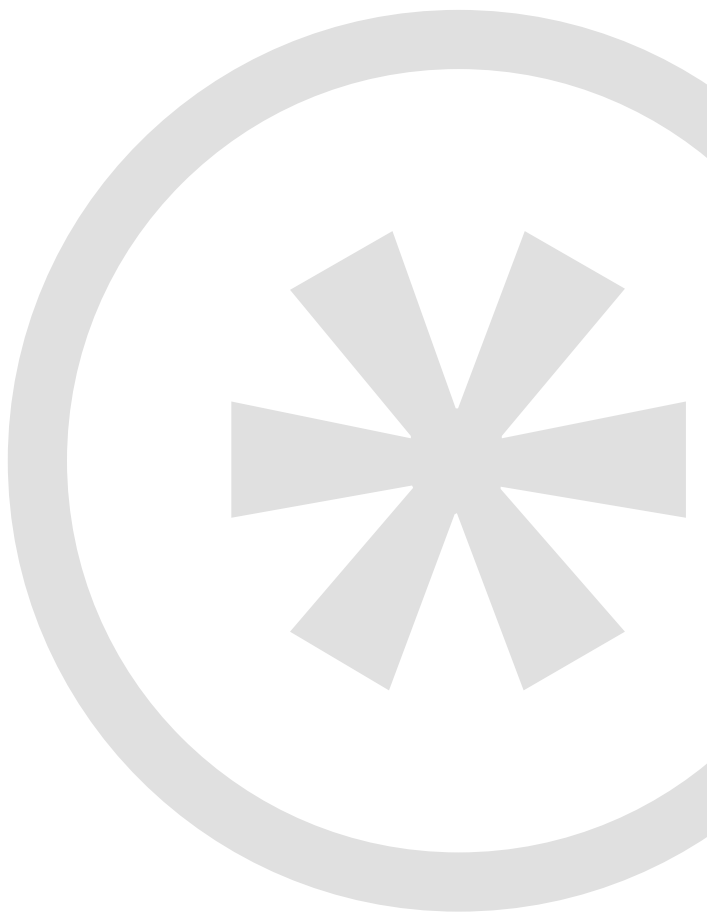


Conditions of use

Accounts and access



7th April 2010

Important information

Codes of Conduct

We warrant that we will comply with the Electronic Funds Transfer Code of Conduct, the Mutual Banking Code of Practice, if you are an individual or small business.

Privacy

We have a Privacy Policy that sets out:

- our obligations regarding the confidentiality of your personal information and
- how we manage your personal information.

We will give you the Privacy Information Statement when you become a member of Teachers Credit Union and is available when we request personal information from you. It is always available on request and from our website.

How our conditions of use become binding on you

By opening an account or using an access facility you become bound by these conditions of use.

Accessing copies of this document

Please keep this document in a safe place so you can refer to it when needed. Alternatively, you can view and download it from our website at teacherscreditunion.com.au

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Opening and operating your accounts

Accounts and access facilities

Being a member of Teachers Credit Union gives you access to a range of accounts, including savings accounts, term deposits and these access facilities:

- rediCARD
- Visa card
- Cheque facility
- BPAY®
- Phone banking
- Internet banking
- EFTPOS and ATM access
- Direct debit
- Periodical payment

Please refer to the table on page 8 for account types, conditions and access facilities.

Becoming a member

You will need to become a member of Teachers Credit Union before you can open any accounts or use the access facilities. You must apply for membership in the same name as the account you wish to open. To become a member, you will need to:

- be eligible to become a member
- complete a membership application form
- subscribe for a member share in Teachers Credit Union.

The member share is a redeemable preference share ie when you resign your membership we refund you the

subscription price. Please note that your member share is not transferable.

Proof of identity

The law requires us to verify your identity when you open an account or when you become a signatory to an account.

In most cases you can prove your identity by showing us one of the following photo identity documents:

- For NSW - a drivers licence or a NSW photo card
- For all other states and territories - drivers licence or proof of age card
- Australian current passport or one that has expired within the last 2 years
- Photo drivers licence issued by a foreign government
- Passport issued by a foreign government, the United Nations or a UN agency
- National ID card, with photo and signature, issued by a foreign government, the United Nations or a UN agency.

If you do not have photo ID, refer to the document certification statement for other acceptable identification methods.

The law does not allow you to open an account using an alias without also giving us all the other names that you are commonly known by.

If you want to appoint a signatory to your account, the signatory will also have to provide proof of identity.

Account details

When you become a member of Teachers Credit Union, you have access to accounts as needed. Refer to the details below and the table on page 8 for the account types available and their access options.

Transaction accounts

S1 Everyday Account

This is a day-to-day transaction account with a range of access methods including rediCARD, Visa debit card and cheque book.

S1 Everyday Pension Account

If you receive a full pension you might want to consider our new S1 Everyday Pension Account. It offers members who receive an eligible pension, an account with no access fee and limited free transactions before an excess usage charge applies per transaction.

The eligible pensions are Age pension, Wife pension, Widow pension, Disabilities Support pension, Carer Payment and Service pension and Income Support Supplement.

S2 Bill Paying Account

This account is suitable for paying and saving for regular bills. It allows you to separate your money from your S1 Everyday Account to help you budget for your expenses.

Savings accounts

S3 Online Savings Account

For the convenience of saving online and to earn a high interest rate, this account can be accessed through internet banking and phone banking. It can only be opened in internet banking. If the account balance

is nil for a certain amount of time, this account may be closed.

S6 Reward Saver Account

This account pays bonus interest each month when a minimum amount is deposited and no withdrawals are made. If a withdrawal has been made the standard interest rate will apply. There is a limited allocation of free withdrawals before excess usage applies.

S10 Cash Management and S55 Edvest Cash Management Accounts

With this account you can earn a higher interest rate than our transaction accounts and still access your account 24 hours a day, seven days a week via phone banking or internet banking.

