35. Stopping your Cheque

- 35.1 You may request payment to be stopped on a cheque which has not yet been presented for payment. However you must pay us a fee for this service. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.
- 35.2 To stop a cheque you must call into your local branch, telephone 1300 236 344 or telephone Community Sector Banking (if applicable) on 1300 272 265. You should identify the cheque clearly by telling us the name of the account, the amount of the cheque, the number and date of the cheque and the name of the payee. There is also a feature in Bendigo e-banking which will allow you to request us to stop a cheque for you.

36. Dishonouring Cheques

- 36.1 We may, at our discretion, dishonour a cheque if:
- (a) you have insufficient cleared funds or available credit in your account to cover the cheque;
 - (b) the cheque has not been completed correctly or is incomplete (including but not limited to a cheque that is unsigned, undated, post dated (which is a cheque dated later than the date it was written), stale, has no payee stated or has been materially altered and you have not authorised the alteration);
 - (c) you have instructed us to stop payment on the cheque;
 - (d) we have received notice of your mental incapacity, bankruptcy or death; or
 - (e) the cheque is poorly or illegibly completed.
- 36.2 If your account is closed or your cheque facility is cancelled we may dishonour any cheque presented after closure or cancellation, unless you make other arrangements with us.
- 36.3 A dishonour fee may apply if a cheque is dishonoured. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.
- 36.4 Our right to take actions to recover money you owe us will not be prejudiced by any decision we make to meet payment on any cheque.
- 36.5 If a cheque deposited to your account is dishonoured, the cheque will not be returned to you. We may however in certain circumstances provide you with an electronic image of the cheque or other details we have which may assist you with a claim against the writer of the cheque.

37. Lost or Stolen Cheques and Cheque Books

- 37.1 You must keep your cheque book and all unused cheques out of sight and in a safe place at all times (for example a locked drawer or cabinet). This will help reduce the risk of theft. Leaving your cheque book in your sock drawer or the glove box of your car is not a safe place.

Note: As a general rule you should treat your cheque book the same way as you would a large sum of cash. Would you leave \$5,000 in cash in your sock drawer or the glove box of your car?

- 37.2 You must keep your cheque book separate from any plastic cards or other material that bears your signature. You must not leave signed blank cheques in your cheque book.
- 37.3 If any cheque or your cheque book is lost or stolen or misused, you must notify us as soon as possible by contacting your local branch, by telephoning 1300 236 344 or by telephoning Community Sector Banking (if applicable) on 1300 272 265.
- 37.4 If you delay unreasonably in advising us that a cheque or cheque book is lost or stolen or misused, other people may be able to withdraw money from your account without your permission. If you fail to notify us as soon as possible, you may be held liable for any unauthorised transactions occurring on your account before you notified us and you authorise us to debit any such amounts for which you are liable to your account.

Example: If you become aware that your partner has been using your cheque book and you delay or fail to report your partner's activity to us you may be deemed to have consented to your partner's use of your cheque book and will not be able to make a claim at a later date.

- 37.5 You agree to promptly review your account statements. You must notify us within 30 days of the date of receipt of a statement of account if you have any cause to suspect that there is any cheque withdrawal recorded on your statement that you did not authorise or that the information relating to any cheque withdrawal is incorrect. If you do not, then subject to any applicable law, you do not have any right to make a claim against us in respect of such withdrawal (for example, a forged cheque).

38. Liability

- 38.1 Neither we nor Community Sector Banking will be responsible, or liable, for:
- (a) any arrangement or transaction which is conducted or processed by us on your behalf;
 - (b) the dishonour or failure to dishonour any cheque drawn by you;
 - (c) any delay or failure in processing a transaction on your behalf;
 - (d) any damages or loss whatsoever that you may

suffer as a result of a cheque being dishonoured; and

- (e) any other actions taken or not taken in relation to your cheque facility.

- 38.2 Neither we nor Community Sector Banking will be liable for paying on any altered or forged cheques, and will not be liable for any such losses arising from or in connection with the paying on altered and or forged cheques, where the alteration and/or forgery could not be easily detected or where the alteration and/ or forgery is due to or has been facilitated by the omission, negligence or fraud of you or your agents, employees or any third party connected with the drawing of the cheques.

Section D: Bendigo CommunitySaver Account

Bendigo Bank has entered into a commercial agreement ('Alliance') with various partners to provide financial support for their work.

These partners use the funds to support their long-term Community development programs. These partners have consented and have not withdrawn their consent to the inclusion of statements in this document about them.

The Bendigo CommunitySaver Account and the facilities to which this document applies are not issued, guaranteed or underwritten by any of these partners.

Community Enterprise™ Foundation

Bendigo Bank has established a national philanthropic foundation that will further enhance the prospects of communities through its role as the philanthropic arm of Bendigo and Adelaide Bank Group. Community Enterprise™ Foundation will play a fundamental role in fostering stronger, self-reliant communities and the building of local, social and commercial capital.

Community Enterprise™ Foundation supports both tax-deductible and non tax-deductible donations. Community Enterprise™ Foundation charges a nominal administration fee. These fees cover administration of the trust funds and expenses incurred in granting activity. Donations to the Community Enterprise™ Foundation are used to support various charities and are distributed at the discretion of the trustees.

Section E: Cards

We warrant that we will comply with the requirements of the ePayments Code.

This section and Section G apply if we issue a card that is linked to an account to which this document applies. However, it only applies to a Bendigo Mastercard credit card or a Bendigo Visa credit card to the extent that the card is used to access any of the accounts to which this document applies (it does not apply when you use these cards to access credit accounts).

39. Your Card

- 39.1 You must be 12 years of age or more to apply for a Bendigo Easy Money card, 12-15 years of age to apply for a Youth Debit Mastercard, 16 years of age or more to apply for a Debit Mastercard or 18 years of age or more to apply for any other card. In addition, the cards are not available on all accounts. The Key Features Tables starting on page 4 indicate the accounts for which they are available.
- 39.2 The issue and use of a card is at all times at our discretion. The card will always remain our property and must be returned to us on demand.
- 39.3 We may issue replacement cards at any time. For example, we may issue a replacement card when the cardholder has changed his or her name, or when the card has been damaged. If we issue a replacement card to you or an additional cardholder, you or the additional cardholder must not use the card it replaces and you remain liable for any use of the replaced card.
- 39.4 Before the expiry date of your card, we will automatically issue you with a renewal card unless you request us in writing not to do so. At least two months prior to your card expiring, you must notify us of any changes to your address. This will ensure our records are up to date in the event that we mail your reissued card directly to you.
- 39.5 If your card includes a signature panel you must sign your card as soon as you receive it and ensure that any additional cardholder also immediately signs his or her card. A card may not be accepted unless it has been signed. Your card is only valid for the period shown on it.
- 39.6 We will give a card to you by either mailing it to you by post or handing it to you at one of our branches. You may be required to produce suitable identification when collecting the card. Once you have received the card, you are responsible for the security of the card. We recommend against sending cards by ordinary post.
- 39.7 You must choose a password for your card. We may ask you for this password at any time as further proof of your identity.

- 39.8 You may be required to produce suitable identification when using your card.
- 39.9 A feature of the Youth Debit Mastercard is that certain types of transactions are restricted, including those relating to alcohol, tobacco and gambling. This means that if the cardholder attempts to undertake a transaction that falls within a particular Merchant Category Code*, the transaction request may be declined. In other words, if the Youth Debit Mastercard is used to make what we consider to be an unsuitable purchase, we will (where possible) block the transaction.

*As at 20 September 2018, the relevant Merchant Category Codes (each an "MCC") are:

- (a) MCC 7995 – Gambling Transactions:
Any transaction, other than an ATM transaction, involving the placing of a wager, the purchase of a lottery ticket, spread betting, in-flight commerce gaming, or the purchase of chips or other value usable for gambling in conjunction with gambling activities provided by wagering or betting establishment such as casinos, race tracks, card parlors, airlines and the like.
- (b) MCC 9754 – Gambling:
Merchants conducting horse or dog racing gambling activities.
- (c) MCC 5993 – Cigar Stores and Stands:
Retailers that sell tobacco, cigarettes, cigar, pipes, smokers' supplies, or electronic nicotine delivery systems (such as electronic cigarettes [e-cigarettes]).
- (d) MCC 5921 – Package Stores, Beer, Wine, Liquor:
Merchants that sell packaged alcohol beverages such as ale, beer, wine, and liquor for consumption off the premises. Such merchants may or may not also sell a limited variety of snack items, newspapers, and magazines, or toiletries and over-the-counter medicines.
- (e) MCC 5813 – Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns – Drinking Places (Alcoholic Beverages):
Merchants that sell alcoholic beverages such as wine, beer, ale, mixed drinks, and other liquors and beverages for consumption on the premises. Drinking places include bars, beer gardens, microbreweries, pubs, taprooms, cocktail lounges, discotheques, nightclubs, saloons, taverns, comedy clubs, and wine bars.
- (f) MCC 7273 – Dating Services:
Merchants that provide dating and escort services, including computer and video personal introduction and matchmaking services.

- (g) MCC 5967 – Direct Marketing – Inbound Telemarketing Merchants:
Merchants that provide one or more audiotext or videotext services that can be accessed via phone, fax, or over an open network such as the Internet. The cardholder initiates contact with the merchant and all subsequent transactions. This MCC applies to information services offered over the telephone or the Internet, as well as to products that may be sold through such services.

