

# Notice of Change

## Changes to *Conditions of use – Accounts and access*

We have made the following changes to our *Conditions of use Accounts and access* (COU) which apply to your deposit accounts and access products. The changes will apply to your deposit accounts and access products on the following effective dates:

NO.	YOUR PRODUCT BRAND	EFFECTIVE DATES
1	If you are holding a product branded as Unibank	1 June 2022
2	If you are holding a product branded as Health Professionals Bank	1 June 2022
3	If you are holding a product branded as Firefighters Mutual Bank	1 June 2022
4	If you are holding a product branded as Teachers Mutual Bank	27 June 2022

### How will the changes affect you?

From the above effective date, your existing mobile banking app will be replaced by a new mobile banking app. This new app will have a new look and feel and offer added features and benefits like transaction filtering, savings goal and sharing payment receipts. With that change, we have also changed some aspects of our *Conditions of use Accounts and access*.

### What are the changes to the COU?

OPENING AND OPERATING YOUR ACCOUNTS	
<b>Accounts and access facilities</b> (existing page 5)	Replaced existing section headed “ <b>Accounts and access facilities</b> ” with the following new section: These Conditions of Use Accounts and Access govern the use of the following range of accounts, which includes transaction accounts, savings accounts, term deposits and these access facilities: <ul style="list-style-type: none"> <li>• Visa card (including use of your card via mobile wallets and contactless transactions)</li> <li>• Cheque facility</li> <li>• BPAY®</li> <li>• Electronic banking (for example, internet banking, mobile banking app, telephone banking)</li> <li>• EFTPOS and ATM access</li> <li>• Direct debit</li> <li>• Direct credit</li> <li>• Periodical payment</li> </ul>
<b>Interest</b> (existing page 13)	Replaced existing section headed “ <b>Interest</b> ” with the following new section: Our website and our mobile banking app provide information about our current interest rates.
<b>How to withdraw and transfer</b> (existing page 14)	Replace existing fourth bullet point in section headed “ <b>How to withdraw and transfer</b> ” with the following new bullet point: <ul style="list-style-type: none"> <li>• via selected EFTPOS terminals, when you purchase goods using payWave or pass code (if you have a compatible digital wallet) and if your account is linked to a Visa card (note that merchants may impose restrictions on withdrawing cash)</li> </ul>

<p><b>Overdrawing an account</b> (existing page 15)</p>	<p>Replace existing section headed “<b>Overdrawing an account</b>” with the following new section:</p> <p>We do not provide any credit on your account. You must keep sufficient cleared funds in your account to cover all debit transactions. If you do not, we can dishonour the transaction and charge dishonour fees.</p> <p>Alternatively, we can honour the transaction and overdraw your account. We may charge you:</p> <ul style="list-style-type: none"> <li>• interest at our current overdraft rate, calculated daily on the closing balance at the end of the day</li> <li>• a fee for each day (or part of a day) your account is or was overdrawn.</li> </ul> <p>You can find out our current interest rate in our Savings and Investments Interest Rate Flyer on our website or using the mobile banking app.</p> <p>Available funds are the proceeds of:</p> <ul style="list-style-type: none"> <li>• cheque deposits to your account (once the cheque is cleared)</li> <li>• cash deposits and direct credits</li> </ul> <p>Any outstanding card transactions are subtracted from the available balance.</p>
<p><b>Cheque facility</b> (existing page 15)</p>	<p>Replace first paragraph of existing section headed “<b>Cheque facility</b>” with the following new paragraph:</p> <p>We may issue you with a cheque book and authorise you to draw cheques on our account at a bank of our choosing. We will debit your account for the value of cheques you draw.</p>
<p><b>Direct debits</b> (existing page 16)</p>	<p>Replace second paragraph of existing section headed “<b>Direct debits</b>” with the following new paragraph:</p> <p>To cancel a DDR Service Agreement, you can contact either the remitter or us. If you use secure messages in internet banking, mobile banking app or contact us by telephone we will promptly stop the facility. We suggest that you also contact the remitter.</p>
<p><b>Other information</b> (existing page 17)</p>	<p>Replace existing section headed “<b>Other information</b>” with the following new section:</p> <p><b>Transaction limits</b></p> <p>Refer to our Fees and charges brochure for details. You can see this information on our website or in the mobile banking app.</p>
<p><b>Statement of account</b> (existing page 17)</p>	<p>Replace existing section headed “<b>Statement of account</b>” with the following new section:</p> <p>We will give you a statement of account at least every six months where there is any financial activity or a balance on your account by making it available for you to view and download in internet banking.</p> <p>A statement of account includes all your deposit accounts and credit contracts, except credit card contracts.</p> <p>For joint accounts, we will give the first account holder a statement of account. A second or additional account holder may also request to be given a statement of account. Where we give a second or additional account holder a statement of account, the first account holder may request to no longer be given a statement of account.</p> <p>You may elect to also be sent statements of account in paper form by post at any time by changing your communication preference in internet banking or contacting us by telephone. If you make this election, the Paper Statement Fee specified in the Fees and Charges brochure will be payable and you will also be taken to have elected to receive notices and other communications and documents relating to all your deposit accounts and credit contracts, except credit card contracts, and these Conditions of Use in paper form by post. If you have not given us electronic contact details, we may treat you as having elected to receive statements of account in paper form by post until you provide electronic contact details to us.</p> <p>Unless you have elected to receive statements of account in paper form by post, we will notify you electronically (for example by email, SMS text message, secure messages in internet banking, or secure messages in mobile banking app) when we make a new statement of account available for you in internet banking.</p> <p>Even when you have elected to receive statements of account in paper form by post, we may notify you electronically when we make a new statement of account available for you in internet banking.</p> <p>You should check each statement of account as soon as you receive it and immediately tell us of any entry in the statement which you dispute.</p> <p>You may request a copy of any statement of account at any time subject to any fee payable under these Conditions of Use.</p>