S18 First Home Saver Account

This account is for those aged over 18 and under 65 saving for their first home. In addition to paying interest, it attracts government contributions and tax benefits. More information is available in the Product Disclosure Statement for First Home Saver Account which can be requested by contacting us.

S25 Christmas Savings Account

This account is for saving money for the Christmas period. Withdrawals are only available between 1st November and 31st January each year. If withdrawals are made outside this period, the account will be closed and funds transferred to the transaction account. A new account cannot be opened until the following calendar year.

S30 Deeming Account

If you receive a pension or allowance from the Department of Family and Community

Services or Department of Veteran Affairs, then this account helps deal with the government's deeming rules. There is a limited allocation of free withdrawals before excess usage applies.

S99 Under 18 Savings Account

The S99 Under 18s Savings Account is opened in the child or teenager's name but as a parent or guardian, you can choose whether they are a signatory or not. Not having them as a signatory means that the parent or guardian will have access to their account and act on their behalf.

Term deposits

I10 Members Term Deposit, I20 Edvest Term Deposit and I39 Rewards Package Term Deposit

Term deposits are accounts where the funds are fixed for a specific period of time, from 3 to 36 months at a guaranteed rate of interest. The minimum deposit is \$1,000 except for members aged 14 to 23 and those enrolled in the Future Teachers programme where the minimum deposit is \$500.

Deposits of \$500,000 or more may be subject to acceptance and negotiable interest rates.

Early withdrawal

You cannot withdraw funds from a term deposit account until:

- for terms up to 2 years, only at maturity, or earlier if we consent. We will only consent to an early withdrawal in the case of hardship or death or, in other cases, in our absolute discretion and then upon interest being reduced, backdated to the date of deposit.

- for terms more than 2 years, funds will be at call after the first 2 years. However, we will reduce the interest earned on the funds withdrawn early from the date deposited until the date withdrawn. Early withdrawal requests prior to the second anniversary of deposit will be treated as above.

Details of how we will reduce interest for early withdrawal are set out in our Interest rates flyer. We may change these details from time to time.

If we have already paid interest on the account and you make an early withdrawal we may deduct the excess interest paid from your remaining balance or the funds withdrawn.

You cannot make a partial withdrawal if the remaining balance will be less than the minimum opening balance required for the account. You must then withdraw the whole balance (minus any interest corrections) and close the account.

Interest can be paid fortnightly (I20 Edvest Term Deposits only), monthly, annually or at maturity. Interest cannot be added to your deposit until maturity unless you are investing for 12 months or more. Interest will be paid at each 12 month period as well as at maturity and can be added to the principal (compounded).

A letter of notification will be sent approximately one week prior to maturity date giving you the opportunity to alter your original instructions for payment of principal and interest at maturity. Term deposits renew at maturity unless you instruct us otherwise.

Refer to the Interest rates flyer for more details.

Summary of accounts and access facilities

Accounts	S1 Everyday Account	S1 Everyday Pension Account	S2 Bill Paying Account	S3 Online Savings Account	S6 Reward Saver Account	S10 and S55 ¹ Cash Management Account
Minimum opening deposit	\$0	\$0	\$0	\$0	\$0	\$0
Interest calculated	Daily	Daily	Daily	Daily	Daily	Daily
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Access facilities						
ATM	✓	✓	✗ ⁴	✗	✗	✗
EFTPOS	✓	✓	✗	✗	✗	✗
Bank@Post™	✓	✓	✗	✗	✗	✗
Internet banking and phone banking	✓	✓	✓	✓	✓	✓
Cheque book	✓	✓	✗	✗	✗	✗
Direct debit	✓	✓	✓	✗	✗	✗
BPAY®	✓	✓	✓	✗	✗	✗
Periodical payment	✓	✓	✓	✗	✗	✗
Electronic funds transfer	✓	✓	✓	✗	✗	✗
Direct credit	✓	✓	✓	✓	✓	✓
Electronic deposit	✓	✓	✓	✓	✓	✓
National Australia Bank	✓	✓	✗	✗	✗	✗
Our offices	✓	✓	✓	✓ ⁶	✓	✓

¹S55 Cash Management Account is available to Edvest members only. ²Only available with the Rewards Package. ³Minimum deposit \$500 for 14-23 year olds
⁴Only available with an active S1 Everyday Account with a card attached by selecting the third savings option at rediATMs. ⁶Fees apply.

S18 First Home Saver Account	S25 Christmas Savings Account	S30 Deeming Account	S99 Under 18 Savings Account	I10 Term Deposit	I20 Edvest Term Deposit	I39 Rewards Package Term Deposit ²
\$0	\$0	\$0	\$0	\$1,000 ³	\$1,000	\$1,000
Daily	Daily	Daily	Daily	Daily	Daily	Daily
Monthly	Monthly	Monthly	Monthly	Monthly, 12 monthly or at maturity	Fortnightly, monthly, 12 monthly or at maturity	Monthly, 12 monthly or at maturity
x	x	x	x ⁵	x	x	x
x	x	x	x	x	x	x
x	x	x	x	x	x	x
✓	✓	✓	✓	✓	✓	✓
x	x	x	x	x	x	x
x	x	x	x	x	x	x
x	x	x	x	x	x	x
x	x	x	x	x	x	x
x	x	x	x	x	x	x
x	x	x	x	x	x	x
✓	✓	✓	✓	x	x	x
x	✓	✓	✓	x	x	x
x	x	x	x	x	x	x
✓	✓	✓	✓	✓	✓	✓

and Future Teachers. ⁴Only available with an active S1 Everyday Account with a card attached by selecting the second savings option at rediATMs.

Joint accounts

A joint account is an account held by two or more persons. The important legal consequences of holding a joint account are:

- the right of survivorship - when one joint holder dies, the surviving joint holders automatically take the deceased joint holder's interest in the account
- joint and several liability - each joint holder is individually liable for the full amount owing on the joint account.

You can operate a joint account on an 'all to sign' or 'either/or to sign' basis:

- 'All to sign' means all joint holders must sign withdrawal forms, cheques, etc;
- 'Either/or to sign' means any one joint holder can sign withdrawal slips, cheques, etc.