Information services are provided for a fee and may include polls, sweepstakes, adult chat and entertainment, sports scores, stock market quotes, horoscope readings, or other audio text or videotext services that consumers listen to, view, or participate in.

- (h) MCC 7297 – Massage Parlors:
Retailers that specialise in providing massage services. Such merchants may provide other personal services and may rent saunas or hot tubs.
- (i) MCC 5122 – Drugs, Drug Proprietors, and Druggists Sundries – Online only:
Wholesale distributors of prescription and propriety drugs, vitamins, toiletries, antiseptics, bandages, pharmaceuticals, biological or related products, and other miscellaneous small articles typically for sale in drug stores.
- (j) MCC 5912 – Drug Stores, Pharmacies – Online only:
Merchants that sell prescription and proprietary drugs and non-prescription (over-the-counter) medicines. Drug stores may also sell related products and sundries such as cosmetics, toiletries, tobacco, heating pads, back supports, novelty merchandise, greeting cards, and a limited supply of food items.

40. Using your card

- 40.1 Your card must be linked to a primary demand deposit account which is eligible to have card access.
- 40.2 An account must not be linked to more than one card per cardholder.

Within Australia

- 40.3 You can use your card at our ATMs to:
 - (a) make deposits to your primary demand deposit account (although this can only be done at our ATMs that offer this function);
 - (b) make withdrawals from your primary demand deposit account;
 - (c) transfer money from your primary demand deposit account to another account linked to your card (if any); and

- (d) obtain account balances for your primary demand deposit account.
- 40.4 You can use your card at an ATM operated by another financial institution to:
- (a) make withdrawals from your primary demand deposit account;
 - (b) obtain account balances for your primary demand deposit account; and
 - (c) you may also be able to transfer money from one account to another depending upon the particular financial institution which operates the ATM.

Other financial institutions can determine from time to time what transactions can be carried out at their ATMs.

- 40.5 You can use your card at a Bank@Post™ terminal (however the Post Office may have restrictions and Australia Post reserves the right not to process a transaction) to;
- (a) make withdrawals from your primary demand deposit account;
 - (b) make deposits to your primary demand deposit account;
 - (c) transfer money from your primary demand deposit account;
 - (d) obtain account balances for your primary demand deposit account.

Bank@Post™ transactions can only be conducted through Post Offices in Australia.

- 40.6 You can use your card at any EFTPOS terminal in Australia to purchase goods and services or withdraw cash from your primary demand deposit account, providing the merchant operating the EFTPOS terminal has a policy which allows for cash withdrawals.
- 40.7 You can use your card at a contactless terminal to perform a contactless transaction if your card is capable of performing such transaction. A cash withdrawal cannot be completed when performing a contactless transaction.

Outside Australia

- 40.8 You can use your Bendigo Easy Money card to withdraw from your primary demand deposit account at any ATM within Australia.
- 40.9 You can use your Youth Debit Mastercard, Debit Mastercard or Community Sector Banking **act.** Mastercard debit card with a Mastercard symbol to withdraw from your primary demand deposit account at any ATM overseas bearing the Mastercard, CIRRUS or MAESTRO symbol that allows you to select this option.

- 40.10 You should contact us on 1300 236 344 or your local branch before travelling for information on use of your card overseas. For Community Sector Banking phone 1300 272 265.

Within Australia and outside Australia

- 40.11 You can use your card to purchase goods or services via mail order, by telephone or by other means (such as the Internet) where the merchant accepts that form of payment.

Other

- 40.12 The fact that any promotional material is displayed at the premises does not mean that we guarantee that all goods and services available there may be obtained by using your card. We are not responsible if a merchant or financial institution refuses to accept your card, does not allow cash withdrawals or places other limitations on using your card.
- 40.13 We are not responsible for the following, unless the law says we are:
- (a) any goods or services which you have obtained from a merchant using your card;
 - (b) any refund by a merchant.
- If you have any complaints about goods or services, you must raise them directly with the merchant.
- 40.14 We do not warrant that ATMs will always have money available.

41. Card Transactions

- 41.1 All transactions need authorisation from us. We can refuse to authorise a proposed transaction if:
- (a) the transaction exceeds the cleared funds;
 - (b) your card has been reported lost or stolen;
 - (c) we have any other good reason to do so.
- 41.2 You authorise us to give information to other persons for the purpose of authorising transactions made using your card or any additional card.
- 41.3 You authorise us to debit your account with the amount of any purchases, withdrawals and any other transactions made using your card or any additional card.

42. Additional Cards

Please refer to clause 14 for information about requesting us to authorise a person as an additional cardholder to access and operate your account.

43. Foreign Currency Transactions

- 43.1 Transactions in foreign currency amounts conducted using your Youth Debit Mastercard, Debit Mastercard, Bendigo Visa credit card, Bendigo Mastercard credit card or Community Sector Banking **act.** Mastercard debit card incur a fee. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates. They are converted (depending on the

foreign currency converted) into either:

- (a) Australian dollars at the appropriate Mastercard International exchange rate or Visa International exchange rate; or
 - (b) United States dollars and then into Australian dollars at the appropriate Mastercard International exchange rate or Visa International exchange rate.
- 43.2 The Australian dollar amount is then debited to your primary demand deposit account.
- 43.3 When you use your card outside Australia you are bound by any exchange control requirements of the Reserve Bank of Australia.

Section F: Bendigo Phone Banking and Bendigo e-banking

We warrant that we will comply with the requirements of the ePayments Code.

This section and Section G apply if you register for access to Bendigo Phone Banking or Bendigo e-banking.

44. Applying for Bendigo Phone Banking or Bendigo e-banking

- 44.1 You can apply for access to Bendigo Phone Banking or Bendigo e-banking at your nearest branch or by calling 1300 236 344. Community Sector Banking customers should contact 1300 272 265.
- 44.2 Bendigo Phone Banking and Bendigo e-banking are not available for all accounts. The Key Features Tables starting on page 4 indicate the accounts for which they are available.
- 44.3 You must be at least 12 years of age to be eligible for Bendigo Phone Banking or Bendigo e-banking.

45. Access Numbers, Passwords and PINS

- 45.1 If we approve your application, we will provide you with an access number and a temporary PIN or password. The temporary PIN or password is valid for five days from the date of issue. Before the end of that five day period you must use that access number and temporary PIN or password to access Bendigo Phone Banking or Bendigo e-banking for the first time. You will then be asked to select and enter a PIN or password and to re-enter the same PIN or password to confirm.
- 45.2 You acknowledge and accept that:
 - (a) the access number we issue you, together with your selected PIN or password, is the means by which you use Bendigo Phone Banking and Bendigo e-banking and we identify you;
 - (b) anyone using your access number and PIN or password will be able to have access to and conduct transactions on a nominated account using Bendigo Phone Banking or Bendigo e-banking;
 - (c) the use of a security token in e-banking will enhance the security of your access.
- 45.3 You authorise us to act upon all instructions given to us using your access number and password or PIN and subject to any other provision of these terms and conditions, you are liable for any such instructions.
- 45.4 We may delay acting on an instruction.
- 45.5 You agree that you are bound by the Bendigo Bank Website Terms of Use when you use our website.

46. Services Available Using Bendigo Phone Banking and Bendigo e-banking

- 46.1 By using Bendigo Phone Banking and Bendigo e-banking you may be able to:
- (a) review the balance of a nominated account to determine the current or available balance;
 - (b) transfer funds between nominated accounts;
 - (c) arrange recurring or future specific date funds transfers (Bendigo e-banking only);
 - (d) review the transaction history of a nominated account;
 - (e) select a nominated account and hear or view transaction related details including the date of the transaction, the type of the transaction (such as a withdrawal, BPAY payment or cheque transaction) and the amount;
 - (f) receive a fax "mini-statement" of transaction related details (Phone Banking only);
 - (g) perform selected transaction enquiries;
 - (h) select an individual or a range of transactions on a nominated account for closer examination;
 - (i) request new cheque books which can be collected from your branch or mailed to your designated address in accordance with your requirements (Phone Banking only);
 - (j) access Secure Email which enables you to send and receive (secure) messages to and from internal Bendigo Bank departments (Bendigo e-banking only). Sensitive information should not be submitted via secure email (e.g. Tax File Numbers, Card Numbers etc.);
 - (k) access Account Notification which allows you to establish account balance thresholds and to nominate methods (including fax and/or email) for notification if the thresholds are exceeded (Bendigo e-banking only);
 - (l) make BPAY payments;
 - (m) receive bills and statements electronically via BPAY View (Bendigo e-banking only);
 - (n) authorise transactions on a nominated account where more than one signatory would normally be required. With the Authorisations feature, one signatory to the account can "set up" a transaction for authorisation by other signatories - either real time or at a future date (Bendigo e-banking only);
 - (o) transfer funds using the Pay Anyone Service to any account at any financial institution within Australia that is identified by a valid BSB number and account number (Bendigo e-banking only);
 - (p) opt for electronic and/or paper statements.

47. Equipment

It is your responsibility to obtain and maintain any electronic equipment (e.g. computer hardware or touchtone telephone) which you may need to have to access Bendigo Phone Banking and Bendigo e-banking.