<p><b>How we give you notices and other communications and documents</b> (existing page 18)</p>	<p>Replace existing section headed “<b>How we give you notices and other communications and documents</b>” with the following new section:</p> <p>We may give you notices and other communications and documents relating to your account and access facilities and these Conditions of Use in any way allowed by law, the Customer Owned Banking Code of Practice and the ePayments Code (where those codes apply).</p> <p>Subject to any applicable legal requirements and any applicable provisions of the Customer Owned Banking Code of Practice and the ePayments Code, you agree that we may give you written notices and other communications and documents:</p> <ul style="list-style-type: none"> <li>• by post;</li> <li>• electronically (for example: by email, SMS text message, secure messages in internet banking or secure messages in mobile banking app, publishing it on our website and notifying you by email that it is available);</li> <li>• by including it in or with a statement of account; or</li> <li>• by national media advertisement.</li> </ul> <p>You may elect to receive notices and other communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us by telephone. If you make this election, you will also be taken to have elected to receive statements of account for all your deposit accounts and credit contracts, except credit card contracts, in paper form by post and the Paper Statement Fee specified in the Fees and Charges brochure will apply. If you have not given us electronic contact details, we may treat you as having elected to receive notices and other communications and documents in paper form by post until you provide electronic contact details to us.</p> <p>Even when you have elected to receive notices and other communications and documents in paper form by post, we may also give them to you electronically.</p>
<p><b>Change of name or address</b> (existing page 18)</p>	<p>Replace existing section headed “<b>Change of name or address</b>” with the following new section:</p> <p>If you change your name, phone, email, address or contact details you must let us know immediately.</p> <p>You may at any time update or change your email address or contact details in internet banking or in mobile banking app. Your details will be updated immediately in our system.</p> <p>If you change your name, you will need to provide us with evidence of your name change in the form of a marriage certificate or a deed poll. You will need to send us certified copy of the evidence. Your details will be updated in our system once we have processed the evidence you have provided to us.</p>
<p><b>Dormant accounts</b> (existing page 18)</p>	<p>Replace existing first paragraph of the section headed “<b>Dormant accounts</b>” with the following new paragraph:</p> <p>If no transactions are carried out on your account for at least 12 months (other than transactions initiated by us, such as crediting interest or debiting fees and charges) you will receive a message in mobile banking app or a notification in internet banking or by mail informing you that there has been no activity for the past 12 months on your account and setting out the steps you will need to take to withdraw or deposit funds to your account. If you do not reply we will treat your account as dormant.</p>
<p><b>Closing an account and cancelling access facilities</b> (existing page 20)</p>	<p>At the end of the section headed “<b>Closing an account and cancelling access facilities</b>” add the following new paragraph:</p> <p>You must always keep at least one transaction account or a savings account open if you want to be a member of the Bank.</p>
<p><b>Complaints</b> (existing page 21)</p>	<p>Replace existing third paragraph of the section headed “<b>Complaints</b>” with the following new paragraph:</p> <p>If you want to make a complaint, use secure messages in internet banking or in mobile banking app or telephone us or contact our staff at our offices. Our staff have a duty to deal with your complaint under our dispute resolution policy.</p> <p>Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have a dispute resolution guide available to you on request.</p>