All joint account holders must consent to the joint account being operated on an 'either/or to sign' basis. However, any one joint account holder can cancel this arrangement, making it 'all to sign'.

Where either a Teachers Credit Union Visa debit card, rediCARD or cheque book is issued on a joint account, all parties to the account will be liable for any withdrawals or purchases made with the card or cheque on that account.

Trust accounts

You can open an account as a trust account, however:

- we are not taken to be aware of the terms of the trust

- we do not have to verify that any transactions you carry out on the account are authorised by the trust.

You agree to indemnify us against any claim made upon us in relation to, or arising out of that trust.

Third party authority to operate

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

- carry out withdrawals on the account, for any purpose, including signing cheques
- make enquiries about account balances and transactions on the account, including any debit balance or available credit on transaction, savings or term deposit accounts.

We will need to verify this person's identity before they can access your account.

You are responsible for all transactions the authorised person carries out on your account. You should ensure that the person you authorise to operate on your account is a person you trust fully.

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

Fees and charges

Refer to the Fees and charges brochure for current details. We may vary fees or charges from time to time. We will debit fees and charges from your transaction account.

Interest

Our Interest rates flyer provides information about our current deposit and savings interest rates. Our website also has information about our current interest rates. We may vary deposit or savings interest rates from time to time on all accounts except our term deposits which remain fixed for the agreed term of the deposit.

We will calculate interest by applying the daily interest rate to the daily cleared closing balance of your account. The daily interest rate is the relevant annual interest rate divided by 365. Please refer to the Interest rates flyer for the current interest rates. The table on page 8 discloses how often we credit interest to your account.

Interest earned

Interest earned on an account is income and may be subject to income tax.

Tax File Numbers

We will ask you whether you want to disclose your Tax File Number (TFN) or exemption. If you disclose it, we will note your TFN against any account you open. You do not have to disclose your TFN to us. If you do not, we will deduct withholding tax from interest paid on the account at the highest marginal rate.

For a joint account, each holder must quote their TFN and/or exemptions, otherwise withholding tax applies to all interest earned on the joint account.

Businesses only need to quote their ABN instead of a TFN.

Deposits and withdrawals

How to deposit

You can make deposits to the account:

- by cash at our Rooty Hill and Homebush Offices, or by cheque at all offices
- by direct credit eg from your employer for wages or salary - please note that we can reverse a direct credit if we do not receive full value for the direct credit
- by transfer from another account with us
- by transfer from another financial institution
- at Bank@Post™
- at National Australia Bank branches with a deposit book

Note that electronic deposits may not be processed on the same day.

Cheque deposits

All cheques for deposit can only be accepted if in the name of the account holder. We may accept a cheque into a joint account which is payable to any one or more of the joint account holders or partners of a partnership. Cheques payable to a company or business cannot be paid into a personal account in any circumstances.

If a cheque deposited to your account is dishonoured, putting your account into debit or exceeding any credit limit you may have, you are responsible for bringing the account back into credit or under the credit limit.

We may allow you to draw on the proceeds of a cheque drawn on Australian banks before it has cleared. We are not representing to you that the cheque will be honoured.

You understand that:

- it is at your own risk if you draw down on the proceeds of a cheque without allowing at least 3 business days for it to clear;
- you can minimise your risk by asking us to arrange for a special clearance.

If the cheque is subsequently dishonoured:

- we will debit the account for the amount of the cheque
- if this overdraws the account, you are personally liable to pay back the amount overdrawn.

How to withdraw and transfer

You can make withdrawals and transfer from the account:

- by withdrawing cash over the counter at our Rooty Hill and Homebush Offices
- by direct debit
- by cheque, if your account is linked to a cheque book
- by corporate cheque
- via phone or internet banking
- via BPAY® to make a payment to a biller
- at selected ATMs, if your account is linked to a Visa card or rediCARD
- via selected EFTPOS terminals, if your

account is linked to a Visa card or rediCARD (note that merchants may impose restrictions on withdrawing cash)

- at Bank@Post™
- at National Australia Bank branches by cashing a Teachers Credit Union cheque for up to \$200.

We will require acceptable proof of your identity before processing withdrawals in person or acceptable proof of your authorisation for other types of withdrawal transactions.

Debiting transactions

We will debit transactions received on any one day in the order we determine in our absolute discretion.

Counter withdrawals

You can make counter withdrawals in cash, at our Rooty Hill and Homebush offices only or by purchasing a Teachers Credit Union corporate cheque at all offices. Please refer to the Fees and charges brochure for any restrictions on withdrawals applying to certain accounts.

Overdrawing an account

You must keep sufficient cleared funds in your account to cover all debit transactions, including but not limited to cheques, direct debits and EFT transactions. If you do not, we can dishonour the transaction and charge dishonour fees.

Alternatively, we can honour the transaction and overdraw your account. We will charge you:

- interest at our current overdraft rate, calculated on the daily closing balance and
- a fee for each day (or part of a day) your account is overdrawn.

Available funds are the proceeds of:

- cheque deposits to your account (once the cheque is cleared)
- cash deposits and direct credits

Any outstanding card transactions are subtracted from the available balance.

Sweep service

Our sweep service automatically transfers funds from certain savings accounts to cover most transactions which would otherwise exceed your transaction account's available balance. Sweep is not activated by an electronic withdrawal transaction, such as ATM, EFTPOS or Bank@Post™.

Cheque facility

We will issue you with a cheque book and authorise you to draw cheques on our account at the National Australia Bank or another bank as we choose. We will debit your account for the value of cheques you draw.

If you have insufficient funds in your nominated account we may instruct the bank to dishonour your cheque. However,

we have the discretion to allow the cheque to be paid and to overdraw your account for this purpose. If you overdraw your account, we will charge you interest and fees. Please refer to page 12 for details on overdrawing your account.

We may not give you access to the cheque facility if your banking history with Teachers Credit Union is not satisfactory or if you are under 18 years of age.