48. Authorised Users

Please refer to clause 14 for information about requesting us to authorise a person as an authorised user to use Bendigo Phone Banking or Bendigo e-banking.

49. Access

- 49.1 You will only have access to accounts where:
- (a) the accounts you seek to access, using Bendigo Phone Banking or Bendigo e-banking, are Bendigo Bank or Community Sector Banking accounts;
 - (b) you are registered with us as the registered account holder or signatory or have the authority as an authorised user or the registered account holder to access or conduct transactions on the accounts;
 - (c) we have received no notification or we are unaware that the nominated account is under any dispute of any kind with any other party or entity;
 - (d) we have received no notification or we are unaware that an application for bankruptcy or liquidation has been filed either by you, or issued or lodged by another person or entity.
- 49.2
- (a) We recommend the use of a security token with Bendigo e-banking to ensure the most secure form of access.
 - (b) We may at our discretion insist you use a security token to access Bendigo e-banking or use certain services within Bendigo e-banking. Your Bendigo e-banking access may be limited or suspended in circumstances where you refuse to use a security token.
 - (c) If you have a compatible device, you may use a soft security token by downloading and installing the Symantec VIP Access application onto your device and linking the installation to your Bendigo e-banking access number by calling us and advising us the Credential ID associated with your software installation.
 - (d) To use a physical security token, you must purchase a physical security token from us and pay the applicable fee. Loss of or damage to your physical security token may incur a replacement fee. See the Schedule of Fees, Charges and Transaction Account Rebates for the applicable fees.
- 49.3 We will make reasonable efforts to ensure the availability of Bendigo Phone Banking and Bendigo e-banking during the hours we have specified from time to time and ensure that information we make available to you through Bendigo Phone Banking and Bendigo e-banking is correct.
- 49.4 We may block access to Bendigo Phone Banking or Bendigo e-banking at any time without notice if we believe either service is being misused by you or used without your authority.

- 49.5 Where your access has been blocked due to fraudulent activity, you will be required to use a security token, firewall software and anti-virus software, update your operating system and provide proof of the same on your internet enabled device before access will be re-instated.
- 49.6 We may withdraw electronic access to your account without prior notice to you in the event of any Bendigo Bank equipment or Bendigo Bank system malfunction.
- 49.7 We can remove your electronic access without giving you notice where you have not accessed the e-banking system for at least six months or Phone Banking for at least twelve months.
- 49.8 If you give us notice to cancel your access, or your authorised user's access you remain bound by these terms and conditions which may apply notwithstanding that your access or your authorised user's access has been cancelled.

50. Exiting Bendigo e-banking

If you use Bendigo e-banking you must click on the logoff button when you have finished using the service. This is particularly important in a work environment or another environment where the terminal you are using may be left unattended for a reasonable period of time.

51. Confirmation of Transactions

- 51.1 We will provide you with a transaction receipt number every time you make a transaction on your account using Bendigo Phone Banking or Bendigo e-banking. You should record the transaction receipt number and it should be quoted if you or they have any queries in relation to that transaction.
- 51.2 Subject to the requirements of any law, where you carry out a transaction through Bendigo e-banking on our website and we make a transaction record or receipt (which you can save or print) available to you on the website immediately on completion of the transaction, we will not provide you with a paper transaction record or receipt.

52. Our responsibility for Bendigo Phone Banking and Bendigo e-banking

- 52.1 Subject to any other provisions of these terms and conditions, to the extent permitted by law, we are not liable to you for or in connection with:
- (a) any failure, malfunction, delay or error (for any reason) of any equipment, system or software which is not controlled or provided by or on behalf of us (including, without limitation, the telephone, internet enabled device, software and telecommunications and ISP services you use to access Bendigo Phone Banking or Bendigo e-banking);
 - (b) any unavailability or failure (of which you should have been aware) of Bendigo Phone Banking or Bendigo e-banking to accept instructions from you;

- (c) any failure of an access number, PIN or password to permit you to access Bendigo Phone Banking or Bendigo e-banking;
- (d) disclosure of information relating to your accounts through Bendigo Phone Banking or Bendigo e-banking where the information has been obtained by or in conjunction with any person using your PIN, password or access number; or
- (e) any unauthorised access to your information transmitted by us through Bendigo Phone Banking or Bendigo e-banking in relation to a nominated account.
- (f) any failure of a security token or "authentication key" to permit you to access Bendigo e-banking.

- 52.2 You acknowledge and accept that Bendigo Phone Banking and Bendigo e-banking may only show transactions and balances current as at the previous business day.

53. Liability

- 53.1 You will be liable for all transactions on your account carried out by using an access number or PIN. You authorise us to debit all such transactions to your account.
- 53.2 Except as set out in this clause 53, neither we nor Community Sector Banking will be liable for any loss or damage you suffer as a result of using Bendigo Phone Banking or Bendigo e-banking.
- 53.3 You indemnify us against any loss or damage we or Community Sector Banking may suffer due to any claims, suits, demands or action of any kind brought against us arising directly or indirectly because you:
- (a) did not observe any of your obligations under the terms and conditions in this section; or
 - (b) acted negligently or fraudulently in connection with the other terms and conditions.

However, you are not obliged to indemnify *us* in respect of any loss or damage we suffer to the extent it was incurred due to the fraud, negligence or wilful misconduct of *us*, *our* employees or agents or a receiver appointed by *us*.

- 53.4 To the full extent permitted by law we are not liable for any loss (Including consequential loss) *you* suffer as a result of using Bendigo e-banking other than any loss or damage which is due to fraud negligence, wilful misconduct of *us*, *our* employees or agents or a receiver appointed by *us* or breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.
- 53.5 You acknowledge and accept that Bendigo Phone Banking and Bendigo e-banking may only show transactions and balances current as at the previous business day.

Section G: Use and security of your card, access number, security token, password and PIN

This section applies if you have a card, access number, security token, password or PIN.

54. Protecting your card, access number, security token, password and PIN

54.1 The security of your card, access number, security token, password and PIN is very important. You may be liable for unauthorised transactions which you contribute to by not keeping your card, password and PIN secure. Your liability is governed by clause 59.

54.2 Customers will not breach clause 54.1 in situations where they disclose their access number and password to Bendigo Bank or a Bendigo Bank approved service provider provided that the customer has been presented with and consented to the relevant disclosure statements related to such a request.

54.3 You must ensure that you:

- (a) keep your card access number, security token, password and PIN secure and protected;
- (b) do not tell anyone your PIN or password;
- (c) do not record your PIN or password anywhere, in electronic or written form, and, in particular, not on the "user guide" provided by us upon registration;
- (d) do not select a PIN that is easily identified with you (e.g. your date of birth, your name or part of it or your phone number);
- (e) do not select a PIN that is a common or easily guessed combination (e.g. repeated or consecutive numbers such as 5555 or 1234);
- (f) do not provide your PIN, password or card to any person (including a family member or a friend);
- (g) do not allow any unauthorised person to observe or hear your PIN or password.
- (h) only install a soft security token on a device which is and remains in your possession and secured by an access security feature which is only known by or unique to you such as a personal identification number, passcode, password or biometric login;
- (i) keep any physical security token issued to you in a secure place, do not give it to any other person and regularly check that it remains in your possession;
- (j) if your physical security token requires the use of a PIN, not disclose that PIN to any other person.

54.4 You must also ensure that your additional cardholders do each of these things.

54.5 If you have a card you must also ensure that you:

- (a) sign your card as soon as you receive it;
- (b) keep your card in a safe place;
- (c) check regularly that you have your card in your possession;
- (d) take steps to ensure that no one else has access to the PIN notification you receive through the mail. We recommend that you destroy the PIN notification once you have memorised it;
- (e) do not record your PIN on your card or carry any record of your PIN in an undisguised form with the card. (Merely placing a couple of digits at the beginning or end of your PIN disguising it as a telephone number or birth date is not sufficient);
- (f) do not let anyone use your card. You may be legally liable if someone else uses your card and PIN, with or without your permission;
- (g) destroy expired cards;
- (h) collect your card from the ATM after completing a transaction.

54.6 You must also ensure that any additional cardholder does each of these things.

54.7 The following ways of recording a PIN are often deciphered by thieves and it is strongly recommended that these ways are not used for recording PIN's:

- (a) recording the PIN as a series of numbers with any of them marked, circled or highlighted to indicate the PIN;
- (b) recording the PIN with surrounding information that makes it stand out from its context. For instance, a PIN recorded as a 4 or 6 digit telephone number where all other numbers are 8 digits;
- (c) recording the PIN as a string of digits in isolation from other information; and
- (d) recording the PIN as a birth date, postcode or telephone number without additional features of disguise.

54.8 A reasonable attempt must be made to protect the security of a PIN. Making any reasonable attempt to disguise the PIN within the record, or prevent unauthorised access to the PIN record, includes but is not limited to:

- (a) hiding or disguising the PIN record among other records,
- (b) hiding or disguising the PIN in a place where a PIN would not be expected to be found,
- (c) keeping a record of the PIN in a securely locked container, or

- (d) preventing unauthorised access to an electronically stored record of the PIN.

54.9 You must not act with extreme carelessness in failing to protect the security of your PIN where extreme carelessness means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour. An example of extreme carelessness is storing your PIN in an unprotected computer or diary under the heading PIN.

