Terms & Conditions

Effective 10 September 2026

This document must be read in conjunction with the Schedule of Fees.

Great Southern Bank

Important Contact Information

How to contact us

Call Great Southern Bank on **133 282**

Visit **greatsouthernbank.com.au**

Through **Online Banking**

Drop into your local branch

Lost and Stolen Card Hotlines
Call us on **133 282**
or **+61 7 3552 4713** (international)
After hours call: **1800 648 027**
or **+61 2 8299 9534** (international)

Financial Hardship
If you ever experience financial difficulty and need financial assistance you should inform us promptly by calling **07 3552 4700** or **1800 110 440**.

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1. Introduction

(a) These Terms and Conditions ("T&C") apply to our products. Some products have additional information that you also need to read. This will be made available to you when you apply for those products.

(b) By opening an account or accessing it, you become bound by these T&C. The most current version of the T&C can be found at greatsouthernbank.com.au. This document was previously known as our *General Information, Terms & Conditions Accounts and Access Facilities*.

(c) By becoming a customer of Great Southern Bank (GSB), you become a member of Credit Union Australia Limited and are bound by its Constitution, which is available on our website at greatsouthernbank.com.au/about-us.

2. The Customer Owned Banking Code of Practice

2.1 About the Customer Owned Banking Code of Practice

(a) We commit to complying with the Customer Owned Banking Code of Practice (as varied from time to time).

(b) You can download a copy of the Customer Owned Banking Code of Practice from the Customer Owned Banking Association website at: www.customerownedbanking.asn.au

3. Accounts with Great Southern Bank

3.1 Everyday banking, savings and term deposit accounts

(a) Our everyday banking, savings and term deposit accounts are set out in the table below (including some that are no longer available).

(b) We may, from time to time, remove a product from sale, vary the eligibility requirements and/or limit the availability of a product. Any change affecting an Account Holder will be notified in accordance with these T&C.

(c) All available product options and eligibility requirements for our products are set out on our website at greatsouthernbank.com.au.

3.2 Summary of Accounts, Access Facilities and Features

Everyday Banking Accounts

ACCOUNT	EVERYDAY EDGE [1] (Previously Everyday Snap)	EVERYDAY [2]	EVERYDAY YOUTH [3]	EVERYDAY 50+ [4]	EVERYDAY BUSINESS [6]	PRIME ACCESS	PLATINUM PLUS	CASH MANAGEMENT	SPECIAL PURPOSE	FREEDOM PLUS [7]	EVERYDAY 55+
CURRENTLY AVAILABLE FOR SALE	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
MINIMUM OPENING DEPOSIT	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1
WHEN INTEREST CREDITED	N/A	N/A	N/A	Month end	N/A	N/A	N/A	Month end	N/A	N/A	Month end
CHEQUE BOOK [5/8]	No	No	No	No	No	No	No	No	No	No	No
DEPOSIT BOOK [5]	No	No	No	No	No	No	No	No	No	No	No
VISA DEBIT CARD ACCESS [7/8]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
THE BOOST	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
THE VAULT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DIGITAL BANKING & TELEBANKER [8]	Yes	Yes	Yes	Yes	See note 8	Yes	Yes	Yes	Yes	Yes	Yes
DIRECT DEBIT / CREDIT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OSKO, NPP AND PAYTO	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
BPAY	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PERIODICAL PAYMENTS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MORTGAGE OFFSET FACILITY [10]	No	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes
WITHDRAW FUNDS ON DEMAND	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DIGITAL BANKING WITHDRAWALS [8]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
TELEPHONE WITHDRAWALS [8]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
BRANCH WITHDRAWALS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
FINANCIAL INSTITUTION CHEQUES [5]	No	No	No	No	No	No	No	No	No	No	No
BANK@POST	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes

Related Notes

1. Everyday Edge Account - An everyday bank account for individual customers aged 18 years and over that rewards you with rebates on selected fees if qualifying criteria are met.

This account was previously called Everyday Snap Account and is now known as the Everyday Edge Account (since 16 January 2022).

2. Everyday Account - An everyday bank account for individual customers aged 18 years and over as well as not for profit Organisations, community groups, superannuation funds and trusts.

Our Everyday Account is just one product in our range of Everyday Banking accounts. Our Everyday Banking accounts consist of all products listed in *section 3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts*.

3. Everyday Youth Account - An everyday bank account for 10 to 17 year olds. Accounts will be converted to the Everyday Edge account by us when the Account Holder reaches the age of 18 (or an alternative product with similar features to be determined by GSB if the Everyday Edge account is no longer available for sale at the time of conversion). Not available for children under 10.

4. Everyday 50+ Account - An everyday bank account for customers aged 50 years and over, which allows you to manage your daily transactions while earning interest. This account cannot be held in trust.

5. New facilities will not be available from 10 December 2023, FICs will not be available from 31 January 2024 and all facilities will be withdrawn on 31 March 2024. Refer to sections 7 and 8.

6. Everyday Business Account - An everyday bank account for business customers.

7. Freedom Plus Account - This account is for customers under the age of 25 years. Accounts will be converted to the Everyday Edge account by us when the primary Account Holder reaches the age of 25 (or an alternative product with similar features to be determined by GSB if the Everyday Edge account is no longer available for sale at the time of conversion).

8. Access - The following limitations apply:

(a) Digital Banking & Telebanker – issued to Account Holders aged ten or over;

(b) Visa Debit Card – minimum age determined at our discretion; and

(c) Everyday Business – access to Digital Banking is via signatory access. Please refer to section 9.7.1 for more information on signatory access to accounts. Electronic statements are not available on non-individual accounts, refer to section 9.2(b) for more information.

9. Cards - Facility includes access to the mobile payment app and/or Digital Wallet that accesses Apple Pay, Samsung Pay or Google Pay™.

10. Mortgage Offset - Our Mortgage Offset Facility may only be established on qualifying loans. Please see *section 12.5 Mortgage Offset* for more details.

3.3 Summary of Accounts, Access Facilities and Features

Savings Accounts (excluding Term Deposits)

ACCOUNT	HOME SAVER [1]	GOAL SAVER [2]	FUTURE SAVER [5]	EVERYDAY SAVER [6]	ADVANTAGE SAVER	ESAVER FLEXI	YOUTH ESAVER [7]	ESAVER REWARD	ESAVER EXTRA	ESAVER BOOST	ESAVER PLUS	ESAVER	BONUS SAVER	CHRISTMAS CLUB [8]
CURRENTLY AVAILABLE FOR SALE	✓	✓	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗
MINIMUM OPENING DEPOSIT	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1	$1
BONUS INTEREST EACH MONTH [3,4]	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	No
WHEN INTEREST CREDITED	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	Month end	31 October each year
DEBIT CARD ACCESS	No	No	No	No	No	No	No	No	No	No	No	No	No	No
THE VAULT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DIGITAL BANKING & TELEBANKER [9]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DIRECT DEBIT / CREDIT	No/Yes	No/Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OSKO, NPP AND PAYTO	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
BPAY	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PERIODICAL PAYMENTS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MORTGAGE OFFSET FACILITY	No	No	No	No	No	No	No	No	No	No	No	No	No	No
WITHDRAW FUNDS ON DEMAND	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
DIGITAL BANKING WITHDRAWALS [9]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
TELEPHONE WITHDRAWALS [9]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
BRANCH WITHDRAWALS	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes
FINANCIAL INSTITUTION CHEQUES	No	No	No	No	No	No	No	No	No	No	No	No	No	No
BANK@POST	No	No	No	No	No	No	No	No	No	No	No	No	No	No

Related Notes

1. Home Saver – A bonus interest savings account for customers aged 18 and over. A maximum of one Home Saver account can be opened per customer, in one name or in joint names.

2. Goal Saver – A bonus interest savings account for those aged between 18 and 24. A maximum of one Goal Saver account can be opened per customer, in one name or in joint names. You can only hold a Goal Saver or a Home Saver, you cannot hold both. Goal Saver accounts will automatically convert to a Home Saver when the primary account holder turns 25.

3. Bonus Interest – Bonus interest is applied on top of the base rate where the conditions specified in the Interest Rate Schedule are met. Bonus interest will only be paid if you continue to hold the same product until the last day of the month. For current rates and account conditions refer to Interest Rate Schedule at greatsouthernbank.com.au

4. Bonus Interest Tracker – You can view your progress towards achieving bonus interest in the Account Details page on Online Banking. If you hold a joint savings account, some of your deposits and purchases may be visible to the joint account holder on the Bonus Interest Tracker in Online Banking. This feature is currently only available for the Goal Saver and Home Saver accounts. Go to greatsouthernbank.com.au for more information.

5. Future Saver – A bonus interest savings account for customers aged 18 and over. A maximum of one Future Saver account can be opened per customer, in one name or in joint names.

6. Everyday Saver – A flexible savings account with no monthly bonus interest conditions. Maximum account balances on which you can earn interest may apply. A maximum of six Everyday Saver accounts can be opened per customer, in one name or in joint names.

7. Youth eSaver – A tiered interest savings account for those aged under 18 years. A maximum of one Youth eSaver account can be opened per eligible child. Youth eSaver accounts will automatically convert to a Goal Saver account when the child turns 18.

8. Christmas Club – Account balances are automatically transferred to your nominated account on 1 November. Access to account not encouraged prior to 1 November; however, funds can be accessed if required at any time without penalty.

9. Age Limits – Digital Banking, Telebanker & SMS banking access is available to Account Holders aged ten or over.

4. Term Deposit accounts

4.1 Establishing and reinvesting Term Deposits

(a) The minimum amount that can be invested in a Term Deposit account is $5,000. Terms range from one month to five years.

(b) Interest on a Term Deposit account is fixed for the term of the deposit (to be elected at the time of lodgement).

(c) When you lodge your Term Deposit, you can elect for interest to be paid as follows:

(i) For Term Deposits over one year, interest can be paid monthly or annually;

(ii) For Term Deposits of one year, interest can be paid monthly, annually or at maturity; and

(iii) For Term Deposits less than one year, interest can be paid monthly or at maturity.

(d) Interest will be credited to your account on the night before the interest payment date. For example:

(i) If you have elected for interest to be paid at maturity and the maturity date quoted in your Term Deposit acceptance letter is 1 July, your final interest payment will be credited to your account on the evening of 30 June and will be dated 30 June.

(ii) If you have elected for interest to be paid monthly or annually and you have an interest payment due on 1 January – your interest payment will be credited to your account on the evening of 31 December and will be dated 31 December.

(e) Notwithstanding *section 4.d)*, if your interest payments are being transferred to a nominated bank account, your interest payment will be transferred on the interest payment date. For example, if you have elected for interest to be paid at maturity and the maturity date quoted in your Term Deposit acceptance letter is 1 July, your final interest payment will be credited to your account on the evening of 30 June. Your interest will then be paid to your nominated account on 1 July.

(f) If interest is requested to be paid monthly, the rate will be reduced as set out in our Interest Rate Schedule.

(g) Monthly interest may be paid on the same day each calendar month or on a 30 day cycle depending on whether the term you select is specified as a whole number of months or in days. Annual interest may be paid on the same day each calendar year or on a 364 day cycle depending on whether the term you select is specified as a whole number of years or in days.

(h) We'll notify you, in writing, of any new terms and conditions for reinvestment before your Term Deposit is due to mature.

(i) If the funds in the Term Deposit account are being renewed for a new term or transferred to an alternative account in the same name as that of the deposit, instructions will be accepted by telephone or by secure message in Online Banking. Otherwise, signed instructions must be provided.

(j) At maturity, you'll be able to increase the amount of your deposit as long as the additional funds are received prior to maturity of your current deposit.

(k) If you don't tell us before maturity that you don't want to re-invest your deposit, we'll automatically re-invest your deposit for the same period under the new T&C, and the interest rates, which apply at that time. In this case, you have up to 14 days after the maturity date (the "Grace Period") to tell us if you don't want this to happen:

(i) If you tell us during the Grace Period that you don't want to re-invest the Term Deposit or you want to make some other type of change, we will not charge an interest adjustment or apply a notice of withdrawal period.

(ii) If you tell us within the Grace Period that you want to withdraw a partial amount from your Term Deposit or change the term, we may close your existing Term Deposit account and open a new Term Deposit account in accordance with your instructions. The start date for this new Term Deposit will be the date within the Grace Period that we receive your instructions rather than the maturity date of your preceding Term Deposit.

(l) If you decide not to re-invest your Term Deposit, the funds must be paid to an account in identical names to the Term Deposit or as directed in the signed instructions you provided to us.

4.2 Requests for early release

(a) When a Term Deposit is invested for up to two years, the deposit must remain in place for the full term. At our complete discretion, we may consider written requests for an earlier release. When a Term Deposit is invested for a period more than two years, you may request access to the funds at any time. In both cases, notice requirements and costs will apply, as set out below.

(b) Any request for early access to funds must provide 31 days' prior written notice. If you give this notice after 5pm, or on a day which is not a Business Day, then it is taken to have been received by us on the next Business Day.

(c) If you are experiencing hardship please tell us, as you may be able to withdraw your funds before the end of the 31 day notice period. Any such request will be assessed by us on a case-by-case basis. We may ask you to provide documentation to support your request.

(d) Where funds are released early there will be a cost payable by you, in the form of an interest adjustment. This is payable as a percentage of the interest earned over the term that was actually completed, and is calculated as set out in the tables below.

Proportion of term completed at time of prematurity	Interest adjustment payable as a % of the interest earned over the proportion of the term completed at the date of release
0% < 20%	90%
20% < 40%	80%
40% < 60%	60%
60% < 80%	40%
80% < 100%	20%

We calculate the interest adjustment as follows:

(i) Interest adjustment = ((amount withdrawn × interest adjustment rate) ÷ number of days in the year) × number of days from the start of the term to the date of withdrawal

(ii) Interest adjustment rate = Term Deposit interest rate × interest adjustment percentage. The interest adjustment rate is rounded to 2 decimal places.

Example

You invest $100,000 in a 12-month Term Deposit from 1 January 2025 , at an interest rate of 5.00% p.a.

You withdraw your Term Deposit early on 15 February 2025, which is 45 days after the start of the term.

As less than 20% of your original term has been completed, the applicable interest adjustment percentage is 90%.

Step 1 – Calculate the interest adjustment rate

5.00% × 90% = 4.50% p.a.

Step 2 – Calculate the interest adjustment amount

($100,000 × 4.50% ÷ 365) × 45 days = $554.79

Your interest adjustment is $554.79.