Stopping a cheque

You can cancel or stop payment on a cheque before we have paid it, however, you will be charged the National Australia Bank dishonour fee. To do so, contact us and provide your name, membership number and cheque details. Teachers Credit Union will insist on written confirmation of the request. If the cheque has already been presented and paid, we cannot stop payment on it.

Overseas cheques

Cheques drawn on an overseas institution have longer clearance periods and proceeds may not necessarily be credited to your account until cleared. These clearance times are subject to change without notice.

Corporate cheques

This is a cheque made payable to the payee you nominate. You can purchase a corporate cheque from us at our offices.

If a corporate cheque is lost or stolen, you can ask us to stop payment on it. You will need to complete a form of request, giving us evidence of the loss or theft of the cheque, which will also have to give us an indemnity to protect us if someone else claims that you wrongfully authorised us to stop the cheque.

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

Direct credits

Direct credits received daily are processed no later than 9am the next working day. We are not liable for any delay in the crediting of your payment to your nominated account.

Payments made to accounts in error may be recalled by the remitting institution. Teachers Credit Union does not accept liability for funds credited in error to accounts due to incorrect account number and/or account name being supplied by the remitter.

- Where there are sufficient funds to cover the recalled amount, Teachers Credit

Union will debit the account credited for the amount of the incorrect credit

- Where there are insufficient funds to cover the recalled amount, the member agrees to incur and repay the debt up to the amount of the recalled amount and any associated fees incurred in retrieving these funds where the amount exceeds the balance of the account credited.

Payments received with invalid account details will be either credited to the correct account, where the account can be identified, or returned to the remitter.

Direct debits

You can authorise a participating remitter to debit amounts from your account, as and when you owe those amounts to the remitter. The remitter will provide you with a Direct Debit Request (DDR) Service Agreement for you to complete and sign to provide them with this authority.

To cancel the DDR Service Agreement, you can contact either the remitter or us. If you contact us we will promptly stop the facility. We suggest that you also contact the remitter.

If you believe a direct debit initiated by a remitter is wrong you should contact the remitter to resolve the issue. Alternatively, you may contact us. If you give us the information we require we will forward your claim to the remitter. However, we are not liable to compensate you for your remitter's error.

If you set up the payment on your Visa card, please contact us directly about unauthorised or irregular debits.

We can cancel your direct debit facility, in our absolute discretion, if 3 consecutive direct debit instructions are dishonoured. If we do this, remitters will not be able to initiate a direct debit from your account under their DDR Service Agreement. Under the terms of their DDR Service Agreement, the remitter may charge you a fee for each dishonour of their direct debit request.

Other information

Transaction limits

Refer to our Fees and charges brochure for details.

Account statements

We will send you account statements at least every 6 months. For joint accounts we will provide one copy of the statement addressed to the first account holder only. You can ask us for an account statement at any time. We may charge a fee for providing additional statements or copies.

You should check your account statement as soon as you receive it. Notify us immediately if there are any unauthorised transactions or errors.

How we send statements and notices

We may send you notices and statements:

- by post, to the address recorded in our membership records or to a mailing address you nominate
- by fax
- by email
- by posting the notice, statement or communication on our website for you to access using internet banking.

If you agree, we may, instead of posting a notice or statement to you, post notices or statements to our website for you to retrieve using internet banking. We will tell

you when information is available for you to retrieve, either at the time or on setting up a facility that will have regular postings to the website.

You can change your email address, or revert to receiving paper notices or statements, at any time.

Changing fees, charges, interest rates and these conditions of use

We may change fees, charges, interest rates and conditions of use. The table on page 17 sets out how we will notify you of any change.

Type of change	Minimum number of days notice	Method
Increasing any fee or charge	30 days	In writing, electronically or by national media advertisement
Adding a new fee or charge	30 days	In writing or electronically
Changing interest rates	Day of change	In writing, electronically or by national media advertisement
Changing the method by which interest is calculated	20 days	In writing or electronically
Changing the frequency with which interest is credited or debited	20 days	In writing or electronically
Changing the minimum balance to which an account keeping fee applies or reducing the number of fee-free transactions permitted on the account	20 days	In writing or electronically
Changing the balance ranges within which interest rates apply	20 days	In writing or electronically
Increasing your liability for losses in relation to EFT transactions	20 days	In writing or electronically
Imposing, removing or adjusting daily or periodic limits in relation to EFT transactions Note: If you do not want your daily limit on transactions via BPAY®, Visa card or rediCARD to be increased, you must notify us before the effective date of the change.	20 days	In writing or electronically
Changing any other condition of use	Day of change	In writing, electronically or by national media advertisement

Change of name or address

If you change your name or address, please let us know immediately.

Dormant accounts

If no transactions are carried out on your account for at least 12 months (other than transactions initiated by Teachers Credit Union, such as crediting interest or debiting fees and charges) we may write to you asking if you want to keep the account open. If you do not reply we will treat your account as dormant.

Once your account becomes dormant, we may:

- charge a dormancy fee
- stop paying interest or reduce the amount of interest.

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

Account combination

If you have more than one account with us, we may apply a deposit balance in any account to any other deposit account in the same name which is overdrawn.

On termination of your membership, we may combine all your accounts (whether deposit or loan accounts) you have with us provided the accounts are all in the same name.

We will not combine accounts if to do so would breach the Code of Operation for Centrelink Direct Credit Payments.

We will give you written notice promptly after exercising any right to combine your accounts.

Closing an account and cancelling access facilities

You can close accounts and access facilities at any time. However, you will have to return cheque books and any access cards. We may defer closure and withhold sufficient funds to cover payment of outstanding cheque, EFT transactions and fees, if applicable.

You can cancel any access facility on request at any time.

We can:

- close accounts and access facilities in our absolute discretion by giving you 14 days prior notice at your last known address and paying you the balance of your account or
- cancel any access facility for security reasons or if you breach these conditions of use.