55. Loss, theft and unauthorised use of your card, access number, security token, password or PIN

55.1 You must notify us immediately if:

- (a) any record you may have of your PIN or password, or any record your authorised user or additional cardholder may have of their PIN or password, is lost or stolen;
- (b) someone has stolen your card or your additional cardholder's card;
- (c) you have lost your card or your additional cardholder has lost their card;
- (d) you become aware or suspect another person knows your PIN or password or has used your PIN or password without your authority;
- (e) you or an additional cardholder become aware or suspect another person knows their PIN or password or has used their PIN or password without their or your authority;
- (f) someone steals a physical security token or a device on which a soft security token is installed from you;
- (g) you lose your physical security token or a device on which a soft security token is installed.

In Australia contact Bendigo Bank on:

1300 236 344. For lost and stolen cards please call 1800 035 383.

Overseas

By telephone on +61 3 5485 7872 or by fax on +61 3 5485 7613.

If you have a Bendigo Visa credit card, phone + 1 303 967 1090 reverse charges (this service is available 24 hours a day, 7 days a week), or visit the Visa International website at www.visa.com to obtain a toll free number for the country you are travelling in.

If you have a Youth Debit Mastercard, Debit Mastercard, Community Sector Banking **act**. Mastercard debit card or Bendigo Mastercard credit card, phone +1 636 722 7111 reverse charges (this service is available 24 hours a day, seven days a week), or visit the Mastercard International website at www.mastercard.com to obtain a toll free number for the country you are travelling in.

55.2 Any unreasonable delay in notifying us may expose you to liability for losses incurred as a result of unauthorised access or transactions. Liability for unauthorised transactions is set out in clause 59.

55.3 If for any reason you cannot contact the hotline, then contact your local branch or phone +61 3 5485 7872 during normal business hours. You are not liable for any unauthorised transactions which could have been prevented during any period of unavailability of all these contact points as long as you notify us within a reasonable time of a contact point becoming available.

55.4 When you report the loss, theft or unauthorised use of your card, PIN or password, you will be given a notification number which you should retain as evidence of the date and time of your report.

55.5 You should confirm any verbal notification in writing or at one of our branches as soon as possible.

55.6 If you find your card after reporting it lost or stolen, do not attempt to use it. Cut it up and return it to us. We cancel all cards reported lost or stolen.

55.7 You can arrange for an emergency replacement card (except in the case of a Bendigo Easy Money card), if required, at the time of reporting your card lost or stolen.

56. Safeguarding payment instruments

You should safeguard payment instruments such as cards, cheques, bank cheques and passbooks. Subject to clauses 54 and 55 you will be liable for all transactions arising from the use of a payment instrument until you have advised us of its loss, theft or misuse. If any of the above payment instruments are lost, stolen or misused, you should contact us immediately.

57. Your Liability – Non PIN generated transactions

57.1 You are not liable for any transaction performed without your permission, unless you have contributed to the loss by:

- (a) letting someone else use your card; or
- (b) unreasonable delay in notifying us of the loss, theft or unauthorised use of your card.

If you did either of these things, we may hold you liable for all transactions carried out using your card up to the time you notify us of the loss, theft or unauthorised use of your card.

57.2 A disputed transaction may include:

- (a) An unauthorised transaction – a transaction which you believe was not authorised by use of the card or account by a cardholder. This includes any unauthorised telephone, internet or mail orders or any other unauthorised transactions on your account.

- (b) General dispute – a transaction which you wish to dispute. This may include a transaction which has been processed to your account more than once, or a transaction which was authorised by the use of your card or account which you wish to dispute.

Despite notifying us of a disputed transaction, you remain liable for any purchase made by a cardholder or any person authorised by a cardholder.

- 57.3 Visa and Mastercard have a dispute resolution process that is contained in the operating rule of the card scheme. This process sets out the specific circumstances and timeframes in which a member of the scheme (e.g. a bank) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This is referred to as a 'chargeback right'. We will claim a chargeback right where one exists and you have disputed the transaction within the required time frame. We will claim the chargeback for the most appropriate reason. Our ability to investigate any disputed transaction on your account, and subsequently process a chargeback is restricted by the time limits imposed under the operating rules of the card scheme. The timeframes for us to process a chargeback (where a chargeback right exists) vary between 45 days and 120 days, depending on the type of transaction. We will not accept a refusal of a chargeback by a merchant's financial institution unless it is consistent with card scheme rules.

57.4 Electronic transactions

If the ePayments Code is applicable to a disputed transaction, the timeframes as specified in 57.3 may not apply in certain circumstances.

- 57.5 Our ability to dispute a transaction on your behalf (where a chargeback right exists) may be lost if you do not notify us within the required timeframes. For this reason, it is in your interest to report any disputed transaction to us immediately and certainly no later than the due date shown on the statement of account..
- 57.6 If a dispute is withdrawn or resolved in favour of the merchant, a voucher retrieval fee may apply.
- 57.7 Where a dispute is resolved in your favour, we will make the necessary adjustments to any interest and fees charged as a result of your dispute.
- 57.8 To report an unauthorised transaction, please contact the Bendigo Bank by:
- Secure email
 - Downloading a form from our website at www.bendigobank.com.au
 - Telephone 1300 236 344; or
 - In person at your local branch.

Section H: EFT Transactions – PIN, Password and/or access number generated transactions

We warrant that we will comply with the requirements of the ePayments Code.

58. Liability for authorised transactions

- 58.1 You are responsible for all transactions carried out using a PIN, password and/or access number by you or by anyone else with your knowledge and consent.
- 58.2 If Bendigo Bank equipment or a Bendigo Bank system malfunctions after having accepted your instructions or fails to complete the transaction in accordance with your instructions resulting in loss to you of some or all of the amount of a transaction, we will correct that loss by making any necessary adjustments to your account, including an adjustment of any interest or fee. If you consider that you have incurred additional losses as a consequence of the malfunction you may make a claim for any such loss.
- 58.3 If you are aware or should have been aware that the Bendigo Bank equipment or Bendigo Bank system was unavailable for use or was malfunctioning then our responsibility will be limited to the correction of errors in your account and the refund of any fee imposed as a result.
- 58.4 We may withdraw electronic access to your account without prior notice to you in the event of any Bendigo Bank equipment or Bendigo Bank system malfunction.

59. Liability for unauthorised transactions

- 59.1 You will not be liable for losses arising out of:
- (a) unauthorised transactions where it is clear that you or an additional cardholder have not contributed to the loss;
 - (b) the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants who are linked to the EFT system or their agents or employees;
 - (c) any component of an access method that is forged, faulty, expired or cancelled;
 - (d) unauthorised transactions occurring after you have notified us as required by these terms and conditions of the loss, theft or misuse of a card, forming part of an access method or that the security of a PIN, password and/or access number has been breached;
 - (e) transactions which require the use of a card, PIN, password and/or access number forming part of your access method and that occurred before you have received that card, PIN, password and/or access number (including a

- reissued or replacement card, PIN, password and/or access number);
- (f) the same transaction being incorrectly debited more than once to the same account.
- 59.2 You are liable where we can prove on the balance of probability that you or an additional cardholder have contributed to the losses in any of the following ways:
- (a) through your or an additional cardholder's fraud;
 - (b) by you or an additional cardholder voluntarily disclosing the PIN, password and/or access number to anyone, including a family member or friend;
 - (c) by keeping a record of the PIN that can be used together with a card (without making any reasonable attempt to disguise the PIN or prevent unauthorised access to the PIN) on the one article, or on several articles, carried with the card, so that they are liable to loss or theft simultaneously with the card;
 - (d) by keeping a record of your PIN, password and/or access number (without making any reasonable attempt to protect the security of the records) on the one article, or on several articles so that they are liable to loss or theft simultaneously;
 - (e) where we permit you or additional cardholder to select or change a PIN or password, by selecting numbers which represent the user's or cardholder's birth date or letters which are a recognisable part of their names, if immediately before this was done we specifically warned you not to do so and that you might incur liability by doing so;
 - (f) by acting with extreme carelessness in failing to protect the security of the PIN, password and/or access number;
 - (g) where the ePayments Code requires, that the recording or voluntary disclosure of one or more but not all of the codes forming part of the access method was the dominating contributing cause of the loss;
 - (h) by leaving a card in an ATM which incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM.
- 59.3 In these cases, you will be liable for the actual losses which happen before you or an additional cardholder notified us that the card had been misused, lost or stolen or that the security of a PIN or password forming part of the access method has been breached, but you will not be liable for any of the following amounts:
- (a) that portion of the losses incurred on any one day which exceed the applicable daily withdrawal limits;
 - (b) that portion of the losses incurred in a period which exceeds any other periodic withdrawal limits applicable to that period;
 - (c) that portion of the total losses incurred on any account which exceeds the balance of that account (including any prearranged credit);
 - (d) all losses incurred on any accounts which we and you had not agreed could be accessed using the access method;
 - (e) any losses incurred as a result of conduct we expressly authorised you to engage in;
 - (f) any losses incurred as a result of you disclosing, recording or storing a PIN and/or access number in a way that is required or recommended for the purposes of using an account access service such as when you provide your codes to an aggregator service or store your codes in an electronic wallet on your computer which is expressly or impliedly promoted, endorsed or authorised by us.
- 59.4 Where we can prove on the balance of probability that you or an additional cardholder have contributed to the losses by unreasonably delaying notification after becoming aware of the misuse, loss or theft of a card forming part of the access method, or that the security of all the codes forming part of the access method has been breached, you are liable for the actual losses which occur between when you or an additional cardholder became aware (or should reasonably have become aware in the case of a lost or stolen card) and when we were actually notified, but you are not liable for any of the following amounts:
- (a) that portion of the losses incurred on any one day which exceed any applicable daily withdrawal limits;
 - (b) that portion of the losses incurred in a period which exceeds any other periodic withdrawal limits applicable to that period;
 - (c) that portion of the total losses incurred on any account which exceeds the balance of that account;
 - (d) all losses incurred on any accounts which you and we had not agreed could be accessed using the access method.
- 59.5 Where we cannot prove you were liable under clauses 59.2 or 59.4 and a PIN, password and/ or access number was required to perform the unauthorised transaction, you will be liable for the least of:
- (a) \$150;
 - (b) the balance of those accounts (including any prearranged credit) which you and we have agreed may be accessed using the access method;