(Note – calculation will differ for partial withdrawals)

(e) If a partial early release of the funds in the Term Deposit has occurred during a term, any subsequent release of funds during that same term will only be approved for the full remaining balance. Additional partial releases are not permitted.

(f) For Term Deposits where interest has been paid out to you and there is insufficient accrued interest remaining to cover the interest adjustment, the interest adjustment will be deducted from the principal of the Term Deposit.

4.3 Miscellaneous

(a) If the Term Deposit is held in more than one name, any Account Holder may give instructions to us on behalf of the others. However, any Account Holder to the joint Term Deposit account can request, in writing at the beginning of the term, that we operate the Term Deposit account only on the instruction of all Account Holders.

(b) We require the instructions of all Account Holders to open a joint Term Deposit account.

(c) We may charge the balance of your Term Deposit or any other deposit account held with us for any debt owed by you to us.

(d) When we reinvest your Term Deposit on maturity, either on your instructions or otherwise, the reinvestment will take the form of a new Term Deposit Facility, even though the same account number may be maintained.

(e) We may, from time to time, offer 'special Term Deposit rates' as outlined in the Interest Rate Schedule that will only be available to newly opened Term Deposits accounts. These 'special Term Deposit rates' are not available on existing Term Deposits accounts that re-invest at maturity.

(f) On maturity, an account receiving a 'special Term Deposit rate' will automatically be re-invested for the same period and at our standard prevailing Term Deposit rates, should no maturity instructions be received by us prior to maturity or during the Grace Period.

(g) To service your Term Deposit, we need you to open an accompanying Everyday Banking account in the same name(s) as your Term Deposit account. It will be used to add or withdraw funds from the Term Deposit account. If you don't have an accompanying Everyday Banking account to facilitate this, we may open an Everyday Banking account in the same name(s) as your Term Deposit account.

5. Fees, charges and interest

5.1 Fees and charges

(a) Our current fees and charges (as well as government fees and charges) are set out in the Schedule of Fees, which you can find on our website greatsouthernbank.com.au. We can vary our fees or charges from time to time. We'll notify you in accordance with *section 14.1 Notifying changes, providing notices and statements*. The Schedule of Fees forms part of these T&C.

(b) From time to time, we may waive any of our fees or charges. However, this doesn't mean that we'll waive it in the future.

(c) We'll also deduct relevant government taxes and charges from your account. We won't be able to waive these. Please note that the government can change these without notice.

5.2 Earning interest

(a) The interest rate that applies to your account is set out in our Interest Rate Schedule, which you can find on our website greatsouthernbank.com.au

(b) We calculate interest on the credit balance of your account after the close of the Business Day, and credit interest to your account as set out in the tables in *section 3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts* and *section 3.3 Summary of Accounts and Available Access Facilities – Savings and Term Deposit Accounts*.

(c) During a normal calendar year, you earn interest each day based on the prevailing interest rate divided by the 365 days of the year. However, in a leap year you earn interest each day at the prevailing interest rate, divided by the 366 days of the leap year.

(d) We may vary interest rates from time to time. However, interest rates on Term Deposit accounts remain fixed for the agreed term of the deposit. You can obtain information about current interest rates from us at any time or by visiting our website at greatsouthernbank.com.au

(e) Bonus interest is applied on top of the base rate where the conditions specified in the Interest Rate Schedule are met. In some instances, deposits and purchases on your transaction account may be used to determine eligibility for bonus interest. If you hold a joint savings account, some of your deposits and purchases may be visible to the joint account holder on the Bonus Interest Tracker in Online Banking, even if the transaction account is solely in your name. It is important to consider this before opening any joint accounts.

6. Opening your account

6.1 Opening your account at Great Southern Bank

(a) If you are new to GSB, you can apply for an account by:

(i) visiting greatsouthernbank.com.au,

(ii) calling us on 133 282 or

(iii) visiting a branch.

(b) Existing customers can open new accounts through Digital Banking.

(c) You must be an Australian citizen or Australian resident to hold an account with GSB.

6.2 Membership with Credit Union Australia Limited (CUA)

(a) Account Holders need to be a member of CUA and will generally need to own a share in CUA. Visit greatsouthernbank.com.au/about-us for what it means to be a member of CUA and to read a copy of CUA's constitution which binds you as a member.

(b) As CUA is a mutually owned organisation, members are expected to maintain an active product with GSB and observe all T&Cs.

6.3 Identity check requirements

(a) Under Australian law, we need to verify to our satisfaction your identity when you open your membership and accounts. You'll be unable to operate any account until we have verified your identity. We are also required to identify you when you are transacting with us via a branch and over the phone.

(b) We also need to verify to our satisfaction the identity of any person you appoint as a signatory or attorney to your account.

(c) In most cases, you can prove your identity through one of the following photo identity documents:

(i) a State or Territory driver's licence;

(ii) a photo identification document issued by a State or Territory;

(iii) a current Australian passport or one that has expired within the last two years; or

(iv) a passport issued by a foreign government, the United Nations or a United Nations agency.

If you don't have photo ID, please contact us to discuss what other forms of identification may be acceptable.

(d) Refer to *section 6.4* for information on how to open an account for customers under the age of 18 years.

(e) Other special identification provisions apply for isolated area Aboriginal and Torres Strait Islanders. We'll tell you at the time you apply for your account what information you need to provide.

(f) You must provide an address other than a post office box address.

(g) You cannot open an account using a name other than the name we have verified.

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

(i) If you change your name, you need to tell us by completing the *Change of name – individuals form*, which can be found at greatsouthernbank.com.au

(j) For non-individual entities, you must show us details of your certificate of incorporation, partnership agreement or other constitution documents. You must notify us if there are any changes to these documents. We are required to identify each individual beneficial owner and controller of a non-individual entity. You'll not be able to use an account until all required individuals and entities have been identified.

(k) When you visit or contact us, we'll also need you to provide information to show that we are dealing with the right person. We may also require you to lodge a signed request in writing prior to accepting any instruction on your behalf.

6.4 Opening a Youth account

(a) Special identification provisions apply for children under the age of 18 years. We'll tell you at the time you apply for your account what information you need to provide.

(b) for Youth eSaver accounts: if a child is under ten years of age, a parent/guardian must give their consent to opening the account and must be set-up as a signatory to operate the account on behalf of the child. Children are not permitted to personally transact on an account if under ten years of age.

(c) If the child is ten years of age or older, the account can be opened and personally operated on by the child. A parent/guardian can be added as a signatory on the account. A child over the age of ten years can appoint or remove signatories to the account. Only a parent or legal guardian of the child can be appointed as a signatory.

(d) The child must be the sole account holder. Youth accounts cannot be established as joint accounts.

6.5 Privacy

(a) In order to service you, we'll collect personal information about you. We'll handle it in accordance with our Privacy Policy which is available on the Great Southern Bank website.

(b) If you want to ask anything about our Privacy Policy, please contact us at:

Privacy Officer
Email: privacy@gsb.com.au
GPO Box 100, Brisbane QLD 4001

6.6 Tax file numbers (TFNs) and tax residency status

(a) You don't have to give your TFN (or TFN exemption) to us. However, if we don't have your TFN, we are obliged to withhold tax from your interest at the highest marginal tax rate. For joint accounts, we'll need at least two TFNs (or TFN exemptions).

(b) By supplying us with your TFN, you authorise the use of the TFN (or TFN exemption) for all your accounts.

(c) When applying for a membership with GSB, you need to tell us your tax residency status. You also need to notify us of any changes to your tax residency status.

7. Putting money in

7.1 Introduction

(a) You (or other people) can deposit money into your Everyday Banking, Savings and Term Deposit accounts, through the following services, where those services are available on your account (refer to section *3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts and section 3.3 Summary of Accounts and Available Access Facilities – Savings and Term Deposit Accounts* for more information):

New personalised deposit book and cheque book facilities will no longer be available from 10 December 2023.

All cheque book and deposit book facilities will be unavailable from 31 March 2024 and GSB will no longer be able to accept cheque deposits. Any GSB cheques will not be accepted at GSB or any other bank after 24 May 2024. Cheques may still be accepted at Bank@Post refer to section 7.4.2.

A GSB Financial Institution Cheque that has not been deposited after 24/05/2024 or has been deposited and dishonoured can be returned to Great Southern Bank and have the funds sent electronically. Refer to www.greatsouthernbank.com.au/cheques for more information.

Australia Post may withdraw some or all of its Bank@Post services at its discretion.

How Money Can be Deposited to Your Account

Digital Banking	Transfer from an account with GSB or another financial institution
Fast Payments - Osko, NPP and PayTo	Direct credit
Your GSB branch	Telebanker
Periodical Payments	Bank@Post

(b) When making cash deposits into your account, we may require further information from you before we can process your request, including the purpose of the transaction. Without this information, we may be unable to process your request.

(c) When making electronic deposits into your GSB account, you should try to do it before 4 pm AEST on the Business Day before the day you need the money in your GSB account, to maximise the chances of it being there on time. We don't receive electronic deposits on weekends or on national public holidays (refer to *8.4 Fast Payments - Osko, NPP and PayTo* for information on Fast Payments).

(d) Cheque deposits are subject to clearance periods, as described in *section 7.4 Cheque deposits*.

7.2 Making deposits to the account

(a) We try to process payments into your account promptly. Where possible, this will occur on the date of receipt.

(b) When we credit payments into your GSB account, we use the account number specified by the sending bank. We don't use the account names. So please make sure that anyone putting money into your GSB account uses the correct account number.

7.3 Direct credits – inwards (third party crediting your GSB account)

(a) To receive direct payments to your account from sources within Australia you must either use:

(i) GSB's BSB number (814 282), and your eight digit account number; or

(ii) if you have registered a PayID (for Fast Payments – OSKO and NPP), you can use that PayID (this is much more convenient).

(b) Payments from overseas are unable to be received as a direct credit. You'll need to use a Telegraphic Transfer. Please refer to *section 7.6 Telegraphic transfers into your account* for more information.

(c) If you receive money mistakenly into your account, you'll need to return it. Accordingly:

(i) Where there are sufficient funds in any of your GSB accounts to cover the amount, we'll debit those funds and send them back, subject to the procedure in *section 11.1 Mistaken payments;* or

(ii) where there are insufficient funds in your GSB accounts to cover the amount, you need to repay that amount and any associated fees incurred in retrieving these funds.

(d) Payments received by us with invalid account details will be reviewed and either credited to the correct account, where the account can be identified, or returned to the sender. A fee may apply for manual processing of this transaction.

7.4 Cheque deposits

(a) You can only access the funds of a cheque when it is cleared.

7.4.1 How a cheque is cleared

(a) Under normal circumstances, funds from cheques deposited to your account will be available for withdrawal by 10 am AEST on the seventh Business Day after the deposit was made.

(b) Cheques drawn on an overseas institution have longer clearance periods and the funds won't be credited to your account until cleared. These clearance times are subject to change without notice.

(c) We have a discretion to allow you to withdraw the funds of a cheque deposited to your account before it is cleared, but if the cheque is then dishonoured, you'll need to pay us back. If this happens, we'll automatically debit the amount from your account. If this puts your account into debit or exceeds any credit limit you have, you need to bring the account back into credit or under the credit limit.

7.4.2 What about cheques deposited via Bank@Post?

(a) You can make withdrawals from, and deposits to, any of your GSB accounts which are linked to your Visa Debit Card at any post office displaying the Bank@Post logo.

(b) Cheque deposits made via Bank@Post are normally cleared into your GSB account after seven Business Days. However, if Australia Post later tells us that your cheque has been dishonoured, we'll debit that amount from your GSB account. Interest on all deposits made at Australia Post will accrue from the date the deposit is received by us. Fees may apply to cheques deposited through Bank@Post.

(c) Australia Post may change Bank@Post services at its discretion.

7.5 Outward Direct Debits Arrangements and PayTo credits to your GSB account

(a) For some GSB accounts, you can arrange an outward direct debit authority to automatically debit your account at another bank. Please read *section 3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts* and *section 3.3 Summary of Accounts and Available Access Facilities – Savings and Term Deposit Accounts* for more information.

(b) If you want to cancel an outward direct debit authority you must tell us in writing. The cancellation won't take effect until we receive the written notice.

(c) Under this arrangement, if you want to suspend a direct debit payment, change the amount or amend the drawing date of a payment, you must tell us in writing and give us at least one day's notice. The changes won't take effect until we receive the written notice.

(d) We try to process the debit on the date specified on your authority, or on the following Business Day if your nominated date falls on a non Business Day. However, the other bank may process the debit request on a different date than the one we specified.

(e) If three successive direct debit attempts are dishonoured by the other bank, the authority will be cancelled automatically, and we'll tell you in writing. An outward direct debit authority will also be cancelled automatically if the account to be debited doesn't exist.

(f) Funds credited to your GSB account received via a direct debit will have a clearance period of three to five Business Days.

(g) Amendments cannot be made to an outward direct debit authority. If you need to change the outward direct debit authority, you'll need to cancel it and create a new authority.

7.6 Telegraphic transfers into your account

(a) When you receive a Telegraphic Transfer from overseas, it passes through several banks, and each bank involved in the process may charge a processing fee that we pass on to you (along with any fees that we are charged).

(b) We credit Telegraphic Transfer funds to your GSB account on the day that we receive the payment. Funds transfers from overseas generally take 48 to 72 hours, assuming all information supplied is complete and correct.

(c) Funds are converted to Australian dollars by our international payments provider before we receive it.

(d) Telegraphic transfer funds can be credited to any GSB account other than a Term Deposit account.

8. Taking money out

8.1 Introduction

You can access your money by using the following services (where those services are available on your account).

Please read section *3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts* and section *3.3 Summary of Accounts and Available Access Facilities – Savings Accounts* to check if a particular service is available for your account.

New deposit book and cheque book facilities will no longer be available from 10 December 2023.

All cheque book and deposit book facilities will be unavailable from 31 March 2024 and GSB will no longer be able to accept cheque deposits. Any GSB cheques will not be accepted at GSB or any other bank after 24 May 2024. Cheques may still be accepted at Bank@Post refer to section 7.4.2.

How You Can Take Money From Your Account

Visa Debit Card*	Digital Banking*
Osko, NPP, PayTo and BPAY*	Telebanker
Mobile payment app and/or Digital Wallet that accesses Apple Pay, Samsung Pay or Google Pay*	Merchant Terminals and ATM access

** Transactions may be covered under the ePayments code. For more information please see section 10 ePayments Code.*

8.2 Transaction limits

(a) The daily withdrawal limit for cash transactions is $2,010 (inclusive of any applicable transaction fees). Please note the amount you can withdraw from any ATM, Merchant Terminal or Bank@Post outlet may additionally be restricted by the retailer or financial institution providing the Facility.