Complaints

We have a dispute resolution system to deal with any complaints you may have in relation to your account and access facilities. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in

which we resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

If you want to make a complaint, contact our staff at our offices. Our staff have a duty to deal with your complaint under our dispute resolution policy. 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.

Electronic Funds Transfer (EFT) facilities and EFT conditions of use

Section 1

Introduction and description of EFT access facilities

Our EFT access facilities are:

- rediCARD
- Visa debit card
- Visa credit card
- BPAY®
- Internet banking
- Phone banking

You can access an account using any of the EFT access facilities applicable to the account. Please refer to:

- the table on page 8 for the EFT access facilities available for each account type;
- the Fees and charges brochure for fees and charges in relation to EFT access facilities and transactions.

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

rediCARD

rediCARD allows you to access your account at an ATM or EFTPOS terminal in Australia displaying the rediCARD logo and overseas at ATMs that display the Visa PLUS logo. We will provide you with a PIN to use with your rediCARD. rediCARD also allows you to:

- check your account balances
- withdraw cash from your account
- transfer money between accounts

We may choose not to give you a rediCARD if you are under 16.

Visa card

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

The Visa debit card allows you to:

- check your account balances
- withdraw cash from your account
- transfer money between accounts

The Visa credit card allows you to:

- check your available balance and account balance
- withdraw cash

See Teachers Credit Card for Terms and Conditions for full details

We may choose not to give you a Visa card if your banking history with Teachers Credit Union is not satisfactory or if you are under 18 years of age.

Chargebacks for Visa cards

If 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 'chargeback' the transaction, by reversing the payment

to the merchant's financial institution. However, we can only do a chargeback if you inform us of the disputed transaction within the timeframe determined by Visa. Currently the shortest cut-off time for notifying of chargeback circumstances is 45 days after the transaction, although longer periods may apply in particular circumstances. In some circumstances where the Electronic Funds Transfer Code of Conduct applies the time limits may not apply.

You are not able to reverse a transaction authenticated using Verified by Visa unless we are liable as provided in the EFT conditions of use.

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

Visa card - regular payment arrangements

A regular payment arrangement is where you provide a merchant with your Visa card details and authorise the merchant to regularly charge you using the Visa card.

1. You are encouraged to maintain a record of any regular payment arrangement you elect to enter into with a merchant.
2. To either change or cancel any regular payment arrangement you should contact the merchant at least 15 days

prior to the next scheduled payment. Until you attempt to cancel the regular payment arrangement we must accept the merchant's transaction. If possible you should retain a copy of your change/cancellation request. Should the merchant fail to act in accordance with these instructions you may have rights to a dispute.

3. 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.
4. Should you elect to close your card account or your account is closed by us you should contact the merchant to revise your regular payment arrangement as the merchant may stop providing the goods and/or services.

BPAY®

BPAY® allows you to pay bills with the BPAY® logo, through either phone banking or internet banking.

Phone banking and internet banking

Phone banking and internet banking gives you remote access to your account that allows you to obtain information about your account, to transfer money between accounts, to make BPAY® payments and to transfer money to accounts at other financial institutions.

Important information about EFT access facilities

Things to do before you use any EFT access facility:

- Familiarise yourself with your obligations to keep your access card, PINs, access codes and passwords secure.
- Familiarise yourself with the steps you have to take to report loss or theft of your rediCARD or Visa card or to report unauthorised use of your rediCARD or Visa card, BPAY® or phone banking or internet banking.
- Check your statements regularly for any unauthorised use.
- Always access the phone banking or internet banking service only using the official phone numbers and URL addresses.
- Always reject any request to provide or to confirm details of your PIN, access code or password. We will never ask you to provide us with these details.

If you fail to ensure the security of your access card, PIN, access code or passwords, you may increase your liability for unauthorised transaction.

Section 2

Definitions

In these EFT conditions of use:

- a) **access method** means a method we authorise for you to use as evidence of your authority to make an EFT transaction or to access information about your account, that does not require a manual signature, and includes, but is not limited to:
 - in the case of internet banking or phone banking - any combination of your Visa card and PIN, your membership number, access code or password and PIN;
 - in the case of BPAY® any combination of your Visa card and PIN, your account number, access code or password;
 - in the case of Visa card or rediCARD your Visa card or rediCARD and PIN used at an EFT terminal;
- b) **BPAY®** means the electronic payment scheme called BPAY® operated in co-operation between Australian financial institutions, which enables you to effect bill payments to billers who participate in BPAY®, either via telephone or internet access or any other access method as approved by us from time to time;
- c) **business day** means any day on which we are open for business;
- d) **EFT terminal** means the electronic equipment, electronic system, communications system or software that we, our agents or any third party control or provide for use with a Visa

- card or rediCARD and PIN to conduct an EFT transaction, for example, an automatic teller machine (ATM) or point of sale terminal (EFTPOS);
- e) **EFT transaction** means an electronic funds transfer to or from your account using an access method and includes transactions carried out by means of:
- rediCARD
 - Visa debit card
 - Visa credit card
 - BPAY®
 - internet banking
 - phone banking
- f) **home banking system** means our system for providing internet banking or phone banking;
- g) **internet banking** means a service we provide from time to time through our internet site which enables you to electronically receive information from us about, or to give us instructions concerning, your accounts which we then act on;
- h) **internet site** means our site at teacherscreditunion.com.au
- i) **phone banking** means a service we offer from time to time through a telephone communication network which enables you to electronically receive information from us about, or to give us instructions concerning, your accounts which we then act on;
- j) **we, us or our** means Teachers Credit Union

k) **you** means:

- the person or persons in whose name the Teachers Credit Union account is held
- any third party you nominate to operate on the Teachers Credit Union account and access facility and
- any person you authorise us to issue a Visa card or rediCARD to.