- (c) the actual loss at the time we were notified (where relevant) that the card has been misused, lost or stolen or that the security of the codes forming part of the access method has been breached (excluding that portion of the losses incurred on any one day which exceed any applicable daily withdrawal or other periodical withdrawal limits).
- 59.6 You authorise us to debit any amount for which you are liable under this clause 59 to your account.

Section I: BPAY

60. About the BPAY scheme

- 60.1 This section applies if you ask us to make a BPAY payment on your behalf.
- 60.2 The BPAY scheme is an electronic payments scheme through which you can ask us to make payments to billers who inform you that you can make BPAY payments to them through the BPAY scheme.
- 60.3 We are a member of the BPAY scheme and we will inform you if we are no longer a member.
- 60.4 You can make BPAY payments through the BPAY scheme from a nominated account only if you have access to Bendigo e-banking or Bendigo Phone Banking.
- 60.5 We are not acting as your agent or the agent of the biller when we make a BPAY payment on your behalf.

61. Using the BPAY scheme

- 61.1 When you tell us to make a BPAY payment, you must provide us with the following information:
 - (a) the account from which the BPAY payment is to be debited;
 - (b) the BPAY biller code of the biller to be paid;
 - (c) the amount of the BPAY payment; and
 - (d) the biller customer reference number.
- 61.2 You acknowledge and accept that we are not obliged to effect a BPAY payment if you do not give to us all of the above information or give us inaccurate information.
- 61.3 We will then debit the account you specify with the amount of that BPAY payment.
- 61.4 We may decide not to make the BPAY payment if there are insufficient cleared funds in the specified account at the time you have told us to make that payment.

62. Payments

- 62.1 We may impose restrictions on the accounts from which a BPAY payment may be made or impose limits on the amount of BPAY payments.
- 62.2 We will not accept an instruction to stop a BPAY payment once you have instructed us to make that BPAY payment except for future dated payments which can be cancelled before the due payment date.
- 62.3 Billers who participate in the BPAY scheme have agreed that a BPAY payment you make will be treated as received by the biller to whom it is directed:

- (a) on the date that you make that BPAY payment, if you tell us to make the BPAY payment before our payment cut-off time on a business day (for payment cut-off times see clause 66);
- (b) on the next business day, if you tell us to make a BPAY payment after our payment cut-off time on a business day or on a non-business day; or
- (c) on the day or next business day, you have nominated for a scheduled payment to take place.

- 62.4 A delay may occur in the processing of a BPAY payment where:
- (a) there is a public or bank holiday on the day you tell us to make a BPAY payment;
 - (b) you tell us to make a BPAY payment either on a day which is not a business day or after our payment cut-off time on a business day;
 - (c) another financial institution participating in the BPAY scheme does not comply with its obligations under the BPAY scheme;
 - (d) a biller fails to comply with its obligations under the BPAY scheme.

62.5 Although a delay in processing a BPAY payment is not expected to continue for more than one business day, you acknowledge and accept that a delay may continue for a longer period.

62.6 Regardless of when an immediate BPAY payment is made, the account from which you want us to debit the BPAY payment will be debited immediately.

62.7 If your BPAY payment has been made using a credit card, there are no chargeback rights available under the card. You must contact the Biller about any goods or services you may have agreed to acquire from the Biller and resolve the dispute directly with the Biller. Even if you have used a credit card to make a payment, you may still have rights under clause 63 or clause 67.

63. If the amount of a payment to a biller is incorrect

- 63.1 You must ensure that the information in relation to each BPAY payment is correct. If you discover that you have instructed us to make a payment to a biller for an incorrect amount:
- (a) if the amount you instructed us to pay is greater than the required amount, contact the biller for a refund;
 - (b) if the amount is less than the required amount, you should make a further BPAY payment for the difference.

64. When a Biller cannot process a payment

- 64.1 If we are notified that your BPAY payment cannot be processed by a biller, we will:
- (a) notify you;
 - (b) credit your account for the amount of the BPAY payment;

- (c) if you request, take all reasonable steps to assist you in making the BPAY payment as quickly as possible.

65. Suspension of BPAY

We may suspend your right to participate in the BPAY service at any time if you are suspected of acting in a fraudulent manner.

66. Cut-off times

- 66.1 If you instruct us to make a BPAY payment before the time specified below, it will in most cases be treated as having been made on the same day.

Cut-off times:

Monday – Friday 5.00pm (AEST / AEDT)

Saturday, Sunday and Public Holidays: processed next business day.

- 66.2 BPAY payments may take longer to be credited to a biller if you tell us to make a BPAY payment on a Saturday, Sunday or public holiday or if the biller does not process a payment as soon as they receive its details.

67. Liability for mistaken payments, unauthorised transactions and fraud

- 67.1 You must notify us immediately if:
- (a) you become aware that you may have made a mistake (except in relation to the BPAY payment amount – see clause 63.1) when instructing us to make a BPAY payment;
 - (b) you did not authorise the BPAY payment from your account;
 - (c) you believe the BPAY payment was not processed in accordance with your instructions (including delays);
 - (d) you think you have been fraudulently induced to make a BPAY payment.
- 67.2 We will attempt to rectify any such matters in relation to your BPAY payment in the way described in this clause. If a BPAY payment is made on your account without your knowledge or consent, liability for that unauthorised BPAY payment will be determined in accordance with clause 59. Otherwise, except as set out in this clause, we will not be liable for any loss or damage you suffer as a result of using the BPAY scheme.
- 67.3 If a BPAY payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your account has been debited with the amount of that payment, we will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount within 20 business days of us attempting to do so from the person who received the amount of that payment, you must pay us that amount and you

- authorise us to debit that amount from your account.
- 67.4 If a BPAY payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your account with the amount of that unauthorised payment. However, you must pay us the amount of that unauthorised payment, and you authorise us to debit that amount to your account, if:
- (a) we cannot recover that amount within 20 business days of us attempting to do so from the person who receives it; and
 - (b) the payment was made as a result of a payment direction which didn't comply with any requirements we may have for such payments directions.
- 67.5 If a BPAY payment is induced by the fraud of a person involved in the BPAY scheme, then that person should refund you the amount of the fraud induced payment. However, if that person does not refund the amount of the fraud induced payment, you must bear that loss (and you authorised us to debit that amount of the fraud induced payment to your account) unless some other person involved in the BPAY scheme knew of the fraud or would have detected it with reasonable diligence, in which case we will attempt to obtain a refund for you of the fraud induced payment.
- 67.6 If a BPAY payment you have made falls within the type described in clause 67.3 and also clause 67.4 or 67.5, then we will apply the principals set out in clause 67.4. If a BPAY payment you have made falls within both the types described in clauses 67.3 and 67.5, then we will apply the principles set out in clause 67.5.
- 67.7 You indemnify us against any loss or damage we may suffer due to any claims, suits, demands or action of any kind brought against us arising directly or indirectly because you:
- (a) did not observe any of your obligations under these BPAY conditions; or
 - (b) acted negligently or fraudulently in connection with the other terms and conditions of your account.
- 67.8 If you tell us that a BPAY payment made from your account is unauthorised, you must first give us your written consent addressed to the biller who received that BPAY payment, consenting to us obtaining from the biller information about your account with that biller or the BPAY payment, including your customer reference number and such information as we reasonably require to investigate the BPAY payment. We are not obligated to investigate or rectify any BPAY payment if you do not give us this consent. If you do not give us that
- consent, the biller may not be permitted under law to disclose to us information we need to investigate or rectify that BPAY payment.
- 67.9 We are not liable for any consequential loss or damage you suffer as a result of using the BPAY scheme, other than loss or damage which is due to our negligence or a breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.

Section J: BPAY View

This section applies if you use the BPAY View service.

68. About the BPAY View service

68.1 The BPAY View service is a feature of the BPAY system that allows you to receive bills and statements online. Bills and statements are delivered via email and you will receive a message when you log on to Bendigo e-banking. BPAY View is only available if you have access to Bendigo e-banking.