(b) Apart from transfers made using the "Fast Payment" functionality in Online Banking, there is no transfer limit on payments between GSB accounts on which you are an owner or signatory. Generally, a combined daily transfer limit of $5,000 will apply to all other payments made in Online Banking, and Mobile Banking.

(c) Payments made using PayID or OSKO have a maximum limit of $5,000 and are not linked to any increased limits made for other payment types in Online Banking or Mobile Banking (refer to Section 8.2 (d)).

(d) You can request reductions to the daily limit or temporary limit increases (between $5,000 and $250,000) by calling our contact centre on 133 282, visiting your local branch, or through Digital Banking.

You can also request a permanent limit increase through Online Banking up to certain limits, please refer to Online Banking for more information. For limit increase requests, we may require additional security measures to be completed prior to processing external payments. These may include external payment passwords, security codes or other measures we deem appropriate. For transactions in excess of $250,000, we'll offer telegraphic transfers.

(e) If we agree to a temporary limit increase, we'll tell you the maximum number of days that your temporary limit will remain in place. We may also limit the number of times you can draw up to the temporary limit over the temporary limit period. A temporary limit increase may increase your liability in the case of Unauthorised Transactions.

(f) We may, at our discretion, reduce the Daily Transaction Limit or any other transaction limit applying to your accounts or payment type, or set it at $0, where it is reasonably necessary to protect the legitimate interests of GSB and its customer as a whole.

(g) Except for future dated payments (which are not yet actioned), you can't stop a payment that is in progress.

(h) We'll treat your payment instruction as valid if, when you give the instruction to us, you use the correct access method.

(i) You must not load any Scheduled Payment transactions that exceed your Daily Transaction Limit for any given day.

(j) You should tell us immediately if you think that you have made a mistake when making a transaction, or if you did not authorise a transaction. Delays in reporting may impact on our ability to have funds returned to you.

(k) A per transaction limit of $10,000 applies to all Visa debit processed transactions that are authorised by GSB.

(l) Limits for Contactless Transactions apply as set by the relevant Card Schemes (e.g. Visa). We may at our discretion apply a lower or higher Daily Transaction Limit to Contactless Transactions performed via:

(i) certain types of GSB Cards;

(ii) certain Card/Devices; or

(iii) certain third party payment services / Digital Wallets.

8.3 Visa Debit Card

(a) We may also provide you with a digital copy of your Card that can be added to Apple Pay, Samsung Pay or Google Pay and used for a more selective range of transactions at participating merchants. We may provide you with a digital copy of your Card to make certain transactions prior to receiving your physical plastic Card – we'll let you know if this feature is available on your account. You must not activate your physical plastic Card until you receive it. You may be liable for unauthorised transactions on your card which result from you activating your card prior to receiving it.

(b) You must not allow your card to be provisioned to any device that is not kept in your possession; or that another party has access to with either a passcode or biometric (fingerprint or face ID) access.

(c) Your Visa Debit Card allows you to make payments at any retailer displaying the Visa logo, anywhere in the world. You can also withdraw cash from your account, anywhere in the world, using an ATM displaying the Visa logo. We'll provide you with a PIN to use with your Visa Debit Card or the option to select your own PIN through Digital Banking.

(d) We may, where we think it's reasonably prudent, put temporary or permanent blocks on a merchant, group of merchants or a geographical region that will prevent you from using your Visa Debit Card with those merchants or in that region. We may do this without notice to you. Usually we'll only do this where we believe there is a high risk of fraud or criminal activity associated with those merchant(s) or region, a customer or GSB is exposed to an unacceptable risk, or where we are obliged by law to take such action.

8.3.1 Contactless Transactions

(a) If your Visa Debit Card has contactless functionality, you can make Contactless Transactions for purchases at merchant terminals that allow for this functionality.

(b) All Cards are issued at our discretion and we may determine the level of functionality made available in our Cards. We may choose not to provide you with a Card, or certain type of Card.

8.3.2 Important information about chargebacks for Visa Debit Card

(a) If you believe a transaction on Visa Debit Card was:

(i) unauthorised; or

(ii) for goods or services and the merchant did not deliver them and a refund or credit was not offered or provided by the merchant;

(iii) for goods and services which did not match the description provided by the merchant and a refund or credit was not offered or provided by the merchant,

then you can ask us to 'chargeback' the transaction, by reversing the payment to the merchant's financial institution. If the transaction was processed through the eftpos network, your chargeback will be processed in accordance with the rules applying to eftpos transactions. If the transaction was processed through the Visa network, your chargeback will be processed in accordance with the rules applying to Visa debit

transactions. You should tell us as soon as possible, but no later than 120 days after the date of the transaction and provide us with any information we may require. You are not able to reverse a transaction authenticated using Visa Secure unless we are liable for the payment as provided in *11.3 When you are not liable for loss*. We may in good faith chargeback some or all of the amount disputed. However, if we do chargeback the transaction, and Visa, the merchant or the merchant's financial institution subsequently declines to chargeback the transaction, we'll deduct the refunded amount from your account.

8.3.3 Using the Visa Debit Card

(a) You must sign your physical Visa Debit Card immediately upon receiving it and before using it. You must ensure that any other Cardholder you authorise also signs their physical Visa Debit Card immediately upon receiving it and before using it.

(b) We'll advise you from time to time:

(i) what transactions may be performed using the Visa Debit Card;

(ii) what ATMs of other financial institutions may be used; and

(iii) what the daily cash withdrawal limits are.

(c) You may only use your Visa Debit Card to perform transactions on those accounts we permit. We'll advise you of the accounts which you may use your Visa Debit Card to access.

(d) We may issue a new Card to you at a time determined by us. We reserve the right not to reissue your Visa Debit Card.

(e) The Visa Debit Card always remains our property.

(f) We are responsible for the security of Cardholder data (as defined in the Payment Card Industry Data Security Standard) that we possess, or otherwise store, process or transmit on behalf of you or an Additional Cardholder.

8.3.4 Using your Visa Debit Card internationally

(a) 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.

(b) All transactions made in a foreign currency on the Visa Debit Card will be converted into Australian currency by Visa or its associated entities, 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' (being the date on which Visa processes the transaction).

(c) All transactions made using your Visa Debit Card in a foreign currency, or in Australian currency where the merchant location is overseas, will be subject to an international transaction fee.

(d) Some overseas merchants and ATMs charge a surcharge for making a transaction using your Visa Debit Card. Once you have confirmed that transaction you'll not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

(e) Some overseas merchants and electronic terminals allow the Cardholder the option to convert the value of the transaction into Australian currency at the point of sale, also known as 'Dynamic Currency Conversion'. If you accept this option, once you have confirmed the transaction you'll not be able to dispute the exchange rate applied. Regardless of who completes the currency conversion, an international transaction fee will apply.

8.3.5 Use after cancellation or expiry of the Visa Debit Card

(a) You must not use your Visa Debit Card:

(i) before the valid date or after the expiration date shown on the face of the Card; or

(ii) after the Card has been cancelled.

(b) You'll continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your account.

8.3.6 Exclusions of Visa Debit Card warranties and representations

(a) We don't warrant that merchants or ATMs displaying Visa or eftpos Debit Card signs or promotional material will accept your Card.

(b) We don't accept any responsibility should a merchant, bank or other institution displaying Visa or eftpos Debit Card signs or promotional material, refuse to accept or honour the Card.

(c) We are not responsible for any defects in the goods and services you acquire using the Visa Debit Card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or merchant of those goods and services.

8.3.7 How to report loss, theft or unauthorised use of your Visa Debit Card or PIN

(a) If you believe your Visa Debit Card 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 Lost and Stolen Card Hotline at any time. Please refer to *How to contact us* for our contact details. You can also report your card as lost or stolen via Digital Banking.

(b) We'll acknowledge your notification by giving you a reference number that verifies the date and time you contacted us. Please retain this reference number.

(c) If the 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'll be liable for any losses which occur after you have attempted to notify us if our 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.

(d) If the loss, theft or misuse, occurs outside Australia you must notify a financial institution displaying the Visa sign and then confirm the loss, theft or misuse of the Card:

(i) with us by telephone or priority paid mail as soon as possible; or

(ii) by telephoning the Lost and Stolen Card Hotline for the country you are located in.

(e) A fee may apply for the replacement of a lost, stolen or damaged Visa Debit Card. Refer to Great Southern Banks Schedule of Fees

8.3.8 Regular Payment Arrangements on Visa Debit Cards

(a) You should maintain a record of any Regular Payment Arrangement that you have entered into with a merchant. A Regular Payment Arrangement is an agreement with a merchant that authorises the merchant to process a regular payment using your Visa Debit Card number. The transaction will be processed as a Visa debit transaction and be governed by the Visa Scheme rules, rather than as a direct entry payment.

(b) To change or cancel any Regular Payment Arrangement you should contact the merchant or us at least 15 days prior to the next Scheduled Payment. If possible, you should retain a copy of this change/ cancellation request.

(c) Should your card details be changed (for example if your Visa Debit Card was lost, stolen or expired and has been replaced) then you must request the merchant to change the details of your existing Regular Payment Arrangement to ensure payments under that arrangement continue. If you fail to do so your Regular Payment Arrangement may not be honoured, or the merchant may stop providing the goods and/or services.

(d) Should your Visa Debit Card or your accounts with us be closed for any reason, you should immediately contact the merchant to change or cancel your Regular Payment Arrangement, as the merchant may stop providing the goods and/or services.

8.4 Fast Payments - Osko, NPP and PayTo

8.4.1 How Osko, NPP and PayTo work

(a) NPP and Osko Payments offer you the ability to make a payment in near-real time to another financial institution that is also offering this service. You can make an NPP or Osko Payment by either entering a PayID or BSB/ account number. Under PayTo you may authorise another party to take regular payments from your account (refer to *section 8.5*)

8.4.2 Osko and NPP

(a) We offer NPP Payment and subscribe to Osko under the BPAY Scheme.

(b) As part of NPP and Osko, we allow customers to make and receive most Osko Payments in near real-time, subject to the limitations set out in these T&C.

(c) Where we can, we'll tell you:

(i) if NPP and Osko Payments are suspended or discontinued;

(ii) if there are any delays in processing NPP Payments and Osko payments; or

(iii) when your NPP Payments and Osko payments are likely to be completed,

and give you the opportunity to cancel an NPP Payment and Osko payment if it is delayed.

8.4.3 How to make NPP and Osko Payments

(a) You can access NPP and Osko Payments through Digital Banking. It is not necessary to subscribe to the service before being able to use it.

(b) NPP and Osko Payments will be available from all transaction and savings accounts. Payments can be made to deposit and loan accounts. NPP and Osko Payments will be presented as a payment option on the channels through which it is available.

(c) Once you have entered the payment details, we'll let you know whether the Osko Payee's financial institution is able to receive this type of payment. On rare occasions we'll not be able to determine this before you make a payment. In these instances we'll notify you after you have submitted your payment via your preferred payment channel.

8.4.4 Transaction limits

(a) Daily Transaction Limits applying to NPP and Osko Payments are set out in *8.2 Transaction limits*. Reductions to daily limits and temporary limit increases may be requested by calling us on 133 282 or by visiting your local branch. We retain absolute discretion in agreeing to these requests.

8.4.5 PayID

(a) You don't have to register a PayID.

(b) When you direct an NPP, Osko or PayTo to a PayID connected to a joint account, other Account Holders may be able to see the messages and notifications associated with the Payment.

(c) When initiating an NPP or Osko Payment, you will direct the transaction to an incorrect account if you get a PayID wrong. To try and avoid this, we'll ask you

to verify that you have the right PayID. We'll do this by presenting you with the associated PayID Name as an additional confirmation of the intended recipient before you submit an NPP or Osko Payment. Failing to take reasonable steps to ensure you are sending the money to the correct account, including reviewing the PayID Name prior to authorising your payment, may increase your liability if misdirected funds cannot be subsequently recovered.

(d) In order to better provide you with the services under NPP and Osko, we may retain certain information relating to PayIDs you use. For example, we may retain, use and disclose information relating to PayIDs you provide us in order to facilitate Scheduled Payments. Our Privacy Policy has more information on how we collect, use, handle and store Personal Information, which would include PayIDs. You can find this on our website at greatsouthernbank.com.au

8.4.6 Information you must give us to make an NPP Payment

(a) The information that you must give us to make an NPP or Osko Payment are the destination account (either BSB and account number or PayID), the amount, the date of the payment, and a description of the transaction. We are not obliged to process an NPP or Osko Payment if you don't give us all of the above information or if any of the information you give us is inaccurate.

8.4.7 Investigations and liability for unrecoverable funds

(a) We have obligations in relation to investigating and recovering misdirected funds sent as NPP and Osko Payments. We are also committed to obligations under the ePayments Code in relation to investigating and recovering Mistaken Payments. You should note your liability in relation to funds that cannot be recovered, as set out in *11.4 When you are liable for loss*.

8.4.8 Notifications

(a) Transactions effected as an NPP or Osko Payment will be notified to you in the usual manner, being as a transaction listing on the relevant account viewable on your statements or via Digital Banking.

8.4.9 Receipt of a mistaken NPP or Osko Payment

(a) When we and the Sending Financial Institution determine that an NPP or Osko Payment made to your account is either a mistaken internet payment or a misdirected payment, we may, without your consent, and subject to complying with any other applicable T&C, payment scheme rules and the ePayments Code, deduct from your account an amount equal to that mistaken internet payment or misdirected payment. We'll notify you if this occurs. For more information please see *section 11 Mistaken payments and unauthorised transactions*.

8.4.10 Suspensions and termination of NPP and Osko services for your default

(a) We may suspend or terminate your participation in NPP and Osko if:

(i) we suspect that you, or someone acting on your behalf, is being fraudulent;

(ii) we suspect that you are using NPP and Osko in a manner that will, or is likely to affect our ability to continue providing NPP and Osko to you or our other customers;

(iii) you use language which we consider to be offensive, threatening or otherwise inappropriate in the description of a transaction;

(iv) you breach any obligation under *8.4 Fast Payments – NPP, Osko and PayID* which is capable of remedy and don't remedy that breach within 20 Business Days of receipt of a notice from us specifying the breach and requiring the breach to be remedied;

(v) you breach any obligation under *8.4 Fast Payments – NPP, Osko and PayID* which is incapable of remedy;

(vi) you suffer an Insolvency Event; or

(vii) we have any other reasonable ground for terminating your participation and provides you with adequate notice prior to terminating your participation.