Section 3

Security of cards, PINs, access codes and passwords

1. The security of your access cards, PINs, access codes and passwords is very important because they give unrestricted access to your account. You must take every effort to protect the card, PIN, access code or password from theft, loss or unauthorised use, to help to prevent fraudulent or unauthorised use of the access method.
2. You must not tell or show the PIN, access code or password to another person.
3. You must take care to prevent another person, including your family and friends, from seeing you enter your PIN, access code or password.
4. You must not select a PIN, access code or password that represents your birth date or a recognisable part of your name. If you do use an obvious PIN, such as a name or date, you may be liable for any losses which occur as a result of unauthorised use of the PIN, access code or password before you

notify us that the PIN, access code or password has been misused or has become known to someone else.

5. You must not record the PIN, access code or password on any other part of your access method or keep a record of the PIN, access code or password on anything which is kept with or near any other part of your access method unless reasonable steps have been taken to carefully disguise the PIN, access code or password or to prevent unauthorised access to that record.
6. You must not act with extreme carelessness in failing to protect the security of the PIN, access code or password.

Section 4

How to report loss, theft or unauthorised use of your Visa card, rediCARD or PIN

1. If you believe your Visa card or rediCARD has been misused, lost or stolen or the PIN has become known to someone else, you must immediately contact us during business hours or the card hotline at any time.
2. You must provide the following information when notifying us or the card hotline
 - 4.2.1. the Visa card or rediCARD number;
 - 4.2.2. the name of your credit union and
 - 4.2.3. any other personal information you are asked to provide to assist in identifying you and the Visa card or rediCARD.
3. 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.

4. After contacting the card hotline, you should confirm the loss or theft as soon as possible at our office.
5. The card hotline is available 24 hours a day, 7 days a week.
6. If the card hotline is not operating when you attempt notification, nevertheless, you must report the loss, theft or unauthorised use to us as soon as possible during business hours. We will be liable for any losses arising because the Visa card or rediCARD Hotline is not operating at the time of attempted notification, provided you report the loss, theft or unauthorised use to us as soon as possible during business hours.

Section 5

How to report unauthorised use of phone or internet banking

1. If you believe that your access method used for BPAY® or home banking transactions, or any part of your access method, has been misused, lost or stolen, or, where relevant, your PIN, access code or password has become known to someone else, you must contact us immediately. 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.
2. If you believe an unauthorised EFT transaction has been made via BPAY® or home banking and your access method uses a PIN, access code or password, you should change that PIN, access code or password.

Section 6

EFT transaction limits

1. We limit the amount of EFT transactions you may make on any one day or other period, either generally or in relation to a particular access method. These transaction limits are set out in the Fees and charges brochure.

Please note that merchants, billers or other financial institutions may impose additional restrictions on the amount of funds that you can withdraw, pay or transfer.

2. We may also require you to apply for new transaction limits if you change any password or access code in an access method. We will require you to provide proof of identity that satisfies us. We may reduce transaction limits to zero for security reasons.

Section 7

Processing EFT transactions

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

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

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

4. You acknowledge and agree that:

- a) we have the right to deny authorisation for any EFT transaction for any reasons; and
- b) we will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of our refusal.

Section 8

Using phone banking or internet banking

1. We will tell you from time to time:

- a) what services are available using phone banking or internet banking;
- b) which of your accounts you can access using phone banking or internet banking.

2. We cannot effect your phone banking or internet banking instructions if you do not give us all the specified information or if you give us inaccurate information.

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

4. We do not warrant that:

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

5. After you have finished accessing your account using:
 - a) phone banking, you must ensure that you end the telephone call to our phone banking service;
 - b) internet banking, you must ensure that you log off from our internet banking service.

Section 9

Using BPAY®

1. You can use BPAY® to pay bills bearing the BPAY® logo from those accounts that have the BPAY® facility.
2. When you tell us to make a BPAY® payment you must tell us the biller's code number (found on your bill), your Customer Reference Number (ie. your account number with the biller), the amount to be paid and the account from which the amount is to be paid.
3. We cannot effect your BPAY® instructions if you do not give us all the specified information or if you give us inaccurate information.
4. You acknowledge that the receipt by a biller of a mistaken or erroneous payment does not, or will not, constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that biller.

Section 10

Processing BPAY® payments

1. We will attempt to make sure that your BPAY® payments are processed promptly by participants in BPAY®, and you must

tell us promptly if:

- a) you become aware of any delays or mistakes in processing your BPAY® payment;
- b) you did not authorise a BPAY® payment that has been made from your account; or
- c) you think that you have been fraudulently induced to make a BPAY® payment.

Please keep a record of the BPAY® receipt numbers on the relevant bills.

2. A BPAY® payment instruction is irrevocable.
3. Except for future-dated payments you cannot stop a BPAY® payment once you have instructed us to make it and we cannot reverse it.
4. We will treat your BPAY® payment instruction as valid if, when you give it to us, you use the correct access method.
5. You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay for these errors see Section 10.9) when making a BPAY® payment or if you did not authorise a BPAY® payment that has been made from your account.

Please note that you must provide us with written consent addressed to the biller who received that BPAY® payment. If you do not give us that consent, the biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® payment.

6. A BPAY® payment is treated as received by the biller to whom it is directed:

- a) on the date you direct us to make it, if we receive your direction by the cut off time on a banking business day, that is, a day in Sydney or Melbourne when banks can effect settlements through the Reserve Bank of Australia; and
- b) otherwise, on the next banking business day after you direct us to make it.

Please note that the BPAY® payment may take longer to be credited to a biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY® does not process a BPAY® payment as soon as they receive its details.

7. Notwithstanding this, a delay may occur processing a BPAY® payment if:

- a) there is a public or bank holiday on the day after you instruct us to make the BPAY® payment;
- b) you 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
- c) a biller, or another financial institution participating in BPAY®, does not comply with its BPAY® obligations.

8. If we are advised that your payment cannot be processed by a biller, we will:

- a) advise you of this;
- b) credit your account with the amount of the BPAY® payment; and
- c) take all reasonable steps to assist

you in making the BPAY® payment as quickly as possible.