69. Registering/Deregistering for the BPAY View service

69.1 You need to register in order to use BPAY View. You register by logging on to Bendigo e-banking at www.bendigobank.com.au and follow the prompts. BPAY View is only available from the time we notify you of its availability. You must have a current valid email address to register for this service.

70. Security token

70.1 In order to gain access to the BPAY View service you will require an email address. If you do not have an email address linked to your e-banking service you will be required to use a security token when you add one. A security token and PIN is an additional security feature to prevent unauthorised access to your account. Loss or damage to your security token may incur a replacement fee. See the Schedule of Fees, Charges and Transaction Account Rebates. If you have a security token in connection with the e-banking service, you can use the same security token for this process.

70.2 You acknowledge and accept that in conjunction with your e-banking access number and password or PIN anyone using your security token and PIN will be able to have access to BPAY View.

70.3 You authorise us to act upon all instructions given to us by you from your e-banking service, and subject to any other provision of these terms and conditions, you are liable for any such instructions.

71. Protecting your security token and PIN

71.1 The security of your security token and PIN is very important. You must ensure that you:

- (a) keep your security token and PIN secure and protected;
- (b) do not tell anyone your PIN;
- (c) do not record your PIN anywhere, in electronic or written form;
- (d) do not select a PIN that is easily identified with you (e.g. your date of birth, your name or part of it or your phone number);
- (e) do not select a PIN that is a common or easily guessed combination (e.g. repeated or consecutive numbers such as 5555 or 1234);
- (f) do not provide your PIN or physical security

token to any person (including a family member or a friend);

- (g) only install a soft security token on a device which is and remains in your possession and secured by an access security feature which is only known by or unique to you such as a personal identification number, passcode, password or biometric login; and
- (h) do not allow any unauthorised person to observe or hear your PIN.

71.2 You must:

- (a) keep your physical security token and any device on which you have installed a soft security token in a safe place;
- (b) check regularly that you have your physical security token and any device on which you have installed a soft security token in your possession.

72. Cancellation of BPAY View

72.1 We may at our absolute discretion cancel your access to BPAY View at any time without notice to you. Without limiting the circumstances in which we may cancel access, we may cancel access if:

- (a) we believe either your security token or your PIN is being used, or will be used, in a way that will cause loss to you or us;
- (b) you breach any of these terms and conditions;
- (c) you do not use Bendigo e-banking for six months; or
- (d) the security or quality of the service is threatened.

72.2 If we cancel your access to BPAY View we will notify you as soon as possible.

73. Nominating BPAY View Billers

73.1 You must nominate the BPAY View Billers you wish to receive bills and statements from and that you are entitled to receive that bill or statement. You can delete a BPAY View Biller from your list of nominated BPAY View Billers at any time. Deletion is effective immediately and the BPAY View Biller will be notified.

74. Collection and disclosure of personal information

74.1 You authorise us to disclose to the BPAY View Billers nominated by you:

- (a) such of your personal information (for example your name, email address and the fact that you are our customer) as is necessary to enable BPAY View Billers to verify that you can receive bills and statements electronically using BPAY View (or telling them if you cease to do so); and
- (b) that an event referred to in clauses 77(b), 77(c), 77(d), 77(e), 77(f) or 77(g) has occurred.

- 74.2 You authorise us or a nominated BPAY View Biller (as appropriate) to collect data about whether you access your emails, Bendigo e-banking and any link to a bill or statement.

75. Notice of bills or statements

- 75.1 If you register for access to BPAY View, you will receive bills and statements electronically and you agree that this satisfies the legal obligations (if any) of a BPAY View Biller to give you bills and statements. For the purpose of this clause we act as the agent for each BPAY View Biller nominated by you in providing the message or e-mail containing or linking to the bill or statement.
- 75.2 If you receive an email notifying you that you have a bill or statement, then that bill or statement is received by you:
- (a) when we receive confirmation that your server has received the email notification, whether or not you choose to access your email; and
 - (b) at the email address nominated by you.
- 75.3 If you receive notification of a bill or a statement via a message when you log on to Bendigo e-banking (i.e. without an email) then that bill or statement is received by you:
- (a) when the notification is available through Bendigo e-banking, whether or not you choose to access Bendigo e-banking; and
 - (b) at Bendigo e-banking.
- 75.4 Bills and statements delivered to you will remain accessible through Bendigo e-banking for the period determined by the BPAY View Biller, up to a maximum of 18 months. If you do not use Bendigo e-banking for six months we may determine that you are not actively using BPAY View and may delete all bills and statements at any time after making that determination.

76. Your obligations

You must:

- (a) contact the BPAY View Biller direct if you have any queries in relation to bills or statements;
- (b) check your emails or log on to Bendigo e-banking at least once a week;
- (c) tell us if you are unable to gain access to your email or Bendigo e-banking or a link to a bill or statement for any reason;
- (d) ensure your mailbox can receive email notifications (e.g. it has sufficient storage space available); and
- (e) tell us if your contact details (including email address) change.

77. Paper bills and statements

- 77.1 You may receive paper bills and statements from a BPAY View Biller instead of electronic bills and statements:
- (a) if you request a BPAY View Biller to provide paper bills and statements (a fee may be charged by the applicable BPAY View Biller for supplying the paper bill or statement to you if you ask for this in addition to the electronic form);
 - (b) if you de-register from BPAY View;
 - (c) if the BPAY View Biller ceases to participate in the BPAY scheme;
 - (d) if we receive notification that your email mailbox is full, so that you cannot receive any email notification of a bill or statement;
 - (e) if your email address is incorrect or cannot be found and/or your email is returned to us undelivered;
 - (f) if we are aware that you are unable to gain access to your email or Bendigo e-banking or a link to a bill or statement for any reason; or
 - (g) if any function necessary to facilitate BPAY View malfunctions or is not available for any reason for an extended period.

78. BPAY View billing errors

- 78.1 You agree that if a BPAY View billing error occurs:
- (a) you must immediately upon becoming aware of the BPAY View billing error take all reasonable steps to minimise any loss or damage caused by the BPAY View billing error, including contacting the applicable BPAY View Biller and obtaining a correct copy of the bill; and
 - (b) the party who caused the BPAY View billing error is responsible for correcting it and paying any charges or interest which would ordinarily be payable to the applicable BPAY View Biller due to any consequential late payment and as a result of the billing error.
- 78.2 You agree that for the purpose of this clause you are responsible for a BPAY View billing error if the BPAY View billing error occurs as a result of an act or omission by you or the malfunction, failure or incompatibility of any internet enabled device you are using at any time to participate in BPAY View.

Section K: Automatic payments

This section applies if you arrange for automatic payments to be made out of your account. Automatic payments are not available on all accounts. The Key Features Tables starting on page 4 indicate the accounts for which they are available.

79. Types of automatic payments

79.1 If you give us authority, we can have regular payments made automatically out of your account on pre-set dates, advised by you. This type of payment is called a "periodical payment", "direct debit" or "sweep facility".

The difference between these payment methods is:

- (a) we make periodical payments from your account to another account with us or with another financial institution or to a third party. To do this we need you to call into one of our branches to give us your instructions;
- (b) a company, organisation or fund, sends direct debits to your account according to an authority which you need to set up through the company, organisation or fund receiving the money, allowing us to make these payments;
- (c) a sweep facility allows us to transfer payment from your nominated account with us to a Bendigo Visa credit card or Bendigo Mastercard credit card. To do this, we need you to call into one of our branches or for Community Sector Banking products call 1300 272 265 to give us your instructions;
- (d) we make a sweep payment from your account to another account with us. To do this, we need you to call into one of our branches or for Community Sector Banking products call 1300 272 265 to give us your instructions.

80. Arranging an automatic payment

80.1 If the automatic payment is a direct debit, the biller will supply you with a Direct Debit Request Service Agreement for you to complete and sign to provide them with this authority.

80.2 You can arrange a periodical payment or sweep facility at any time by coming into one of our branches. You are only required to visit a branch the first time you set up the facility.

80.3 You must give us the information we require to enable us to make an automatic payment. This information may include the BSB and account numbers, and account name of the accounts from and to which payments are to be made. You must check that all information you give to us is correct (including, but not limited to, the BSB and the account number). We do not check, and are not responsible for checking, that any information you give to us is correct, including whether the BSB and account numbers correspond to the account name which you advise us. You are liable for any payment

we carry out in accordance with your instructions.

81. Timing of the automatic payment

81.1 If the automatic payment is a direct debit, the details regarding timing of the payment will be outlined in the Direct Debit Request Service Agreement your biller has supplied to you.

81.2 If the automatic payment is a periodical payment or sweep facility we will process the payment in accordance with our agreement with you at the time the periodical payment or sweep facility is established.

81.3 You must ensure that you have sufficient cleared funds available in your account from which a payment will be made, to enable that payment to be made. If the payment date falls on a day other than a business day, those funds must be available by 10.00am (AEST / AEDT) on the previous day.

81.4 If you have insufficient funds in your account, any direct debits may be returned unpaid (dishonoured) to the originating third party.

81.5 However we will attempt to make periodical payments from your account before 8.00am for three consecutive days. Another attempt will be made on the fourth day and if still unsuccessful, you will be notified in writing that no more attempts will be made and you should call into one of our branches to arrange payment.

81.6 To transfer payment via a sweep facility on the payment due date, only one attempt will be made and if unsuccessful you will be notified in writing that no more attempts will be made and you should call into one of our branches or for Community Sector Banking products call 1300 272 265 to arrange payment.