(b) If your PayID has been suspended or terminated in accordance with this section, it may not be transferred or updated until it has been unlocked.

8.4.11 Other NPP and Osko suspension or termination events

(a) In addition to *8.4.10(a) Suspensions and terminations for your default*, we may immediately terminate and/or suspend your participation in NPP and Osko by notifying you if:

(i) our membership to the Scheme or our subscription to NPP and Osko is suspended, ceases or is cancelled (as the case may be) for any reason; or

(ii) we have other reasonable grounds, as determined by us, for suspending your participation in NPP and Osko.

8.4.12 Consequences of termination of NPP and OSKO services

(a) Termination or suspension of your right to use NPP and Osko does not:

(i) prejudice any claims either party may have against the other in respect of any then subsisting breaches of any provision set out under *8.4 Fast Payments – NPP, Osko and PayID*; or

(ii) otherwise affect the accrued rights or remedies of either party.

8.4.13 Creation and maintenance of your account PayID

(a) You can only register a PayID Type supported by us and you must satisfy us that you own or have the right to use the PayID. PayIDs owned by Organisations cannot be registered to personal accounts.

(b) You can register a PayID for receiving NPP and Osko Payments through Digital Banking. By creating your PayID you consent to us recording your PayID and account details in the PayID Service to enable Osko Payers to make NPP Payments to you and, to the extent that such recording and use constitutes a disclosure and use of Personal Information within the meaning of the Privacy Law, you consent to that disclosure and use.

(c) When you create a PayID, we'll either issue you a PayID Name or enable you to select your own PayID Name. We'll not register a PayID Name that we consider could mislead or deceive an Osko Payer, or that we otherwise deem inappropriate. You consent to us displaying your PayID name to Osko Payers who send NPP Payments to you.

(d) Customers can open more than one PayID for each account. You may, for example, activate two telephone numbers as PayIDs for receiving NPP and Osko Payments to your account.

(e) If your account is a joint account, you and each other joint Account Holder can open a unique PayID for the account.

(f) Once a PayID is opened and associated with your account, it may not be used in relation to any other account with us or with any other financial institution (see below for transferring PayIDs between accounts).

(g) The PayID service does not support duplicate PayIDs. If you try to create a PayID for your account which is identical to another PayID in the service, you'll receive an error message. You can contact us to discuss duplicate PayIDs. We cannot disclose the details of duplicate PayIDs.

(h) You can transfer your PayID to another account with us, or to an account at another financial institution through Digital Banking or by contacting us.

(i) A transfer of your PayID to another account with us will generally be effective immediately, unless we notify you otherwise.

(j) A transfer of your PayID to another financial institution is completed by that institution. Until the transfer is completed, NPP and Osko Payments to your PayID will be directed to your account with us. If the other financial institution does not complete the transfer, it will be deemed to be ineffective and your PayID will remain with your GSB account. You can try to transfer your PayID at any time. Transferring or closure of a PayID will not be permitted whilst there is an active PayTo agreement in place for that PayID.

(k) A locked PayID cannot be transferred.

(l) To transfer a PayID that you created for an account with another financial institution to your account with us, you'll need to contact that financial institution.

(m) You can close your PayID through Digital Banking.

(n) You must notify us immediately if you no longer own or have authority to use your PayID.

(o) We monitor PayID use to manage fraud. You acknowledge and consent to us locking your PayID if we reasonably suspect use of your PayID to procure NPP and Osko Payments fraudulently.

(p) Please contact us if your PayID has been locked and you wish to unlock it.

(q) We'll ensure that your PayID and account details are accurately recorded in the PayID service.

8.4.14 Notices/miscellaneous

(a) From time to time, we may need to provide to BPAY certain information regarding our customers and their use of NPP and Osko, including for the purposes of monitoring and managing fraud relating to NPP and Osko. You consent to the inclusion of your name and any other details and information relating to you, in any reports we are required to provide to BPAY.

8.5 PayTo - Mandated Payment Services

8.5.1 Creating a Payment Agreement

(a) The Mandated Payment Service ("PayTo") allows you to establish and authorise Payment Agreements with Merchants or Payment Initiators who offer this service as a payment option.

(b) If you establish a Payment Agreement with a Merchant or Payment Initiator that offers this service, you will need to provide that Merchant or Payment Initiator with personal information including your BSB and Account number, or your PayID. You are responsible for ensuring the details you provide are correct. Personal information you give to the Merchant or Payment Initiator will be subject to their privacy policy and terms and conditions.

(c) Payment Agreements must be recorded in the Mandate Management Service before they can be processed. The Merchant or Payment Initiator is responsible for creating and submitting a record of each Payment Agreement to their financial institution or payments processor for inclusion in the Mandate Management Service. The Mandate Management Service will notify us of the creation of any Payment Agreement established using your Account or PayID details. We will then notify you of the creation of the Payment Agreement, the Merchant or Payment Initiator and the payment amount and frequency (if these are provided) and seek your consent to make payments. You can confirm or decline any Payment

Agreement presented for your approval. If you consent this will be recorded in the Mandate Management Service and the Payment Agreement will be effective. If you decline, this will be recorded and no payments under the Payment Agreement will be made.

(d) Once the Payment Agreement is confirmed and effective, we will process payment requests from the Merchant's or Payment Initiator's financial institution. We will not be liable to you or any other person for loss suffered as a result of processing a payment instruction submitted under a Payment Agreement that you have confirmed.

(e) If a Payment Agreement requires your confirmation within a timeframe stipulated by the Merchant or Payment Initiator, and you do not provide confirmation within that timeframe, the Payment Agreement may be withdrawn by the Merchant or Payment Initiator.

(f) If you believe the payment amount, frequency or other details presented are incorrect, you may decline the Payment Agreement and contact the Merchant or Payment Initiator and ask them to amend and resubmit the Payment Agreement creation request.

(g) Consent for establishing a Payment Agreement on a Great Southern Bank account must be consistent with the terms of operation of that account. For example, a joint account set up as both to operate will require both account holders to consent to the Payment Agreement for it to become effective.

8.5.2 Amending a Payment Agreement

(a) Your Payment Agreement may be amended by the Merchant or Payment Initiator from time to time, or by us on your instruction.

(b) We will notify you of proposed changes to a Payment Agreement that is requested by a Merchant or Payment Initiator. You can confirm or decline any amendment request and your decision will be recorded in the Mandate Management Service. Changes that you agree to will be deemed to be effective immediately, and those that you decline will see the Payment Agreement continue on its existing terms.

(c) Amendment requests that you don't respond to within 5 calendar days will be deemed to be declined.

(d) If you decline an amendment request you can contact the Merchant or Payment Initiator and ask them to resubmit the amendment request to accurately reflect the agreement you have with them. We can't vary an amendment request on your behalf - the Merchant or Payment Initiator will need to do this.

(e) Once an amendment request has been confirmed by you, we will promptly update the Mandate Management Service with this information.

(f) Once a Payment Agreement has been established, you can change your name or transfer the Agreement to another Account you hold with us. If you want to move the Payment Agreement to an account you hold with another financial institution you can instruct us to do so. We can decline your instruction at our absolute discretion if we aren't reasonably satisfied that your request is legitimate.

8.5.3 Pausing Your Payment Agreement

(a) You can tell us to pause and resume a Payment Agreement. We will act on your instruction to do so promptly by updating the Mandate Management Service. The Mandate Management Service will tell the Merchant's or Payment Initiator's financial institution or payment processor of the pause or resumption. We will not process any payment instructions under a Payment Agreement that is paused. We are not liable for any loss that you or any other person suffer as a result of you pausing a Payment Agreement and remind you that doing so does not prevent the Merchant or Payment Initiator from taking action against you for breach of contract.

(b) Merchants and Payment Initiators may pause and resume their Payment Agreements. If the Merchant or Payment Initiator pauses a Payment Agreement to which you are a party, we will promptly notify you of that and of any subsequent resumption. We are not liable for any loss that you or any other person suffers as a result of the pausing of a Payment Agreement by the Merchant or Payment Initiator.

8.5.4 Transferring your Payment Agreement

(a) When available you will be able to ask us to move a Payment Agreement to an account you hold with another financial institution. We will provide you with a Transfer ID to provide to your new financial institution to enable them to complete the transfer.

(b) Your new financial institution is responsible for obtaining your consent to the transfer and for updating the Mandate Management Service. The updated Payment Agreement will become effective upon being updated in the Mandate Management Service.

(c) Until the transfer is completed, the Payment Agreement will remain linked to your Account with us. If the other financial institution does not complete the transfer within 14 calendar days, the transfer will be deemed to be ineffective and payments under the Payment Agreement will continue to be made from your Account with us.

(d) To transfer a Payment Agreement that you have with another financial institution to us, you will need to obtain a Transfer ID from that institution and provide it to us. We will use reasonable endeavours to process transfer requests request within 14 days however not all Payment Agreements will be transferable and we will let you know if a transfer is not possible.

8.5.5 Cancelling your Payment Agreement

(a) You may instruct us to cancel a Payment Agreement on your behalf through Digital Banking. We will promptly update the Mandate Management Service, which will notify the Merchant's or Payment Initiator's financial institution or payment processor of the cancellation. We are not liable for any loss suffered by you, the Merchant or the Payment Initiator as a result of you canceling a Payment Agreement.

(b) Merchants and Payment Initiators may cancel Payment Agreements. We will promptly notify you if they do so. We are not liable for loss incurred as a result of cancellation of your Payment Agreement by the Merchant or Payment Initiator.

8.5.6 Migration of Direct Debit Arrangements

(a) Merchants and Payment Initiators can migrate an existing Direct Debit arrangement you have in place to a Payment Agreement. You will not be required to consent to or authorise that migration.

(b) We do not notify you or ask for your consent to Migrated DDR Mandates and will process instructions received from a Merchant or Payment Initiator on the basis of a Migrated DDR Mandate.

(c) As with other Payment Agreements, you can amend, pause (and resume), cancel or transfer your Migrated DDR Mandates in accordance with these terms and conditions.

(d) Once the migration is completed it is the responsibility of the Merchant or Payment Iniator to cancel the existing Direct Debit arrangement.

8.5.7 General

(a) You must carefully consider any Payment Agreement creation or amendment request (including Migrated DRR Mandates) before agreeing to them. We will not be liable for any loss you suffer for processing a payment in accordance with the terms of a Payment Agreement.

(b) You must tell us immediately if you no longer hold or have authority to operate the Account from which a payments under a Payment Agreement have been or will be made.

(c) You must promptly respond to any notification that you receive from us regarding the pausing or cancellation of a Payment Agreement for misuse, fraud or for any other reason. We will not be responsible for any loss that you suffer as a result of not responding promptly to such a notification.

(d) You must ensure that you comply with the terms of any agreement that you have with a Merchant or Payment Initiator, including any termination notice periods. You are responsible for any loss suffered if you cancel or pause a Payment Agreement which puts you in breach of your obligations to the Merchant or Payment Initiator. We facilitate payments under NPP. Any disputed payments should be referred to your Merchant in the first instance.

(e) You are responsible for ensuring that you have sufficient funds in your Account to meet payment requests. We will not be responsible for any loss that you suffer as a result of a payment being declined and may charge fees for declined transactions in accordance with our Schedule of Fees. Fees may be payable to third parties in accordance with their terms and conditions.

(f) We are not liable for duplicated payments. You will need to discuss this with your Merchant.

(g) If you receive a Payment Agreement creation request or become aware of payments being processed from your Account that you are not expecting, or experience any other activity that appears suspicious or erroneous, please report such activity to us immediately.

(h) From time to time we may ask you to confirm that your Payment Agreements are accurate and up to date. Failing to respond promptly may result in us pausing Payment Agreement(s).

(i) We recommend that you allow Great Southern Bank notifications on your smartphone to ensure that you receive and respond to Payment Agreement creation requests, amendment requests and other notifications in a timely way.

(j) When using our services you must ensure that: (i) all data you provide to us or to any Merchant or Payment Initiator is accurate and up to date; (ii) you do not use PayTo to send threatening, harassing or offensive messages to any person; and (iii) you keep all passwords and PINs confidential and not disclose them to any other person.

(k) All intellectual property, including but not limited to the PayTo or Mandated Payment Service logo and documentation remains our property or that of our licensors (Our Intellectual Property). We grant to you a royalty free, non-exclusive license (or where applicable, sub-license) for the Term to use Our Intellectual Property for the sole purpose of using PayTo in a way that is consistent with the terms of this agreement. You can not modify Our Intellectual Property or use it in a manner that is inconsistent with this purpose.

(l) We may cease providing PayTo at any time and at our absolute discretion. We may also amend these terms at any time by providing you reasonable notice of any change. If you don't accept any proposed change you may cease using these services.

(m) We will accurately reflect all information you provide to us in connection with a Payment Agreement in the Mandate Management Service.

(n) We may monitor your Payment Agreements for misuse, fraud and other business purposes. We may pause or cancel a Payment Agreement if we reasonably suspect misuse or fraud, or to otherwise protect your or our legitimate interests.

(o) If you become aware of a payment being made from your Account that is not permitted under the terms of your Payment Agreement or that wasn't authorised by you, please notify us immediately and submit a claim. We will respond to all claims promptly and if the claim is approved we will refund your Account. We are not liable for any payment made that was in fact authorised by the terms of a Payment Agreement.

(p) We accept no liability for delayed or failed payments caused by service interruptions to PayTo or other NPP services. We will nevertheless endeavour to process impacted payment requests when services resume.

(q) For large value PayTo arrangements, we reserve the right at our absolute discretion to receive your consent via non-Digital means.

(r) You agree not to use any robot, spider, site search/ retrieval application, or other manual or automatic device or process to retrieve, index, "data mine," or in any way reproduce or circumvent the navigational structure or presentation of Online Banking.

8.5.8 Privacy

(a) By confirming a Payment Agreement and / or permitting the creation of a Migrated DDR Mandate you authorise us to collect, use and store your personal information and details of your Payment Agreement(s) in the Mandate Management Service. You acknowledge that these details may be disclosed to the financial institution or payment processor for the Merchant or Payment Initiator for the purpose of creating payment instructions, constructing NPP Payment messages and enabling us to make payments from your Account.