## ELECTRONIC ACCESS FACILITIES AND EPAYMENTS CONDITIONS OF USE

### Section 1

(existing page 22)

Replace existing paragraph one of **Section 1** headed “**Information about our ePayment facilities**” with the following new paragraph:

You should follow the guidelines in the box below to protect against unauthorised use of the mobile banking app, internet banking or your access card and pass code. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised ePayments. Liability for such transactions will be determined in accordance with the ePayments Conditions of Use and the ePayments Code.

### Section 1

(existing page 23)

Replace existing section headed “**Visa Card**” in **Section 1** with the following new section:

Visa Card allows you to make payments at any retailer displaying the Visa Card logo, anywhere in the world. You can also withdraw cash from your account, anywhere in the world, using an ATM displaying the Visa Card logo. We will provide you with a PIN to use with your Visa Card.

Your digital Visa Card is embedded into the mobile banking app and is available 24/7 with the mobile banking app subject to system maintenance. You can use your digital Visa Card just like your physical Visa Card to shop online, pay bills, make in-app purchases and set up your recurring card payments or add it to your mobile wallet.

Visa Card also allows you to use an ATM to:

- check your account balances
- withdraw cash from your account

We may choose not to give you a Visa Card if your banking history with us is not satisfactory or if you are under 13 years of age.

#### **Contactless transactions using payWave**

If your physical Visa Card has the payWave logo displayed on the card that means that your Visa Card is enabled to make contactless transactions at EFTPOS terminals. You do not need to swipe and enter your PIN or sign your name to perform transactions. You can simply tap your Visa Card on the EFTPOS terminal. You can still use your PIN if you do not wish to use payWave to transact. Before tapping your VISA Card on the EFTPOS terminal, you should check that the transaction details are correct, in particular the transaction amount on the EFTPOS terminal. You should never hand over your Visa Card to the merchant.

#### **Mobile wallets**

We may allow your Visa Card to be used via a mobile wallet such as Apple Pay, Google Pay, Samsung Pay or any other mobile wallets that we may approve from time to time. A mobile wallet is a mobile banking app on a smartphone or wearable device that allows details of your Visa Card to be embedded within it such that it can be used in place of your physical Visa Card at EFTPOS terminals.

You should read and understand the terms and conditions governing the use of the mobile wallet issued by the mobile wallet provider and your telecommunications provider. You will be bound by those terms when you use the mobile wallet. We are not the mobile wallet provider and we are not liable for the use of the mobile wallet. You can find the terms and conditions governing the mobile wallet on our website.

**WARNING:** Your mobile device(s) may be linked to other devices by a common account. Under these circumstances, if you add your Visa Card to a mobile wallet using the mobile device, your Visa Card may also be accessible to other users of those devices and they may make transactions with your Visa Card.

#### **Important information about disputed transactions for VISA Cards**

If you believe a Visa Card transaction was:

- unauthorised;
- for goods or services and the merchant did not deliver them; or
- for goods and services which did not match the description provided by the merchant,

then you can ask us to dispute and seek a reversal of the transaction (sometimes referred to as a “chargeback”), by reversing the payment to the merchant’s financial institution. However, we can only do so if you inform us of the disputed transaction within the time frame determined by Visa.

Currently the shortest cut-off time for notifying a dispute and seeking a reversal is 45 days after the transaction, although longer periods may apply in particular circumstances.

You are not able to reverse a transaction authenticated using Visa Secure unless we are liable as provided in the ePayments Conditions of Use.