81.7 A fee will be debited to your account in these circumstances. Current fees and charges are set out in the Schedule of Fees, Charges and Transaction Account Rebates.

If you have insufficient funds in your account on three consecutive payment due dates, the authority will be cancelled and you will be notified in writing.

81.8 Subject to these conditions, when you instruct us to make a payment to an account held with another financial institution, we will endeavour to make that payment to the BSB number and account number you advise us. If you give us instructions to make a payment on a business day after 10.00am (AEST / AEDT) on that business day, we may process that payment the following business day.

82. Liability

- 82.1 To the extent permitted by law and subject to any other provisions of these terms and conditions, we are not liable for any loss or damage you suffer as a result of using the automatic payment facility or any delay, omission or failure in respect of any payment. Without limitation, this includes, if you request us to make a payment to an account held with another financial institution:
- (a) any delay or failure to make a payment which results in a technical failure in the system we use to make a payment from your account with us to another financial institution; and
 - (b) any omission, delay or failure on the part of the other financial institution in processing that payment.
- 82.2 If we debit or credit your account under an automatic payment arrangement we are not acting as your agent or the agent of another person. We are not liable for any loss or damage to you from us not acting as you require.

Section L: Pay Anyone Service

This section applies if you use the Pay Anyone Service.

83. About the Pay Anyone Service

- 83.1 The Pay Anyone Service is an online service that allows you to transfer funds directly to accounts at financial institutions within Australia. You can only transfer funds using the Pay Anyone Service if you have access to Bendigo e-banking.
- 83.2 Access to the Pay Anyone Service will require you to use a security token.
- 83.3 Once activated, you can use the Pay Anyone Service to arrange an immediate or future dated one-off transfer or to set up regular future dated transfers to accounts at financial institutions within Australia, but only where you have a valid BSB number and account number for the account you want to transfer to or a PayID which has been created and linked to the account.
- 83.4 We may decide not to process a Pay Anyone transfer, including future dated transfers, if there are insufficient funds available for withdrawal in the account to be debited on the relevant transfer date. We will notify you in Bendigo e-banking if this occurs.
- 83.5 We may also decide not to process a future-dated Pay Anyone transfer if you have instructed us to make the transfer using a PayID and, at the relevant transfer time, we become aware that the details registered for that PayID in the NPP Addressing Service have substantially changed since you instructed us or, in the case of recurring payments, since the previous transfer. We will notify you in Bendigo e-banking if this occurs.

84. Registering/Deregistering for the Pay Anyone Service

- 84.1 Contact 1300 236 344 to register for the Pay Anyone Service. On registration, you will be required to set a daily Pay Anyone limit. You can only register on the phone for a daily Pay Anyone limit up to \$30,000. For limits greater than \$30,000, you will be required to complete an application form available at your nearest branch.
- 84.2 You may deregister your access, or the access of an authorised user, to the Pay Anyone Service by contacting 1300 236 344. Your authorised user may deregister their access at any time without your consent.

85. Using the Pay Anyone Service

- 85.1 When you tell us to make a Pay Anyone transfer, you must provide us with the following information:
- (a) the account from which you want us to debit the Pay Anyone transfer;
 - (b) the correct account number of the person or business to whom you wish to transfer funds;
 - (c) the correct BSB number of the financial

institution at which the account to whom you wish to transfer funds is held or once the NPP has been launched, a PayID created and linked to the account;

- (d) a reference number;
- (e) the amount of the Pay Anyone transfer.

85.2 You acknowledge and accept that we are not obliged to effect a Pay Anyone transfer if you do not give us all of the above information or give us inaccurate information.

85.3 You authorise us to debit the nominated account you specify with the amount of that Pay Anyone transfer.

85.4 Warning: Some banks do not cross check the account number with the account name, which may lead to your payment being placed into the wrong account, if you enter an incorrect account number. You must ensure that the account number is correct. We will not be liable for any loss as a result of you entering the wrong account number.

85.5 Pay Anyone transfers may be processed as a Direct Entry Payment or, once the NPP has been launched, as an Osko Payment.

85.6 We may decide whether to process Pay Anyone transfers you request from your accounts as Direct Entry Payments or Osko Payments in our absolute discretion and you must not assume that Osko Payments will always be available or offered to you.

86. Security tokens

86.1 You will be required to use a security token as an added security feature to prevent unauthorised access to your nominated account and to enable you to make Pay Anyone Service transfers via Bendigo e-banking securely.

86.2 You authorise us to act on all instructions we receive using your security token.

86.3 Your security token is used to authenticate Pay Anyone Service transfers made via Bendigo e-banking. Use of your security token is your electronic authorisation of transactions and suitable care and responsibility must be taken regarding its use and access.

86.4 If you fail to comply with any of your obligations under these terms and conditions in relation to your security token, we shall be immediately entitled to cancel your use of the Pay Anyone Service via Bendigo e-banking.

87. Payments

87.1 We may impose restrictions on the accounts from which a Pay Anyone transfer may be made or impose limits on the amount of Pay Anyone transfers.

87.2 We may decide not to make any payment if there is insufficient funds available for withdrawal in the

specified nominated account to be debited on the due payment date.

87.3 A delay may occur in the processing of a Pay Anyone transfer where:

- (a) there is a public or bank holiday on the day you instruct us to make a Pay Anyone transfer;
- (b) you instruct us to make a Pay Anyone transfer on a day which is not a business day or after our payment cut-off time on a business day (for payment cut-off times see clause 91).

87.4 Regardless of when an immediate Pay Anyone transfer is made, the account from which you want us to debit the Pay Anyone transfer will be debited immediately.

87.5 Pay Anyone transfers are irrevocable and once you have told us to make a Pay Anyone transfer it cannot be stopped or cancelled. You must therefore take care to ensure all information you give us in relation to a Pay Anyone transfer request is correct and complete.

87.6 Where we process a Pay Anyone transfer as an Osko Payment, the transfer will be processed, cleared and settled on a 24/7 near real-time basis.

87.7 Delays may occur in processing Osko Payments.

88. If a transfer amount is incorrect

88.1 You must ensure that the information you give us in relation to each Pay Anyone transfer is correct. If you discover that we have been instructed to make a transfer for an incorrect amount:

- (a) if the amount transferred is greater than the required amount, contact the person or business to whom the funds were transferred to obtain a refund for the excess;
- (b) if the amount transferred is less than the required amount, you can simply make a further Pay Anyone transfer for the difference.

89. Suspension of the Pay Anyone Service

89.1 We may suspend your right to use the Pay Anyone service at any time if you are suspected of acting in a fraudulent manner.

90. Limit reductions

90.1 We may reduce your Pay Anyone daily limit if you do not use any or part of your limit over a period of time. We will notify you in writing at least 30 days before taking such action.

91. Cut-off times

91.1 If you instruct us to transfer funds before the time specified below, the transfer will be processed overnight on that business day. Subject to the financial institution to whom the funds are being transferred, the payment will in most cases settle on the next business day.

Cut-off times:

Monday – Friday: 7.00pm (AEST / AEDT)

Saturday, Sunday and Public Holidays: processed next business day.

- 91.2 Pay Anyone transfers may take longer to be credited if you tell us to make a Pay Anyone transfer on a Saturday, Sunday or public holiday or if the financial institution does not process a payment as soon as they receive its details.

92. Liability for mistaken payments, unauthorised transactions and fraud

- 92.1 You must notify us immediately:
- (a) if you become aware that you may have made a mistake (except in relation to the Pay Anyone transfer amount - see clause 88 or paying funds to an Unintended Recipient – see clause 93), when instructing us to make a Pay Anyone transfer;
 - (b) if you did not authorise the Pay Anyone transfer from your account;
 - (c) if you believe a Pay Anyone transfer was not processed in accordance with your instructions (including delays);
 - (d) if you think you have been fraudulently induced to make a Pay Anyone transfer.

92.2 We will attempt to rectify any such matters in relation to your Pay Anyone transfer in the way described in this clause. If a Pay Anyone transfer is made on your account without your knowledge or consent, liability for that unauthorised Pay Anyone transfer will be determined in accordance with clause 59. Otherwise, except as set out in this clause 92, we will not be liable for any loss or damage you suffer as a result of using the Pay Anyone Service.

- 92.3 You indemnify us against any loss or damage we may suffer due to any claims, suits, demands or action of any kind brought against us arising directly or indirectly because you:
- (a) did not observe any of your obligations under the terms and conditions in this section; or
 - (b) acted negligently or fraudulently in connection with the other terms and conditions.

92.4 We are not liable for any consequential loss or damage you suffer as a result of using the Pay Anyone Service other than any loss or damage which is due to our negligence or breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.

If you did not receive the Schedule of Fees, Charges and Transaction Account Rebates or the Schedule of interest rates for Personal Accounts with this document, please contact your nearest branch or phone 1300 236 344 to arrange for them to be

sent to you. For Community Sector Banking phone 1300 272 265.

93. Mistaken Internet Payments

- 93.1 In this clause, the following words have these specific meanings:

Mistaken Internet Payment means a 'Mistaken Internet Payment' under the ePayments Code or a 'Mistaken Payment' under the NPP Regulations.