8.6 BPAY

8.6.1 Using BPAY

(a) We are a member of the BPAY Scheme and subscribe to the electronic payments system known as BPAY Payments. We'll let you know if this changes.

(b) If you make a BPAY payment before the BPAY Cut-off Time, it'll generally be received by the Biller on the same day. Otherwise, it'll be received on the next Business Day. Payments to your credit card may not appear in your account until the next Business Day.

(c) Delays may happen if your BPAY payment is made on a weekend, public or bank holiday, or if the Biller or another bank in the system doesn't comply with BPAY rules. Future dated payments which fall on a date that is not a Business Day may be paid the next Business Day.

(d) You can't stop a BPAY payment once it's been made. Make sure it's for the correct amount and that you've used the correct Biller Code and Customer Reference Number. You should also ensure the account you pay from is correct and has sufficient funds.

(e) If you have insufficient Cleared Funds in your account or, as relevant, insufficient available credit, the BPAY Payment will not be made.

(f) You are responsible for checking your account transaction details or account statement to ensure any future-dated payment is made correctly. You must contact us or use our Digital Banking service 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.

(g) The provisions below set out important information on how to raise a dispute for a BPAY payment.

8.6.2 Mistaken BPAY payments

(a) The ePayments Code may apply to your BPAY transaction.

(b) If you've made a mistaken BPAY payment, please tell us immediately. We'll try to fix it by trying to get it back from the Biller, but we're not liable for any loss or damage you suffer as a result of making a mistaken BPAY payment, except in the circumstances described below.

(c) If a BPAY payment is made incorrectly and not in accordance with your instructions, we'll refund the amount to your account.

(d) However, if we have refunded the amount to your account and subsequently determine that you're responsible for the mistake, and we can't recover the amount from the recipient within 20 business days of us trying, you have to pay us back.

8.6.3 Unauthorised BPAY payments

(a) If a BPAY payment was made without your authority, but looked like it came from you, we'll refund you the amount to your account. However, if you didn't comply with our security requirements, and we can't recover the amount from the recipient within 20 business days of us trying, you have to pay us back.

8.6.4 Fraudulent BPAY payments

(a) If you are the victim of fraud by someone involved in the BPAY Scheme, the perpetrator needs to refund you the money. If they don't, then you bear the loss, unless some other person involved in the BPAY Scheme, knew or should have reasonably known of the fraud, in which case that other person needs to refund you the money that the perpetrator didn't refund.

8.6.5 Liability for loss

(a) If your disputed BPAY payment covers the situations in *sections 8.5.2*, *8.5.3* and *8.5.4*, we will apply the rules set out above in *section 8.5.3*. If your disputed BPAY payment covers the situations in *sections 8.5.2* and *8.5.4*, we will apply the rules under *section 8.5.4*.

(b) We are not liable for any loss or damage you suffer as a result of using the BPAY Scheme, unless we acted negligently or breached a condition or warranty regarding the supply of goods or services which can't be excluded or limited under law.

(c) You indemnify us against any loss or damage we suffer (whether directly or indirectly) as a result of any negligent or fraudulent conduct by you.

8.6.6 Disputing a BPAY transaction

(a) Except as set out above, BPAY payments are irrevocable and no refunds are available through BPAY for disputes with Billers about goods/services. You will need to resolve any disputes regarding goods/services directly with the Biller.

(b) If you want us to investigate an unauthorised BPAY transaction, you have to give us written consent addressed to the relevant Biller, allowing us to obtain from them information about your transaction and payment with them, as well as any other necessary information to investigate the disputed transaction.

(c) If you don't provide us with this consent, the Biller doesn't have to give us the information that we need to investigate.

(d) If you have a complaint about how we have handled a disputed transaction under this section, we'll deal with the complaint under our internal dispute resolution procedures. If you are not satisfied with the outcome of a complaint, you can complain to the Australian Financial Complaints Authority. Please refer to *section 15 If you have a complaint for further details*.

8.6.7 BPAY View

(a) You need to register within Digital Banking in order to use BPAY View.

(b) If you have registered with us for BPAY View, and there is a billing error (eg. you didn't get the bill, or you didn't get it on time, it has incorrect details, or you keep getting bills even though you tried to deregister for BPAY View), you must take all reasonable steps to minimise any loss or damage caused by the error, such as contacting the Biller directly and getting a correct copy of the bill. The person responsible for the error is responsible for correcting it and is liable for any charges or interest. Specifically, you are also responsible if your computer/device is incompatible or malfunctions when trying to access BPAY View.

(c) We don't allow you to make payments to one or more Billers using a batch entry method.

8.7 Direct debits - inwards (third party debiting your account)

(a) If you set up a recurring payment on your Visa Debit Card it will be processed as a Visa payment, not a direct debit and will be processed in accordance with the Visa Scheme rules (refer to *8.5 for PayTo/Mandated Payment Services established under the NPP)*.

(b) You can cancel a direct debit authority that you've set up, by either:

(i) contacting us directly or

(ii) through the third party you're paying.

(c) A dishonour fee will apply if you have insufficient funds in the account to meet the amount of the direct debit authority on the day the debit is due.

(d) The date the debit is drawn on your account is set by the third party you're paying, not by us.

(e) You can request us to suspend or cancel a payment, but you must also tell the third party you're paying. Requests to us to stop a payment must be made at least three Business Days prior to the drawing being received at GSB.

(f) If you want to stop the direct debit authority completely, you need to cancel the authority. Simply closing the account won't stop the third party from attempting future direct debits.

(g) If we pay a direct debit when there are insufficient funds to cover the debit in your account, you need to repay us that amount plus any fees.

8.8 Periodical Payments

(a) If you set up Periodical Payments, the order that we process the payments is at our absolute discretion.

(b) Where reasonably necessary or if instructed by you, we can stop any Periodical Payment arrangements at our discretion.

(c) Similarly, we can continue to effect Periodical Payments until you advise us otherwise.

(d) We'll normally debit your account on the date nominated. You must have enough Cleared Funds available in your account to cover processing of the Periodical Payment on the day it is due.

(e) If you have set up Periodical Payments on GSB loans, we'll make a number of attempts to debit loan repayments from your nominated account on the due date. This will include the full amount of the Periodical Payment if sufficient Cleared Funds are held in the source account or partial payment up to the account balance if there are insufficient funds available. We'll attempt to action each Automatic Periodical Payment up to a maximum 90 days.

(f) While we'll generally debit your account on the day you have nominated, you should allow sufficient time for your Periodical Payment to reach the destination account. Your Periodical Payment may be delayed:

(i) where additional time is required to process your request (for example, because of the payment system rules);

(ii) in circumstances beyond our control; or

(iii) where we reasonably consider it necessary or prudent.

Where your payment is delayed due to one or more of the circumstances listed above, GSB accepts no responsibility for the delay and we shall not incur any liability due to late payment.

(g) If three successive Periodical Payments fail, the authority will normally be cancelled automatically. However, this may not be the case if a periodic payment has been established to meet a minimum loan repayment.

(h) Any request to stop a payment may be required in writing. Alternatively, customers are also able to adjust or cancel Periodical Payments in Digital Banking.

(i) Amendments will not be accepted to the payee account details. To amend the payee account details, the current authority must be cancelled, and a new authority given advising us of the account details. A cancellation of any request may be arranged in branch, over the phone, or via Digital Banking.

(j) Altering a Periodical Payment via Digital Banking will impact the Daily Transaction Limit by the amount of the Periodical Payment on the day it is due for payment. You should contact our contact centre when in doubt about adjusting Periodical Payments in Digital Banking.

8.9 Over the counter withdrawals

(a) Generally, you can make over-the-counter withdrawals in cash. Where a teller service is available at a GSB branch, cash withdrawals are limited to $2,000. Larger amounts may be available with 24 hours' notice, however we can decline any such requests on reasonable grounds. We may require further information from you before we can process your withdrawal, including the purpose of the transaction. Without this information, we may be unable to process your request.

(b) A fee may apply for over the counter withdrawals.

8.10 GSB financial institution cheques

(a) A GSB financial institution cheque is a cheque that is drawn by us rather than on your own account.

(b) GSB financial institution cheques will no longer be available from 31 January 2024 and any GSB financial institution cheques presented after 24 May 2024 will not be honoured.

(c) GSB financial institution cheques are treated the same way as ordinary cheques. This means that in some circumstances a financial institution cheque from us may be subject to a stop payment or may not be paid.

(d) These circumstances include where:

(i) the cheque has been reported lost or stolen;

(ii) the cheque has been signed without our authorisation;

(iii) the cheque has been altered in any way without our authorisation; or

(iv) a court order is issued restraining us from paying the cheque.

(v) when a cheque has been deposited after 24 May 2024.

(e) Payment on a GSB financial institution cheque will not be stopped in the case of a dispute between you and the payee of the cheque.

(f) A fee applies to the issuing and stop payment of a GSB financial institution cheque.

8.11 Sending an International Telegraphic Transfer

(a) Please refer to the terms and conditions set out on the *Request for International Telegraphic Transfer form*, available on our website or via Online Banking, for information on outward payments via telegraphic transfer.

8.12 Third party payment services

(a) Third party payment services may require you to provide personal banking information to use the service or complete a payment. We are not the provider of these third party payment services and not responsible for their use or function, or any security breach affecting any information you store with these third party providers.

(b) Should you choose to use a third party payment service, we are not responsible for compensating you for any disputed transaction or reversing any transaction on your account.

(c) Examples of third party payment services may include, but are not limited to, PayPal, PoliPayment and Digital Wallets.

(d) We may at any time restrict or cease supporting the use of GSB Cards or accounts within third party payment services, including preventing you from adding a Card to a Digital Wallet.

8.13 Debiting transactions

(a) The order that we process transactions within any one day is at our absolute discretion.

8.14 Confirmation of Payee

(a) The Confirmation of Payee service allows you to confirm the account name of the BSB and account number you want to make a payment to.

8.14.1 Conducting a Confirmation of Payee Lookup

(a) For a payment using a BSB and account number, it is your responsibility to ensure the BSB and account number you want to pay to is correct. The Confirmation of Payee Service may provide you with a view on the likelihood that the account name you enter matches the account. If the Confirmation of Payee Service response indicates that the details do not look right, you should check the account details with the intended recipient before proceeding with the payment.

(b) You must not misuse the Confirmation of Payee Service in breach of these terms and conditions. We may limit or suspend your access to digital banking by providing you with adequate prior notice if we have any reasonable grounds to terminate your participation.

8.14.2 Confirmation of Payee Privacy

(a) We will ensure your Account details are accurately recorded by us for the use of the Confirmation of Payee service.

(b) You acknowledge and authorise:

(i) Us to use and disclose your Account details including Account Name in the Confirmation of Payee service; and

(ii) Payers' financial institutions to use your Account details for the purposes of the Confirmation of Payee service and prior to making payments to you.

(c) To the extent your Account details and the use of your Account details constitutes disclosure, storage and use of your personal information within the meaning of the Privacy Law, you acknowledge and agree that you consent to that disclosure, storage and use.

(d) You may opt-out of the Confirmation of Payee service in some circumstances. Please contact us on 133 282.

(e) Notwithstanding the ability to opt-out of the service, you acknowledge and authorise us to confirm, disclose, store and use your Account details through the Confirmation of Payee service to government agencies for the purposes of making a payment to you by government agencies.

9. Managing your account

9.1 Change name and address

(a) You need to tell us any changes to your name or address as soon as possible. For a change of name, any Cards need to be returned to us and new Cards will be issued in your new name.

9.2 Account statements

(a) Statements will usually be provided to you every six months (but for some accounts, may be provided monthly). You can ask for a statement to be sent to you more frequently but there may be a fee for this.

(b) With the exception of accounts held by non-individual entities (such as companies and trusts), account statements are provided electronically as part of our eStatement Facility. Printed statements can also be issued (a fee may apply). For accounts held by non-individual entities, eStatements are not available and printed statements will be provided.

(c) For joint accounts, only the first named owner will receive a statement for that account. The first named owner agrees to act as agent for all other joint account owners in receiving these statements. Other joint owners can request a separate statement.

(d) You can nominate someone else to receive statements on your behalf and in doing so, you agree that they act as your agent in receiving those statements.

(e) You should check your account statement as soon as you receive it and immediately tell us of any Unauthorised Transactions or errors.

(f) Replacement or additional copies of GSB statements are also available upon request (a fee may apply).

9.3 About joint accounts

(a) For joint accounts, each person named on the account is responsible for its operation and any debt incurred on it. Your liability is both "joint and several". This means that, if necessary, we can recover the outstanding debt by asking all or any one of the joint holders of the account for the whole amount owing.

(b) We'll treat all funds in joint accounts as if those funds are held by joint account holders in equal shares.

(c) If you hold a joint savings account, some of your deposits and purchases may be visible to the joint account holder on the Bonus Interest Tracker in Online Banking, even if the transaction account is solely in your name. It is important to consider this before opening any joint accounts.

(d) Where a Visa Debit Card has been issued on a joint account, all parties to the account will be liable for any withdrawals or purchases made with a Card on the account.

(e) If any party to a joint account dies, the surviving joint Account Holders automatically take the deceased joint holder's share of funds in the account. We may require you to close the account and transfer those funds to a new account in the name of the surviving owner or owners.

(f) Joint Accounts are defaulted to "sharing" when using Open Banking / Open Data. To disable this function, customers can manage this via the Data Sharing Dashboard in Digital Banking.

9.4 Operating your account

(a) You can perform transactions on accounts, including joint accounts, which you own, such as:

(i) depositing and investing money in accounts for any term;

(ii) providing instructions for direct credit deposits;

(iii) authorising Periodical Payments / electronic transfers / direct debits;

(iv) assigning a PayID to the account;

(v) setting up The Boost;

(vi) setting up alerts or notifications;

(vii) withdrawing part or all monies in the joint account; and

(viii) Establish a Payment Agreement under the NPP.

(b) Opening any joint account will require the consent of all Account Holders.

(c) We can close a joint account if either Account Holder requests it.

(d) You can't add or remove an Account Holder from a joint account.

9.5 Varying the signing instructions

(a) At any time, any Account Holder to a joint account can revoke in writing the existing authority and request that we operate the account only on the signature/authority of all the Account Holders. You can also contact us to request that we place a hold or freeze on any Cards issued on your account to prevent transactions from occurring. There may be consequences of amending an account's operating authorities, including impacts on existing authorised payment instructions or facilities. Please ensure any required authorisations remain visible in Digital Banking. If there is a dispute between joint Account Holders, we'll freeze or suspend the account, or impose such other conditions as we consider reasonably necessary to protect a customer's interest. Please read *section 13.1 Our right to suspend accounts and to block, freeze or refuse transactions*.