9. You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY® payment and later discover that:

- a) the amount you paid was greater than the amount you needed to pay you must contact the biller to obtain a refund of the excess; or
- b) the amount you paid was less than the amount you needed to pay you can make another BPAY® payment for the difference between the amount you actually paid and the amount you needed to pay.

10. If you are responsible for a mistaken BPAY® payment and we cannot recover the amount from the person who received it within 20 banking business days of us attempting to do so, you will be liable for that payment.

Section 11

Future dated BPAY® payments

1. You may arrange BPAY® payments up to 60 days in advance of the time for payment. If you use this option you should be aware of the following:

- a) You are responsible for maintaining, in the account to be drawn on, sufficient cleared funds to cover all future-dated BPAY® payments (and any other drawings) on the day(s) you have nominated for payment or, if the account is a credit facility, there must be sufficient available credit for that purpose.
- b) If there are insufficient cleared funds

or, as relevant, insufficient available credit, the BPAY® payment will not be made and you may be charged a dishonour fee.

- c) You are responsible for checking your account transaction details or account statement to ensure the future-dated payment is made correctly.
- d) You should contact us if there are any problems with your future-dated payment.
- e) You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY® payment on or after that date.

Section 12

Consequential damage for BPAY® payments

1. This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.
2. We are not liable for any consequential loss or damage you suffer as a result of using BPAY®, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be

excluded, restricted or modified at all, or only to a limited extent.

Section 13

Using your Visa card or rediCARD

1. You agree to sign the Visa card or rediCARD immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the Visa card or rediCARD. You must ensure that any other cardholder you authorise also signs their Visa card or rediCARD immediately upon receiving it and before using it.
2. We will advise you from time to time:
 - a) what EFT transactions may be performed using the Visa card or rediCARD;
 - b) what EFT terminals of other financial institutions may be used; and
 - c) what the daily cash withdrawal limits are.

Please refer to the Fees and charges brochure for details of current transaction limits. Also note Section 6 on page 24 that sets out how we can vary daily withdrawal limits from time to time.

3. You may only use your Visa card or rediCARD to perform transactions on those accounts we permit. We will advise you of the accounts which you may use your Visa card or rediCARD to access.
4. The Visa card or rediCARD always remains our property.

Section 14

Using your Visa card or rediCARD outside Australia

1. Use of the Visa card or rediCARD outside Australia must comply with any exchange control requirements.
2. You agree to reimburse us for any costs, fees or charges of any nature arising out of a failure to comply with any exchange control requirements.
3. All transactions made overseas on the Visa card or rediCARD will be converted into Australian currency by VISA International, and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).
4. All transactions made overseas on the Visa card or rediCARD are subject to a conversion fee payable to CUSCAL, the principal member of VISA International under which your Credit Union can provide you with the Visa card.
5. Some overseas merchants and EFT terminals charge a surcharge for making an EFT transaction using your Visa card. Once you have confirmed that transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
6. Before travelling overseas, you should obtain the VISA international card hotline number for your country of destination as well as the rediCARD hotline number from us.

Section 15

Additional Visa card or rediCARD

1. You may authorise us, if we agree, to issue an additional Visa card or rediCARD to an additional cardholder provided this person is over the age of 18 (unless we agree to a younger age).
2. You will be liable for all transactions carried out by this cardholder.
3. We will give each additional cardholder a separate PIN.
4. You must ensure that any additional cardholders protect their Visa card or rediCARD and PIN in the same way as these EFT Conditions of Use require you to protect your Visa card or rediCARD and PIN.
5. To cancel the additional Visa card or rediCARD you must notify us in writing. However, this cancellation may not be effective until the additional Visa card or rediCARD is returned to us or you have taken all reasonable steps to have the additional Visa card or rediCARD returned to us.
6. You will not be liable for the continued use of the additional Visa card or rediCARD from the date that you have:
 - a) notified us that you want it cancelled; and
 - b) taken all reasonable steps to have the additional Visa card or rediCARD returned to us.Please note that if you are unable to return the additional Visa card or rediCARD to us, we may require you to make a written statement

describing the steps you have taken to return the card.

Section 16

Using Visa card and rediCARD to make deposits at rediATMs and Bank@Post™

1. This section only applies to deposits made at rediATMs and Bank@Post™ using your Visa card or rediCARD.
2. Any deposit you make at a rediATM or via Bank@Post™ will not be available for you to draw against until your deposit has been verified and accepted by us.
3. Cheques will not be available to draw against until cleared.
4. Your deposit via a rediATM is accepted once we have certified it in the following way:
 - a) your deposit envelope will be opened in the presence of any two persons we authorise;
 - b) should the amount you record differ from the amount counted in the envelope, we may correct your record to the amount counted;
 - c) our count is conclusive in the absence of manifest error or fraud;
 - d) we will notify you of any correction.
5. If the amount recorded as having been deposited should differ from the amount counted in the envelope by us, we will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your account.

6. We are responsible for the security of your deposit after you have completed the transaction (subject to our verification of the amount you deposit).

Section 17

Use after cancellation or expiry of Visa card and rediCARD

1. You must not use your Visa card or rediCARD:
 - a) before the valid date or after the expiration date shown on the face of the Visa card or rediCARD; or
 - b) after the Visa card or rediCARD has been cancelled.
2. You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your account.

Section 18

Exclusions of warranties and representations

1. We do not warrant that merchants or EFT terminals displaying Visa card or rediCARD signs or promotional material will accept the Visa card or rediCARD.
2. We do not accept any responsibility should a merchant, bank or other institution displaying Visa card or rediCARD signs or promotional material, refuse to accept or honour the Visa card or rediCARD.
3. We are not responsible for any defects in the goods and services you acquire through the use of the Visa card. You acknowledge and accept that all complaints about these goods and services must be addressed to the

supplier or merchant of those goods and services.