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

<p><b>Section 3</b> (existing page 25)</p>	<p>Add the following new section headed “<b>Biometric identifier</b>” before existing section headed “<b>Accounts and transactions</b>” in <b>Section 3</b></p> <p><b>Biometric identifier</b></p> <p>If you enable a biometric identifier such as fingerprint or face identifier login in the mobile banking app settings, we may permit you to login into mobile banking app using the registered biometric identifier on that device. You can still login to the mobile banking app using the pass code that is registered to your account.</p> <p>When you log into the mobile banking app using your biometric identifier, you instruct us to perform any transactions requested during the mobile banking app session.</p> <p><b>WARNING:</b> If you enable the biometric identifier login option, then any of the biometric identifiers stored on your device can be used to log into the mobile banking app. You must ensure that only your biometric identifier (and not any other persons) is stored on the mobile device to access the mobile banking app. We strongly recommend that all times you should use your pass code to access the mobile banking app.</p> <hr/> <p>Replace existing section <b>3.3</b> with the following new section:</p> <p>3.3 These ePayment Conditions of Use apply to the following transactions:</p> <ul style="list-style-type: none"> <li>a) electronic card transactions, including ATM, EFTPOS, credit card and debit card transactions performed by digital or physical card that are not intended to be authenticated by comparing a manual signature with a specimen signature</li> <li>b) electronic banking transactions and bill payment transactions</li> <li>c) online transactions performed using a card number and expiry date`</li> <li>d) online bill payments (including BPAY)</li> <li>e) direct debits.</li> </ul>
<p><b>Section 11</b> (existing page 39)</p>	<p>Replace existing sections <b>11.1</b> and <b>11.2</b> with the following new sections:</p> <p>11.1 If you believe your access card has been misused, lost or stolen or the pass code has become known to someone else, you must immediately contact us during business hours using secure messages in internet banking or in mobile banking app or the access card <b>Hotline</b> at any time. Please refer to How to contact us on the back page of these Conditions of Use.</p> <p>11.2 We will acknowledge your notification by using secure messages in internet banking or in mobile banking app to give you a reference number that verifies the date and time you contacted us. Please retain this reference number.</p>
<p><b>Section 12</b> (existing page 40)</p>	<p>Replace existing section <b>12.1</b> with the following new section:</p> <p>12.1 If you believe that your pass codes for electronic banking transactions have been misused, lost or stolen, or, where relevant, your pass code has become known to someone else, you must contact us immediately. You can use secure messages in internet banking or in mobile banking app or telephone to contact us.</p> <p>We will acknowledge your notification by giving you a reference number that verifies the date and time you contacted us. Please retain this reference number.</p>
<p><b>Section 13</b> (existing page 40)</p>	<p>Replace existing sections <b>13.2</b> and <b>13.3</b> with the following new sections:</p> <p>13.2 We will use secure messages in internet banking or in mobile banking app to advise you from time to time:</p> <ul style="list-style-type: none"> <li>a) what transactions may be performed using the access card;</li> <li>b) what ATMs of other financial institutions may be used; and</li> <li>c) what the daily cash withdrawal limits are.</li> </ul> <p>Please refer to the <b>Fees and charges brochure</b> for details of current transaction limits.</p> <p>13.3 You may only use your access card to perform transactions on those accounts we permit. We will use secure messages in internet banking or in mobile banking app to advise you of the accounts which you may use your access card to access.</p>
<p><b>Section 18</b> (existing page 42)</p>	<p>Replace existing section <b>18.1</b> with the following new section:</p> <p>18.1 You may cancel your access card, your access to electronic banking or BPAY at any time by notifying us using secure messages in internet banking, mobile banking app or in writing .</p>

<p><b>Section 20</b> (existing page 44)</p>	<p>Replace existing sections <b>20.7</b> and <b>20.8</b> with the following new sections:</p> <p>20.7 Notwithstanding this, a delay may occur processing a BPAY payment if:</p> <ul style="list-style-type: none"> <li>a) there is a public or bank holiday on the day after you use internet banking or mobile banking app to instruct us to make the BPAY payment;</li> <li>b) you use internet banking or mobile banking app to tell us to make a BPAY payment on a day which is not a banking business day or after the Cut Off Time on a banking business day; or</li> </ul> <p>20.8 If we are advised that your payment cannot be processed by a biller, we will:</p> <ul style="list-style-type: none"> <li>a) use the secure messages in internet banking or mobile banking app to advise you of this;</li> </ul>
<p><b>Section 21</b> (existing page 45)</p>	<p>Replace existing section <b>21.1</b> with the following new section:</p> <p>21.1 You may use internet banking or mobile banking app to arrange BPAY payments up to 60 days in advance of the time for payment. If you use this option you should be aware of the following:</p>
<p><b>Section 24</b> (existing page 49)</p>	<p>Replace existing section <b>24.2</b> with the following new section:</p> <p>24.2 To change or cancel any regular payment arrangement you should contact the Merchant or use secure messages in internet banking or mobile banking app to contact us at least 15 days prior to the next scheduled payment. If possible you should retain a copy of this change/cancellation request.</p>