9.6 Trust accounts

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

(i) we are not taken to be aware of the terms of the trust; and

(ii) we don't have to verify that any transactions you carry out on the account are authorised by the trust.

(b) You agree to indemnify us against any claim made upon us in relation to, or arising out of, that trust and your operation of the trust account.

(c) We may need to verify the beneficiaries of the trust, the settlor's identity and any other person able to control the trust before the account can be accessed and used (refer to *section 6.3 Identity check requirements* for more information).

9.7 Adding a signatory or attorney

9.7.1 Adding a signatory

(a) As an Account Holder, you can make a request to us in writing, to add additional signatories (who are at least 18) to operate the account (availability of this depends on the account). If we agree to add them, you can also specify whether any one signatory can operate the account by themselves ("one-to-sign") or whether you want all signatories to operate together ("all-to-sign"). Other signing options are available for Organisation accounts, please contact us for further information.

(b) Your signatory's identity will need to be verified by us before they can operate your account.

(c) Your signatory can:

(i) carry out withdrawals on the account, for any purpose, including signing cheques;

(ii) make enquiries about account balances and transactions on the account, including any debit balance or available credit on a transactional account;

(iii) for business accounts, add, change or remove a PayID connected to the account; and

(iv) set themselves up to receive SMS or email alerts or notifications of activity on your account.

(d) Your signatory cannot:

(i) change your contact details, including the mailing address for statements;

(ii) change any of the signatory authorisations on the account;

(iii) give a third party access or authority to operate the account;

(iv) make enquiries about loan account balances or available credit on a loan account (except for overdraft accounts);

(v) add, change or remove a PayID set up on your account (for non-business accounts);

(vi) set up The Boost; or

(vii) close the account or open a new account in your name.

However, these limitations don't apply if your signatory is a joint account owner or your attorney under a Power of Attorney.

(e) You are responsible for all transactions your signatory carries out on your account where you have authorised them to act on your behalf.

(f) You may remove your signatory's authority at any time by telling us in writing. Please contact us if you require an urgent hold or freeze to be placed on the signatory's access. You remain responsible for all transactions they conducted prior to their access being removed. You must also surrender all Access Facilities held by the signatory (e.g. Cards etc).

(g) Each signatory (including any parent/guardian who operates upon an Everyday Youth account and/or Youth eSaver account) agrees to indemnify and keep us indemnified against all claims (including any claim made by an Account Holder), obligations, liabilities, expenses, losses, damages and costs that we may sustain or incur as a result of any transaction carried out by the signatory on an account.

(h) Please note that some payment instructions such as Visa Debit Cards cannot be used cannot be issued on an account that requires more than one signature to make a withdrawal.

(i) You can use Online Banking to make transactions on "all-to-sign" accounts but because all signatories must act together, all of them must be set up with Online Banking and give instructions to us together.

9.7.2 Adding an attorney

(a) If you have appointed an attorney under a Power of Attorney (POA) to manage and operate your accounts, you can let us know and once we are satisfied of the validity of the POA, and have verified to our satisfaction the identity of the attorney, we'll accept all instructions from the attorney as if the instruction was made by you. This means your attorney will have the same ability to manage your accounts and make transactions to and from the account as you have (subject to any restrictions you placed on their terms of appointment).

(b) The limitations of an authorised signatory described above don't apply to your attorney, although the attorney won't be able to delegate their powers to another person and won't be able to authorise others to deal with or operate your accounts. Your attorney's ability to manage your accounts is only limited in the same manner as you are limited, that is, by these T&C, and by the terms of the appointment as your attorney.

(c) By accessing and operating your account, the attorney is bound by these T&C. The attorney agrees to indemnify and keep us indemnified against all claims (including any claim made by an Account Holder), obligations, liabilities, expenses, losses, damages and costs that CUA may sustain or incur as a result of any transaction carried out by the attorney on your account.

(d) You agree to indemnify, and keep us indemnified against all claims (including any claim made by an Account Holder), obligations, liabilities, expenses, losses, damages and costs that GSB may sustain or incur as a result of any transaction carried out by the attorney on your account before you have given us notice of the revocation of the attorney's appointment.

(e) If you revoke your attorney's appointment, you must tell us immediately. Otherwise we won't know, and they will continue to be able to access and operate your accounts.

9.8 Overdrawing your account

(a) 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. You may be charged fees for any overdrawn amounts on your account. Please refer to the Schedule of Fees for details.

(b) We may, at our discretion, process a transaction on your account even if it causes the account to have a negative balance or increases a negative balance. We are not required to do so, and doing so does not create any agreed credit limit or ongoing right to credit. If your account has a negative balance, you must repay the amount owing to us promptly and, in any event, within 30 days after the account first goes into negative balance, unless we agree otherwise. If you do not repay the amount when due we may take steps to recover it, including by suspending or closing the account, refusing further transactions, exercising any right of set-off, referring the matter to collections, or commencing legal action.

9.9 Renewal and Cancellation of Cards or access to Digital Banking, Telebanker or BPAY

(a) You may cancel your Visa Debit Card, your access to Telebanker, Digital Banking or BPAY at any time by giving us written notice.

(b) We may immediately cancel or suspend your Visa Debit Card (including the digital copy of your Card) or your access to Telebanker, Digital Banking or BPAY at any time for security reasons if you breach these T&C, or if your Card has been inactive for an extended period. In the case of your Visa Debit Card, we may cancel the Card by capture of the Card at any ATM.

(c) In the case of your Visa Debit Card, the Account Holder will be liable for any transaction you make using your Card prior to or after the cancellation of the Card.

(d) In the case of Telebanker, Digital Banking or BPAY, if, despite the cancellation of your access to Telebanker, Digital Banking or BPAY, a transaction using the relevant access method is processed, you'll remain liable for that transaction subject to your rights to be reimbursed under these T&C.

(e) Your Visa Debit Card or your access to Telebanker, Digital Banking or BPAY will be terminated when:

(i) your Card or access method is cancelled;

(ii) you close the last of your accounts with us to which the Card applies or which has Telebanker, Digital Banking or BPAY access;

(iii) you have not performed a customer-initiated transaction on the account for 6 months

(iv) you cease to be our customer; or

(v) you alter the authorities governing the use of your account or accounts to which the Visa Debit Card or which has Telebanker, Digital Banking or BPAY access (unless we agree otherwise).

(f) In the case of your Visa Debit Card, we may refuse renewal and demand the return or destruction of any canceled Card.

10. ePayments Code

10.1 ePayments Code

(a) GSB is bound by, and warrants that we'll comply with, the ePayments Code, which is available at www.asic.gov.au

(b) In this section, a Card includes use of the Card via a mobile payment app and/or Digital Wallet that accesses that Card (e.g. Apple Pay, Samsung Pay or Google Pay).

10.2 Pass Code security requirements

(a) This *section 10.2* applies where one or more passcodes are needed to perform a transaction.

(b) You must not:

(i) voluntarily disclose one or more passcodes to anyone, including a family member or friend. Great Southern Bank Employees will never ask for you to disclose a passcode to them. If anyone ever requests this information from you, please contact us immediately via telephone at 133 282;

(ii) You must ensure that any passcodes generated by you do not include any easily ascertainable information such as birth date, surname etc.

(iii) where a Card/Device is needed to perform a transaction, write or record Pass Code(s) on a Card/Device, or keep a record of the Pass Code(s) on anything:

(A) carried with a Card/Device; or

(B) liable to loss or theft simultaneously with a Card/Device unless you make a reasonable attempt to protect the security of the Pass Code;

(iv) where a Card/Device is not needed to perform a transaction, keep a written record of all Pass Codes required to perform transactions on one or more articles liable to be lost or stolen simultaneously, without making a reasonable attempt to protect the security of the Pass Code(s); or

(v) allow anyone else's biometric information, including facial or voice recognition, or fingerprints etc, to be registered to your Card/Device which is used to conduct transactions

(vi) allow anyone else access to a Card/Device where a passcode is automatically entered or stored and is not further protected.

Note: Liability for loss associated with unauthorised transactions will be determined in accordance with the ePayments code. Failure to observe the security requirements in the Code may impact your liability. This includes scenarios where a breach of the requirements results in fraudulent access to your card/device such as where a card is provisioned to a third party payment service. For more information please see section 11 Mistaken payments and unauthorised transactions.

(c) Where we expressly or implicitly promote, endorse or authorise the use of a service for accessing a Facility (for example, by hosting an access service on our electronic address), you don't breach the Pass Code security requirements in this *section 10.2*.

11. Mistaken payments and unauthorised transactions

11.1 Mistaken payments

(a) The table underneath *section 11.1(e)* sets out the process we'll follow under the ePayments Code if you make or receive a Mistaken Payment.

(b) If no request has been made by another financial institution and we reasonably believe that a Mistaken Payment has occurred, we may restrict access to those funds in your account while we conduct further investigations. Please see *13.1 Our right to suspend accounts and to block, freeze or refuse transactions* for more information.

(c) We are not liable to you for, and you indemnify us against any and all loss incurred by you or any other person arising from us returning the Mistaken Payment.

(d) If you receive Centrelink payments or any other protected payment that is listed on the '**Australian Government Protect Payment Website**', we'll not debit in excess of 10% of any protected payment deposited to your account to refund the Mistaken Payment to the payer's financial institution. This doesn't prevent us from freezing the Mistaken Payment funds or other funds held in your account that are not derived from a protected payment and using those funds to return the Mistaken Payment.

(e) If you are unhappy with how we have dealt with the report of an unauthorised transaction or mistaken payment you can raise a complaint and we will deal with the complaint under our internal dispute resolution procedures, and will not require you to complain to the Receiving Financial Institution. If you are not satisfied with the outcome of a complaint, you can complain to the Australian Financial Complaints Authority. Please refer to *section 15 If you have a complaint for further details.*

Process for retrieving Mistaken Payments

YOU MADE A PAYMENT	YOU RECEIVED A PAYMENT
Funds are available and a report is made within 10 Business Days	
• If GSB and the Receiving Financial Institution are satisfied that you made a Mistaken Payment, the Receiving Financial Institution must return the funds to us. This may take up to 10 Business days. • If the Receiving Financial Institution is not satisfied that you made a Mistaken Payment, they may ask for the recipient's consent to return the funds to us. • If we receive the funds back from the recipient, we'll return the funds to you as soon as practicable. • If we are not satisfied that you made a Mistaken Payment, we'll not take any further action.	• If we are satisfied that a Mistaken Payment has occurred, we'll return the funds. This may take up to 10 Business Days. • If there are insufficient funds in your account, we may debit your other account(s) if those accounts have available funds. • If we are not satisfied that a Mistaken Payment has occurred, we may ask for your consent to return the funds.
Funds are available and report is made between 10 Business Days and 7 months	
• The Receiving Financial Institution has 10 Business Days to investigate. • If a Mistaken Payment has occurred, they will place a hold on the funds and give the recipient 10 Business Days to establish that they are entitled to the funds. • If the recipient cannot establish that they are entitled to the funds, the funds will be returned to us. We'll return the funds to you as soon as possible. • If a Mistaken Payment has not occurred, the Receiving Financial Institution may seek consent from the recipient to return the funds to us. • If we are not satisfied that you made a Mistaken Payment, we'll not take any further action.	• We have 10 Business Days to investigate. • If we are satisfied that a Mistaken Payment has occurred, we'll place a hold on the funds and give you 10 Business Days to establish that you are entitled to those funds. • If there are insufficient funds in your account, we may debit your other account(s) if those accounts have available funds. • If you cannot establish that you are entitled to the funds, we'll return the funds. • If we are not satisfied that a Mistaken Payment has occurred, we may seek your consent to return the funds to the sender
Funds are available and report is made after seven months	
• The Receiving Financial Institution will ask if the recipient consents to the funds being returned. • If we receive the funds back from the recipient, we'll return those funds to you as soon as possible.	• We'll ask if you consent to the funds being returned to the sender.
Mistaken Online Payment – funds not available	
• If the recipient has insufficient funds, the Receiving Financial Institution will take reasonable steps to return the funds to us (for example, by facilitating an instalment arrangement).	• If you have insufficient funds, we'll work with you to return the funds to the sender (for example, by facilitating an instalment arrangement).

11.2 Unauthorised transactions

(a) For the purpose of this section, an unauthorised transaction is a transaction that is not authorised by a user. This does not include transactions carried out by the account holder or an authorised user, or by anyone who performs a transaction with the knowledge or consent of the account holder or any authorised user.

11.3 When you are not liable for loss

(a) You're not liable for loss arising from an unauthorised ePayment transaction if it's caused by:

(i) fraud or negligence by our employee or agent, a third party involved in networking arrangements, or a merchant or their employee or agent;

(ii) a Card/Device, Identifier or Pass Code which is forged, faulty, expired or cancelled;

(iii) a transaction requiring the use of a Card/Device and/ or Pass Code that occurred before the User received the Card/Device and/or Pass Code (including a reissued Card/Device and/or Pass Code);

(iv) a transaction being incorrectly debited more than once to the same Facility; or

(v) an Unauthorised Transaction performed after we have been informed that a Card/Device has been misused, lost or stolen, or the security of a Pass Code has been breached.

(b) You're not liable for loss arising from an Unauthorised Transaction that can be made using an Identifier without a Pass Code or Card/Device. Where a transaction can be made using a Card/Device, or a Card/Device and an Identifier, but doesn't require a Pass Code, you're liable only if the User unreasonably delays reporting the loss or theft of the Card/Device.

(c) You're not liable for loss arising from an Unauthorised Transaction where it's clear that a User has not contributed to the loss.

11.4 When you are liable for loss

(a) If the provisions in *section 11.3 When you are not liable for loss* don't apply, you may only be made liable for losses arising from an unauthorised ePayments transaction in the circumstances specified in this section.

(b) Where we can prove on the balance of probability that a User contributed to a loss through fraud, allowing another person to register any biometric information on their Card/Device, or breaching the Pass Code security requirements under *section 10.2 Pass Code security requirements:*

(i) you are liable in full for the actual losses that occur before the loss, theft or misuse of a Card/Device or breach of Pass Code security is reported to us;

(ii) you are not liable for the portion of losses:

(A) incurred on any one day that exceeds any applicable Daily Transaction Limit;

(B) incurred in any period that exceeds any applicable periodic transaction limit;

(C) that exceeds the balance on the Facility, including any pre-arranged credit; or

(D) incurred on any Facility that we and you had not agreed could be accessed using the Card/ Device or Identifier and/or Pass Code used to perform the transaction.