Note: This relates to payments you make to an Unintended Recipient using the Pay Anyone Service where you enter an incorrect BSB or account number. It does not include payments made using BPAY or a Misdirected Payment under the NPP Regulations.

Other ADI means the authorised deposit-taking institution (as defined in the Banking Act 1959 Cth) of the Unintended Recipient.

Unintended Recipient means the recipient of funds as a result of a Mistaken Internet Payment.

- 93.2 This clause applies where you have made a Mistaken Internet Payment covered by the ePayments Code and the Other ADI subscribes to the ePayment Code or which was processed through NPP.

- 93.3 If you have made a Mistaken Internet Payment, you must notify us as soon as possible. We will investigate the matter and inform you (in writing) of the outcome within 30 business days from the date you notified us.

- 93.4 Without the consent of the Unintended Recipient, it may be possible to retrieve the funds from your Mistaken Internet Payment if:
- (a) you reported the Mistaken Internet Payment to us within seven months;
 - (b) we decide that a Mistaken Internet Payment has occurred;
 - (c) the Other ADI decides that a Mistaken Internet Payment has occurred; and
 - (d) the Unintended Recipient has sufficient credit available in their account to retrieve the funds.

Note: If you report the Mistaken Internet Payment after 10 days but before seven months, the Unintended Recipient will be given an opportunity to establish that they are entitled to the funds.

- 93.5 With the consent of the Unintended Recipient, it may be possible to retrieve the funds from your Mistaken Internet Payment if:
- (a) both we and the Other ADI decide that a Mistaken Internet Payment has occurred but the Unintended Recipient does not have sufficient credit in their account;
 - (b) both we and the Other ADI decide that a Mistaken Internet Payment has occurred, but you reported the Mistaken Internet Payment after seven months; or

- (c) the Other ADI decides (in their discretion) to seek the Unintended Recipient's consent to return the funds even if the Other ADI is not satisfied that a Mistaken Internet Payment has occurred.
- 93.6 If the Other ADI withdraws funds from the Unintended Recipient's account, they will return it to us. We will then return it to you as soon as possible.
- 93.7 You will be responsible for any of your losses following a Mistaken Internet Payment if:
- (a) both we and the Other ADI decide that no Mistaken Internet Payment has occurred; or
 - (b) in certain circumstances, the Unintended Recipient is able to establish that they are entitled to the funds; or
 - (c) the consent as described in clause 92.5 is not obtained from the Unintended Recipient.
- 93.8 You can complain to us about the way your report of a Mistaken Internet Payment is dealt with by contacting us at the Customer Feedback Team on telephone 1300 361 911 from 8:30am – 5.00pm (AEST / AEDT) Monday to Friday.
- 93.9 Alternatively (or following consideration by the Customer Advocate) you may contact our external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution provider is the Australian Financial Complaints Authority and can be contacted at:
- GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
- 93.10 We are not liable for any consequential loss or damage you suffer as a result of using the Pay Anyone internet banking facility other than any loss or damage which is due to our negligence or breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.
- 93.11 Where you are the recipient of a Mistaken Internet Payment, you authorise us to withdraw the funds relating to that Mistaken Internet Payment from your account if we are required under the ePayment Code to recover those funds from you and return them to the payers authorised deposit taking institution.

94. Incorrect Account Number

- 94.1 When we process your Pay Anyone transfer, we process the Pay Anyone transfer based on the BSB and account number you provide. **WARNING: We do not cross check the account number with the account name or reference you provide us.**
- 94.2 If your Pay Anyone transfer is to another financial institution, your Pay Anyone transfer may also be processed on the BSB and account number provided as not all financial institutions cross check account numbers and names.
- Example 1: You want to send a Pay Anyone transfer to Mr Citizen's account, being BSB 001 012 Account Number 123456 however you type in BSB 001 012 Account Number 123465, the payment will be made into account number 123465 instead of Mr Citizen's account.
- Example 2: You want to send a Pay Anyone transfer to Mr Citizen's account, being BSB 001 012 Account Number 123456 however you type in BSB 001 021 Account Number 123456, the payment will be made into account number 123456 at BSB 001 021 instead of BSB 001 012.
- 94.3 It is vital that you include the correct account number and BSB.

95. Pay IDS

- 95.1 In our discretion, we may allow you to create a PayID for your account so that NPP Payments can be made to your account using the PayID instead of the BSB and account number. The creation of a PayID can only be completed once the NPP has been launched.
- 95.2 Creating a PayID is optional. We will not create a PayID for your account without your consent.

Creating a PayID

- 95.3 You may create a PayID for your account by contacting us. Depending on your circumstances, we may also allow you to create a PayID in e-banking.
- 95.4 You may only create a PayID for your account if:
- (a) we are able to verify your identity in a manner that is satisfactory to us;
 - (b) you own or are authorised to use the PayID;
 - (c) the PayID is not likely to be misleading as to who the account holder for the account is; and
 - (d) creating the PayID will not infringe on the intellectual property rights of any person.
- 95.5 We may refuse to allow you to create a PayID for any reason, including where we have not been able to satisfactorily verify your identity or we are not satisfied that you own or are authorised to use the PayID you are trying to create or we are not satisfied that creating the PayID will not infringe the intellectual property rights of any person.

- 95.6 By creating a PayID for your account:
- (a) you assure us that you own or are authorised to use the PayID;
 - (b) you agree to immediately notify us if any of the information you provide to us when creating the PayID changes or becomes incorrect or misleading;
 - (c) you acknowledge that the PayID and information relating to you and the account the PayID is linked to (including the account name, BSB and account number) will be registered in the NPP Addressing Service operated by NPP Australia Limited (not us); and
 - (d) you consent to:
 - i. us disclosing your personal information and the other information you provide to us to NPP Australia Limited as necessary to create the PayID in the NPP Addressing Service; and
 - ii. third parties, such as NPP Australia Limited and other financial institutions that connect to or use the NPP, collecting, storing, using and disclosing that information (including your name and account details) in accordance with the NPP Regulations and NPP Procedures and as necessary for purposes related to NPP Payments to you or your account. Without limiting the last sentence, you acknowledge that the account name associated with your account, or a summary of it, may be disclosed to any person that initiates a NPP Payment using the PayID.

95.7 The types of PayIDs we allow you to create and link to your account may differ depending on your circumstances and the type of account you have.

95.8 More than one PayID can be created and linked to an account provided that each PayID is unique.

95.9 When creating a PayID we will automatically provision a PayID name that is substantially representative of the account.

Transferring a PayID from or to another account

95.10 You can transfer a PayID created and linked to one account with us or another financial institution to another account with us or another financial institution. However, you cannot transfer a PayID while it is locked (see 95.16).

95.11 If you want to transfer a PayID you have created for one account with us to another account with us or another financial institution, you can do so by contacting us and requesting that we transfer the PayID. We will action your request within one business day unless we agree another time period

with you. A transfer of your PayID to another institution is completed by that institution.

95.12 If you want to transfer a PayID that has been created and linked to an account at another institution to an account with us, you must first contact the other financial institution to tell them you want to transfer the PayID and then create the PayID with us.

Updating, locking and closing a PayID

95.13 You can request that we update or close a PayID that has been created and linked to your account at any time by contacting us.

95.14 You must promptly notify us if, at any time, you cease to own or be authorised to use a PayID created and linked to your account or if any of the information you give us when the PayID is created changes, and request that we update or close the PayID.

95.15 We will action a request from you to update or close a PayID within one business day unless we agree another time period with you.

95.16 We may, if we have reasonable grounds for doing so, lock or close a PayID created and linked to your account at any time without prior notice to you. Without limitation, this includes where we suspect you created the PayID or are using the PayID in connection with fraudulent or illegal activity.

95.17 If your PayID is locked, you can request that it be unlocked by contacting us. If a PayID is closed it must be re-created before it can be used again.

PayID disputes

95.18 If a PayID cannot be created for your account because it has already been created and linked to another account by someone else we can lodge a dispute. However, there is no guarantee that the dispute will be resolved in your favour or result in you being able to create the PayID for your account. We will promptly notify you of the outcome of the dispute.

Liability for PayIDs

95.19 We are not liable to you for any loss or damage you suffer as a result of:

- (a) PayID being created and linked to your account or you using or attempting to use a PayID that has been created and linked to your account;
- (b) us refusing to create a PayID or any delay in a PayID being created and linked to your account;
- (c) us locking or closing a PayID that has been created and linked to your account; or

- (d) any failure or malfunction of the NPP (including the NPP Address Service) or any of our systems or procedures that use or connect with the NPP.

95.20 You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur in respect of any PayID that is created and linked to your account or your use or attempted use of such a PayID. We may debit any such loss, damage or cost to any account you hold with us.

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 236 344
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

Community Sector Banking

For more information about your Community Sector Banking account please contact:

Online	www.communitysectorbanking.com.au
On the phone	Call 1300 272 265 Monday to Friday 8.30am-5pm AEST / AEDT

This document must be read in conjunction with the Schedule of Fees, Charges and Transaction Account Rebates and the Schedule of interest rates for Personal Accounts. Together they form the Terms and Conditions for Bendigo Personal Accounts & Facilities. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Vic 3550 ABN 11 068 049 178. AFSL No. 237879.

(V046) BEN50TC041

(28/08/2019)