Section 19

Your liability for EFT transactions

1. You are liable for all losses caused by an unauthorised EFT transactions unless any of the circumstances specified in this section apply.
 2. You are not liable for losses caused by unauthorised EFT transactions:
 - a) where it is clear that you have not contributed to the loss;
 - b) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - us;
 - any organisation involved in the provision of the EFT system or BPAY®;
 - in the case of Visa card or rediCARD - any merchant; or
 - in the case of BPAY® - any biller;
 - c) relating to a forged, faulty, expired or cancelled access method or any part of the access method;
 - d) that are caused by the same EFT transaction being incorrectly debited more than once to the same account;
 - e) resulting from unauthorised use of your access method or any part of your access method:
 - before you receive all parts of your access method necessary for that unauthorised EFT transaction; or
 - after you notify us in accordance with Section 4 or Section 5 that your access method or any part of your access method has been misused, lost or stolen or used without your authorisation, or, where relevant, that the security of your PIN, access code or password has been breached.
 3. You will be liable for any loss of funds arising from unauthorised EFT transactions if the loss occurs before you notify us that your access method or any part of your access method has been misused, lost or stolen or used without your authorisation, or, where relevant, the PIN, access code or password has become known to someone else, and if we prove, on the balance of probabilities, that you contributed to the loss through:
 - a) your fraud or, where relevant, your failure to keep the PIN, access code or password secure in accordance with Section 3(2), (3), (4), (5) or (6); or
 - b) unreasonably delaying in notifying us of the misuse, loss, theft or unauthorised use of the access method or any part of your access method or, where relevant, of the PIN, access code or password becoming known to someone else, and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us.
- However, you will not be liable for:
- c) the portion of the loss that exceeds any applicable daily or periodic transaction limits;
 - d) the portion of the loss on your

- account which exceeds the balance of your account (including any prearranged credit); or
- e) all losses incurred on any account which you had not agreed with us could be accessed using the access method.
4. Where a PIN, access code or password is required to perform the unauthorised EFT transaction and Section 19 (3) does not apply, your liability for any loss of funds arising from an unauthorised EFT transaction, if the loss occurs before you notify us that your access method or any part of your access method has been misused, lost, stolen or used without your authorisation, is the lesser of:
 - a) \$150;
 - b) the balance of your account, including any prearranged credit; or
 - c) the actual loss at the time you notify us that your access method or any part of your access method has been misused, lost, stolen or used without your authorisation, or, where relevant, of the PIN, access code or password becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your access method or your account).
 5. You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you did not observe any of your obligations under these EFT Conditions of Use or acted negligently or fraudulently under these EFT Conditions of Use.
 6. In the case of BPAY®, if you notify us that a BPAY® payment made from your account is unauthorised, you must provide us with a written consent addressed to the biller who received that BPAY® payment allowing us to obtain information about your account with that biller as is reasonably required to investigate the payment. If you do not give us that consent, the biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® payment.
 7. Notwithstanding any of the above provisions your liability will not exceed your liability under the Electronic Funds Transfer Code of Conduct, where the code applies.
 8. If, in cases not involving EFT Transactions, the Visa card or PIN are used without authority, you are liable for that use before notification to your Credit Union or the Visa card Hotline of the unauthorised use, up to your current daily withdrawal limit.

Section 20

Malfunction

1. You will not be responsible for any loss you suffer because the home banking system, BPAY®, or an EFT terminal accepted your instructions but failed to complete an EFT transaction.
2. In the event that there is a breakdown or interruption to our home banking system or any BPAY® system, or malfunction to an EFT terminal, and you should have been aware that it was unavailable for use or malfunctioning,

we will only be responsible for correcting errors in your account and refunding any fees or charges imposed on you as a result.

Section 21


Cancellation of Visa card, rediCARD or access to home banking service or BPAY®

1. You may cancel your Visa card or rediCARD, your access to phone banking, internet banking or BPAY® at any time by giving us written notice.
2. We may immediately cancel or suspend your Visa card or rediCARD or your access to phone banking, internet banking or BPAY® at any time for security reasons or if you breach these EFT Conditions of Use. In the case of Visa card or rediCARD, we may cancel the Visa card or rediCARD by capture of the Visa card or rediCARD at any EFT terminal.
3. We may cancel your Visa card or rediCARD or your access to phone banking, internet banking or BPAY® for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.
4. In the case of Visa card or rediCARD, you will be liable for any transactions you make using your Visa card or rediCARD before the Visa card or rediCARD is cancelled but which are not posted to your account until after cancellation of the Visa card or rediCARD.
5. In the case of phone banking, internet banking or BPAY®, if, despite the cancellation of your access to phone


banking, internet banking or BPAY®, you carry out an EFT transaction using the relevant access method, you will remain liable for that EFT transaction.

6. Your Visa card or rediCARD or your access to phone banking, internet banking or BPAY® will be terminated when:
 - a) we notify you that we have cancelled your Visa card or rediCARD or your access method to the account with us;
 - b) you close the last of your accounts with us to which the Visa card or rediCARD applies or which has phone banking, internet banking or BPAY® access;
 - c) you cease to be our member; or
 - d) you alter the authorities governing the use of your account or accounts to which the Visa card or rediCARD applies or which has phone banking, internet banking or BPAY® access (unless we agree otherwise).
7. In the case of Visa card or rediCARD, we may demand the return or destruction of any cancelled Visa card or rediCARD.

Contact us

 **13 12 21** 8am to 7pm, weekdays
or 9am to 3pm, Saturday

 teacherscreditunion.com.au

 Phone banking:
13 21 40, 24 hours a day, 7 days a week

 enquiry@teacherscreditunion.com.au

 Visit us at our offices, 9am to 5pm, weekdays

 **Card hotline**

To report the loss, theft or unauthorised use of your Visa card or rediCARD:

- in Australia call the card hotline on 1 800 224 004 (24 hours a day, 7 days a week). Please also contact us to report the loss, theft or unauthorised use.
- overseas - for rediCARDS:
 - call us in Australia during our office hours
 - call First Data International on +61 2 9959 7480 (24 hours, 7 days a week)
- overseas - for Visa cards

Please contact us before you travel overseas for the current Visa hotline arrangements