(c) Where:

(i) more than one Pass Code is required to perform a transaction; and

(ii) we prove that a User breached the Pass Code security requirements in *10.2 Pass Code security requirements* for one or more of the required Pass Codes, but not all of the required Pass Codes, you are liable under *section 11.4(b)* only if we also prove on the balance of probability that the breach of the Pass Code security requirements under *10.2 Pass Code security requirements* was more than 50% responsible for the losses, when assessed together with all the contributing causes.

(d) You are liable for losses arising from Unauthorised Transactions that occur because a User left a Card in an ATM, as long as the ATM incorporates reasonable safety standards that mitigate the risk of a Card being left in the ATM (eg. the ATM captures Cards that are left in the ATM).

(e) Where you contributed to losses resulting from an Unauthorised Transaction by unreasonably delaying reporting the misuse, loss or theft of a Card/Device, or that the security of all Pass Codes has been breached, you:

(i) are liable for the actual losses that occur between:

(A) when the User became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Card/Device; and

(B) when the security compromise was reported to us; and

(ii) are not liable for any portion of the losses:

(A) incurred on any one day that exceeds any applicable Daily Transaction Limit;

(B) incurred in any period that exceeds any applicable periodic transaction limit;

(C) that exceeds the balance on the Facility, including any pre-arranged credit; or

(D) incurred on any Facility that we and you had not agreed could be accessed using the Card/Device and/ or Pass Code used to perform the transaction.

Note: You may be liable under section 11.4(b) if you were the User who contributed to the loss, or if a different User contributed to the loss.

(f) Where a Pass Code was required to perform an Unauthorised Transaction, and *sections 11.4(b) – 11.4(e)* don't apply, you are liable for the least of:

(i) $150, or a lower figure determined by us;

(ii) the balance of the Facility or Facilities which we and you have agreed can be accessed using the Card/Device and/or Pass Code, including any prearranged credit; and

(iii) the actual loss at the time that the misuse, loss or theft of a Card/Device or breach of Pass Code security is reported to us, excluding that portion of the losses incurred on any one day which exceeds any relevant daily transaction or other periodic transaction limit.

(g) In deciding whether on the balance of probabilities we have proved that a User has contributed to losses under *sections 11.4(b) – 11.4(e)*:

(i) we must consider all reasonable evidence, including all reasonable explanations for the transaction occurring;

(ii) the fact that a Facility has been accessed with the correct Card/Device and/or Pass Code, while significant, does not, of itself, constitute proof on the balance of probability that a User contributed to losses through fraud or a breach of the *10.2 Pass Code security requirements*; and

(iii) the use or security of any information required to perform a transaction that is not required to be kept secret by Users (for example, the number and expiry date of a Card/Device) is not relevant to a User's liability.

(h) If a User reports an Unauthorised Transaction on a Visa Debit Card account we'll not hold you liable for losses under this *section 11.4* for an amount greater than your liability if we exercised any rights we had under the rules of the Card Scheme at the time the report was made, against other parties to the Card Scheme (for example, charge-back rights).

(i) This section doesn't require us to exercise any rights we may have under the rules of the Card Scheme. However, we cannot hold you liable under this section for a greater amount than would apply if we had exercised those rights.

11.5 Liability for loss caused by system or equipment malfunction

(a) You are not liable for loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with a User's instructions.

(b) Where a User should have been reasonably aware that a system or equipment provided by any party to a shared electronic network was unavailable or malfunctioning, our liability is limited to:

(i) correcting any errors; and

(ii) refunding any fees or charges imposed on the User.

12. Accessing your account and other features

12.1 Using Telebanker and Digital Banking

(a) Same day payments you request after 4 pm AEST on a Business Day or any time on a non-Business Day, will be sent to the payee on the next Business Day. These payments will be debited to your account on either the payment date or the following day. These same timeframes also apply to future dated payments. Transactions may be delayed if we believe further verification is needed.

(b) Cancellation requests for existing payments are required before 4 pm AEST on the Business Day prior to the Scheduled Payment.

(c) We don't warrant that:

(i) the information available to you about your accounts through our Digital Banking or Telebanker services is always up to date;

(ii) you'll have 24 hours a day, seven days per week, access to Telebanker or Digital Banking;

(iii) data you transmit via Telebanker or Digital Banking is totally secure;

(iv) data you transmit via Telebanker or Digital Banking or Open Banking / Open Data is totally secure.

12.2 How to report unauthorised use of Telebanker or Digital Banking

(a) If you believe that your passcode for Telebanker or Digital Banking transactions have been misused, lost, stolen, or, known to someone else, you must immediately: (a) change that passcode; and (b) tell us. Delays in reporting may impact your liability, or our ability to assist in the return of your funds. Please retain the notification reference number that we give you.

12.3 SMS/Email Alerts and Notifications

(a) Any one transaction may generate more than one SMS alert /notification from us.

(b) You need to inform us at all times, your correct mobile phone number.

(c) We are not liable for sending SMS messages to another party where you have not informed us of a change to your mobile number or loss of your mobile.

(d) You may also choose to receive your alerts/notifications by email. If so, the following conditions apply:

(i) any one transaction may generate more than one email alert/notification from us;

(ii) you are responsible for supplying us with your correct email address and must immediately inform us of any changes;

(iii) We are not liable for sending email alert/notification messages to another party where you have not informed us if your email address has become inactive or is blocked.

(e) You'll be notified of any changes to the T&C or fees and charges that are applicable to this service. See *14.1 Notifying changes, providing notices and statements* for details.

(f) In setting up SMS or email alerts, the phone number or email address you provide to us must be in your own name.

(g) We may send you One Time passcodes via SMS for some transactions or account actions. Great Southern Bank staff will never ask you to reveal this passcode. If you receive a passcode that you believe you did not request, please contact us at 133 282. We generally only send SMS messages between 7.00am and 8.00pm AEST. However, in some circumstances, we may send SMS messages outside these hours.

12.4 The Boost (previously Savings Top Up)

This feature was previously called the Savings Top Up and is now known as The Boost (since 13 June 2021).

(a) All our Everyday Banking Accounts listed in the table in *section 3.2* can use our feature called The Boost (excluding the Everyday Business Account). For these accounts, you can select an amount (from $0.01 to $5) to be sent from that account to a nominated deposit or home loan account each time you make a Visa debit or eftpos purchase.

(b) You can nominate any eligible Great Southern Bank deposit or home loan account from your payee list in Digital Banking to receive The Boost. Term Deposit accounts, Personal Loans and Credit Cards cannot receive a Boost. Eligible accounts and limits may change from time to time. More information is available on our website .

(c) The Boost can be established on joint accounts, with either account holder able to set up The Boost, including making changes to, or cancelling, The Boost via their Digital Banking.

(d) You can set up to 3 Boosts on one transaction account. You can nominate a set amount (from $0.01 to $5) to be transferred to each account for every purchase made. You may be required to hold a minimum balance before we can process a Boost.

(e) Where multiple Boosts are set up from one transaction account:

(i) Each 'active' Boost will process in the order displayed in Digital Banking (lowest 'To' account number first).

(ii) If the nominated transaction account has insufficient funds, the remaining Boost payments will not be processed.

(f) Amounts for each Boost accumulate during the day after every purchase and are transferred to your nominated account at the start of the next day.

(g) For Boosts made from an Overdraft or Line of Credit account, a Boost will not occur if the account has a debit balance at the time the Boost is processed. If your Overdraft or Line of Credit account has a credit balance at the time the Boost is processed, but the Boost amount exceeds your credit balance, The Boost may not be processed or it may put the account into a debit balance and interest will be payable.

(h) If you have nominated a home loan account to receive a Boost, and the home loan account is in a positive balance or will be put into a positive balance by a Boost, the Boost will reject and The Boost to this account will be set to 'Inactive'. You can set the Boost status back to 'Active' via Digital Banking.

(i) If you have nominated a fixed rate home loan account to receive a Boost, and the Boost exceeds your advance repayment limit, the Boost may not be processed or the excess funds will be swept back to the nominated account as stated in your loan contract.

(j) If the account you have nominated to receive the Boost is closed, the Boost will not be processed, and the Boost will be set to 'Inactive'.

12.5 Mortgage Offset

(a) A mortgage offset may be established on Everyday, Everyday Business, Prime Access, Freedom Plus, Platinum Plus, Everyday 55+ and Special Purpose accounts on qualifying loans (**Mortgage Offset Facility**). These products may change from time to time. The Mortgage Offset Facility can only be established if all Account Holders to the offset account are parties to the qualifying loan.

(b) To link a Mortgage Offset Facility to your loan after settlement, or to make changes to any nominated mortgage offset accounts, simply visit your local Great Southern Bank branch or call us on 133 282.

(c) The maximum number of accounts you can use as offset accounts on each qualifying loan is determined at our discretion.

(d) The maximum number of qualifying loans that can be linked to a single offset account is 1. You cannot have multiple qualifying loans linked to a single offset account.

(e) You must maintain a minimum balance of $500 (or such other minimum balance we determine for your account) in each offset account to get the benefit of the offset from that account.

(f) You may allow the balance of your offset account to be reduced below the minimum balance. However, the offset will not apply while the balance is less than the minimum balance.

(g) Your offset accounts won't earn any interest while they're linked to the Mortgage Offset Facility.

(h) The offset rate is the percentage of the balance of the offset account that is "offset" against the balance of the loan account each day when calculating interest on the loan account. We may change the offset rate at any time.

(i) A Mortgage Offset Facility is not available on any accounts with an overdraft Facility.

(j) For 'Premium Fixed Rate Loan products' entered into on or after 12 June 2016:

(i) The maximum amount that can be offset during the fixed rate term is $50,000 (irrespective of your balance in the offset accounts).

(ii) You'll also not receive any interest on the funds in your offset accounts in excess of the $50,000 limit.

(k) For 'Advance Variable Home Loans':

(i) The maximum amount that can be offset is $50,000 (irrespective of your balance in the offset accounts).

(ii) You'll also not receive any interest on the funds in your offset accounts in excess of the $50,000 limit.

(l) For 'Balanced Variable' and 'Achieve Variable Home Loans':

(i) The maximum amount that can be offset is $15,000 (irrespective of your balance in the offset accounts).

(ii) You'll also not receive any interest on the funds in your offset accounts in excess of the $15,000 limit.

12.6 The Vault

'The Vault' or 'Vault', is designed to help reduce your temptation to dip into your savings/deposit account, while logged in to Digital Banking services.

(a) Great Southern Bank determines at its discretion which deposit products are eligible to be included in 'The Vault' and may adjust this product eligibility from time to time.

(b) You can choose to add / remove your eligible deposit account(s) to/from 'The Vault' via Digital Banking.

(c) If you choose to place an account in 'The Vault', that account will be hidden from selected screens in your Digital Banking view including your main account list and account lists used for making outward payments from Digital Banking. Other account holders or signatories of the same account will still be able to see an account that you have placed in 'The Vault' in their own Digital Banking view (unless they have also chosen to add the same account to their own 'Vault').

(d) Adding an account to 'The Vault' does not place any transactional restrictions on your underlying deposit account, it simply hides the account from selected screens in Digital Banking. Existing payments previously established via Digital Banking prior to adding an account to 'The Vault' will continue. Equally, any payments or transactions on your account initiated outside of Digital Banking (e.g. card transactions, direct debits, inward payments/transfers) will also not be restricted as a result of adding an account to 'The Vault'.

(e) While an account is in the Vault it will continue to display in Statements and eStatements. You can also check the balance of an account while it is in 'The Great Southern Bank Vault' using the "show balance" option in 'The Great Southern Bank Vault' screen in Online Banking.

(f) In adding an account to 'The Great Southern Bank Vault' you can also choose to add a custom message to deter you from accessing your savings while within Great Southern Bank Digital Banking. Great Southern Bank reserves the right to amend or remove custom messages that it deems to be inappropriate.

12.7 Open Banking / Open Data

(a) Open Banking / Open Data, gives GSB customers the ability to share banking data with third parties that have been accredited by the ACCC.

(b) Management of your Open Banking / Open Data is done via the Data Sharing Dashboard in Digital Banking.

(c) For further information about Open Banking / Open Data, please refer to the Consumer Data Right Policy (CDR), which is available on the Great Southern Bank website.

12.8 Minimum system requirements for Digital Banking

(a) We may specify or update minimum operating system, device and software requirements necessary to access our Digital Banking services. We may make changes without providing you notice, unless required by law. For more information on supported operating systems, please go to www.greatsouthernbank.com.au/faqs/mb

13. Closing accounts, blocking transactions and combining accounts

13.1 Our right to suspend accounts and to block, freeze or refuse transactions

(a) We can delay, block, freeze or refuse a transaction or suspend an account, or suspend access to an account, without prior notice to you, where we believe:

(i) the transaction may breach a law or sanctions;

(ii) the transaction may involve fraudulent or illegal activity;

(iii) a payment was sent to your account in error;

(iv) doing so will protect you or us from incurring a loss;

(v) the funds involved in the transaction may directly or indirectly be applied for the purposes of criminal or unlawful conduct;

(vi) the transaction is not in the Account Holder's interest, including for example: where we think the Account Holder is in a vulnerable position due to illness, cognitive impairment, domestic violence, elder abuse, financial abuse or other similar circumstance where we consider unacceptable conduct (including the conduct set out in clause 13.6(c)) has occurred or is occurring; or

(vii) the action is otherwise reasonably necessary to protect our legitimate interests (which includes our legitimate business needs, reputation, prudential requirements, material changes to our business or systems, security requirements or to manage regulatory risk).

(b) If a transaction is delayed, blocked or refused for any of the above reasons, we are not liable to you for, and you indemnify us against, any and all loss incurred by you or any other person arising from such delay, block or refusal of a transaction or application unless the delay, block or refusal was made in error arising from our own conduct and not as a result of us exercising our authority under clause 13.1(a) of these T&C's. We are not liable for any delay, block or refusal as a result of any circumstance or error that is outside our immediate control or arising from any third party provider.

(c) From time to time, we are required under Australian law to obtain additional information from you. If you don't provide the information within a reasonable timeframe, your account may be blocked, suspended or frozen. We are not liable to you for, and you indemnify us against, any loss or damage caused (including consequential loss) as a result of us blocking, suspending or freezing your account in these circumstances.

13.2 Dormant/inactive accounts

(a) 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) we may write to you asking if you want to keep the account open. If you don't reply, we'll treat your account as dormant.

(b) If your account (other than an Everyday Youth account or Youth eSaver account) remains inactive for seven years, we'll remit balances more than $500 to the Australian Securities & Investments Commission **(ASIC)** as unclaimed monies. We can assist you in making a claim for unclaimed monies which have been remitted to ASIC from your account with GSB.

(c) Fees apply to dormant/inactive accounts.

13.3 Closing accounts, memberships and cancelling Access Facilities

(a) You can close your GSB accounts or cancel Access Facilities at any time. You'll have to surrender or destroy your cheque book and any Cards to us. We may defer closure until sufficient funds are available to cover payment of outstanding cheques, EFT & Visa transactions and fees.

(b) We can close a joint account if either Account Holder requests it. A signatory cannot make a request to close an account.

(c) If you open a new account with GSB, you have 90 days to activate your Card or make a deposit into that account. If you don't do either, we may close your account by giving you reasonable notice.

(d) Additionally, we can at any time:

(i) close your accounts at our absolute discretion by paying you the balance of your account. If appropriate, we will give you 14 days' advance notice prior to closing your account; or

(ii) cancel or restrict any Access Facility at any time without prior notice.

(e) We can also, at our discretion, terminate your membership in certain circumstances (including where you have no products with us). The CUA Constitution sets out when memberships can be terminated. A copy is available at greatsouthernbank.com.au

(f) If you have no open accounts and your membership has been terminated, we can at our discretion close your customer information file without further notice.

(g) If you close your last Account with us, your membership will also terminate.

(h) If your Account has an overdraft Facility, the overdraft Facility must be [closed] before the Account can be closed.

13.4 Suspension of Digital Banking or Open Banking / Open Data

We may, if we reasonably consider it appropriate, suspend any Digital Banking or Open Banking / Open Data service at any time and without prior notice to you. A notice will be placed on the GSB website if Digital Banking or Open Banking / Open Data Services are suspended with details of the suspension. We are not liable for any loss or damage caused to you (including consequential loss) as a result of suspending any Digital Banking or Open Banking / Open Data service.

13.5 Our right to combine accounts or offset funds held

(a) We can offset the credit balance of any of your deposit accounts against any debt you owe us.

(b) We can also transfer funds from one of your GSB accounts to another, where the accounts are held in the same name. Generally, we would only do this where, for example, one of your accounts becomes overdrawn, or payment of any amount is overdue on a loan account in the same name.

(c) However, we won't do this offset if:

(i) we know that the funds are not held in the same capacity (e.g. where you have funds in a personal savings account and funds in a savings account where you act on behalf of your child); or

(ii) your debt to us arises from some business with us other than banking.

(d) In instances where we are bound by a specific code (such as the *Code of Operation* issued by Services Australia), there may be limits on the extent to which funds from your various accounts may be transferred.

(e) However you should not assume that we'll automatically transfer funds to an overdrawn account from an account which is in credit.

13.6 Financial abuse

(a) Financial abuse involves someone controlling your ability to get, use or keep your money.

(b) We want to create a safe banking environment for all our customers. Bank accounts are no place for financial or other types of abuse and using them to do so can have serious impacts on victim-survivors.

(c) You must not use our accounts, products and services to engage in unacceptable conduct including financial abuse, any unlawful behaviours or to engage in offensive, defamatory, threatening, harassing or controlling behaviour.

(d) In some circumstances, we will report unacceptable conduct to law enforcement.

(e) If you are experiencing financial abuse and would like to discuss your options with us, please contact us on 1300 363 675.

(f) You can also visit greatsouthernbank.com.au and search 'Unexpected events' for more information.

14. How will we contact you?

14.1 Notifying changes, providing notices and statements

(a) We may change fees, charges, interest rates and other conditions (e.g. these T&C) at any time. Subject to the law, these are the ways that we can notify you of these changes:

(i) notification by letter;

(ii) notification on or with your next statement of account;

(iii) notification on or with the next newsletter;

(iv) advertisements in the local or national media;

(v) notification through Digital Banking;

(vi) email or SMS; or

(vii) notification on our website.

(b) If we use Digital Banking for these notices, we'll tell you when the information is available for you to retrieve, either at the time or on setting up a Facility that will have regular postings to Digital Banking.

(c) You can vary your nominated email address and/ or mobile phone number at any time or cancel arrangements to receive notices by email, SMS or through Digital Banking.

(d) The minimum notice period we'll give you for a change are as follows:

Type of change	Notice
Increasing any fee or charge	20 days
Adding a new fee or charge	20 days
Reducing the number of fee-free transactions permitted on the account	20 days
Changing the minimum balance to which an account keeping fee applies	20 days
Changing the method by which interest is calculated	20 days
Changing the circumstances when interest is credited to your account	20 days
Changing interest rates	On the day of change
Increasing an Account Holder's liability for losses relating to transactions	20 days
Imposing, removing or changing a daily or other periodic limit applying to transactions, a Facility, or electronic equipment	20 days
A change required because of an immediate need to restore or maintain the security of a system or an individual account, including the prevention of criminal activity	When we next communicate with you
Changing any other term or condition	When we next communicate with you

15. If you have a complaint or feedback

(a) To make a complaint, contact our staff at any branch, our contact centre, our website or via email and tell us that you want to make a complaint. Our staff will advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available on our website and on request.

(b) We also have a Customer Advocacy team to assist our customers with a complaint. The role of the Customer Advocacy team is to assist you in resolving complaints which are not resolved at the first instance through our front line staff. You can contact the Customer Advocacy team via email: customeradvocacy@gsb.com.au or via phone 07 3552 4743.

(c) If you are not satisfied with the way in which we resolve your complaint or the speed at which we respond, please do raise this with our Customer Advocacy team. If your complaint is still unresolved please contact the Australian Financial Complaints Authority (**AFCA**), which is an independent external dispute resolution body.

(d) You can contact AFCA at:

GPO Box 3, Melbourne, VIC 3001
Phone: 1800 931 678
E: info@afca.org.au
W: www.afca.org.au

(e) AFCA requires you to contact us in the first instance to try to resolve your complaint.

(f) If you have a complaint about our compliance with the COBCOP which does not involve financial loss, you can contact:

Customer Owned Banking Code
Compliance Committee
PO Box 14240
Melbourne VIC 8001
Phone: 1800 931 678

(g) If you have any other feedback, or would like to give us a compliment, please speak to our staff at any branch our contact centre, our website or via email.

16. Financial Claims Scheme

Funds held in deposit accounts with GSB may be guaranteed under the Australian Government's Financial Claims Scheme, and you may be entitled to a payment under the Financial Claim Scheme subject to a limit per depositor. For further information about the Financial Claims Scheme:

(a) visit the Australian Prudential Regulation Authority website at www.fcs.gov.au; or

(b) phone the Australian Prudential Regulation Authority hotline on 1300 55 88 49.

17. Definitions

In these T&C, these terms have the following meanings.

ACCC	The Australian Competition and Consumer Commission (ACCC) promotes competition and fair trade in markets to benefit consumers, businesses, and the community. ACCC also regulate national infrastructure services. Primary responsibility is to ensure that individuals and businesses comply with Australian competition, fair trading, and consumer protection laws - in particular the Competition and Consumer Act 2010.
Access Facility	Methods for you to access your account.
Account	An account you hold with us.
Account Details	Our record of your Account containing Account details including BSB, account number, account name, your full legal account name and Account Activity
Account Holder	The individual, individuals or Organisation in whose name the account is held.
Additional Cardholder	A person other than the Account Holder who has been nominated by an Account Holder to operate the account by use of a Visa Debit Card.
Advance Repayment	Any additional amounts paid to your home loan above the minimum repayment amount required under the Offer and Loan Contract.
Advance Repayment Limit	The limit of additional repayments allowed during the fixed rate period of the fixed rate home loan as stated in the loan contract.
Apple Pay, Samsung Pay or Google Pay	Mobile payment apps and/or Digital Wallet with the corresponding names that enables access to your Cards.
ATM	Automatic teller machine.
Automatic Periodical Payments	Are established to meet minimum loan repayments on GSB loans. These payments are adjusted in line with interest rates and other changes (such as principal reductions).
Bank	Means an Australian Deposit-Taking Institution, including banks, credit unions, building societies etc.
Bank@Post	The banking service provided at Australia Post Offices through which you can make withdrawals, deposits and balance enquiries.
Banking Business Day	A day in Sydney or Melbourne when banks process settlements through the Reserve Bank of Australia.
Biometric Information	Physically identifying information such as fingerprint, facial or voice recognition, that may be used as an authorisation method for a facility, account or device in order to conduct transactions or make changes.

BPAY	BPAY Pty Ltd (ABN 69 079 137 518) of Level 1, 255 George Street, Sydney NSW 2000.
BPAY Cut-off	Refer to Digital Banking for current cut-off times.
BPAY Payment	A transaction made through the BPAY Scheme other than an NPP and OSKO Payments.
BPAY Scheme	The scheme operated by BPAY which governs the way in which we provide BPAY, BPAY View and Osko to you.
BPay View	The electronic invoice and statement service for the online delivery of invoices and statements operated by the BPAY Scheme as described in BPAY View.
Business Hours	The hours between 9 am to 5 pm on a Business Day.
Business Day	A day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned.
Card	A card includes our Visa Debit Card and any digital representation of those cards, including in a Digital Wallet (commonly called 'virtual cards') issued by us.
Card Scheme	A payment card scheme operated by Visa, eftpos Payments Australia Ltd, or any similar scheme which GSB can provide to you to enable access to your account through the use of a Card.
Card Transaction	A transaction made on your account through use of your Card.
Cleared Funds	The proceeds of: (a) cheque deposits to your account (once the cheque is cleared); (b) direct debits against non-GSB accounts (once the proceeds of the direct debit are cleared); (c) cash deposits and direct credits; and (d) Card credits and/or refunds that are processed using your Card once those funds are no longer pending, less any outstanding Card Transactions.
Click to Pay	The online checkout service made available for eligible payment cards under the Click to Pay brand or any replacement brand.
Click to Pay Account	The profile used to access and use Click to Pay.
Click to Pay Merchant	A merchant that accepts Click to Pay.
Confirmation of Payee Service	The service which enables you to confirm the account name linked to the BSB and account number you want to make a payment to.

Contactless Transaction	A way to pay for a purchase by tapping your Card or Card/Device on a payment terminal without having to sign or enter a PIN.
Contact Centre	Our general enquiries line at 133 282.
Consumer Data Right (CDR) Policy	This Consumer Data Right Policy (CDR Policy) explains how you may access and correct certain types of information that we hold on you, how to make a complaint and how we deal with complaints. This CDR Policy only relates to our obligations under the CDR Regime. For information on how we manage your personal information generally and the rights you have under the Privacy Act, please refer to our Privacy Policy. The CDR Policy can be found on our website at greatsouthernbank.com.au
Digital Banking	Refers to both our Online Banking and our Mobile Banking services.
Digital Wallet	Commonly referred to as 'virtual cards'. Includes Digital Wallet providers such as Apple Pay and Google Pay.
Direct Debit	A "Direct Debit Request" as defined in the BECS Procedures available at www.auspaynet.com.au/resources/direct-entry
Device	A device that is used by a User to perform a transaction, such as phone, smart watch, wearable etc.
EFT	Electronic funds transfer, being a transfer of money from one financial institution account to another, either within a single financial institution or across multiple institutions, via computer-based systems and made without using physical currency.
eftpos	Electronic funds transfer at the point of sale - a network for facilitating EFT transactions at point of sale.
ePayment	Electronic transactions made using any one of our Cards or Facilities listed in *section 10.2(c).*
ePayments Code	The ePayments Code released by the Australian Securities & Investments Commission.
Everyday Banking accounts	Any GSB account listed in *section 3.2 Summary of Accounts and Available Access Facilities – Everyday Banking Accounts* and *section 3.3 Summary of Accounts and Available Access Facilities – Savings and Term Deposit Accounts*
Facility	An arrangement through which you can perform transactions.
Fast Payment	A payment facilitated through Osko, NPP or PayTo.

Identifier	Information that a User: (a) knows but is not required to keep secret, and (b) must provide to perform a transaction. Examples include an account number, PayID or customer number.
Insolvency Event	In respect of a person: (a) it is (or states that it is) an insolvent under administration or insolvent (each as defined in the Corporations Act 2001 (Cth)); (b) it has had a Controller (as defined in the Corporations Act 2001 (Cth)) appointed, or is in liquidation, in provisional liquidation, under administration or wound up or has had a Receiver (as defined in the Corporations Act 2001 (Cth)) appointed to any part of its property; (c) it is subject to any arrangement, assignment, moratorium or composition, protected from creditors under any statute, or dissolved; (d) an application or order has been made, resolution passed, proposal put forward, or any other action taken, in each case in connection with that person, which is preparatory to or could result in any of (a), (b) or (c) above; (e) it is taken (under section 459F(1) of the Corporations Act 2001 (Cth)) to have failed to comply with a statutory demand; (f) it is the subject of an event described in section 459C(2)(b) or section 585 of the Corporations Act 2001 (Cth)(or it makes a statement from which a reasonable person would deduce it is so subject); (g) it is otherwise unable to pay its debts when they fall due; or (h) something having a substantially similar effect to paragraphs (a) to (g) above happens in connection with that person under the law of any jurisdiction.
Interest Rate Schedule	The interest rate schedule available at a GSB branch or at greatsouthernbank.com.au
Internet Banking Service	GSB's online banking Facility that enables you to access your account via an internet connection.
Mandate Management Service	The central, secure database operated by NPP Australia Ltd for Payment Agreements.
Mandated Payment Service	Known as "PayTo", this is the NPP service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a Payment Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.
Manual Signature	A handwritten signature, including a signature written on paper and a signature written on an electronic tablet.
Merchant	A merchant with whom you have established, or would like to establish, a Payment Agreement.

Mistaken Payment	A payment by a User through a Pay Anyone Digital Banking Facility and processed by a financial institution through direct debit or direct credit where funds are paid into the account of an unintended recipient. This may occur because the User enters or selects a BSB number and/or Identifier that does not belong to the named and/or intended recipient, as a result of the User's error, or the User being advised of the wrong BSB number and/or account number. This does not include BPAY Payments or Osko payments
Mobile Banking Service	GSB's banking Facilities through which you can access your accounts via a mobile telephone or other electronic equipment.
NPP	The New Payment Platform service(s) operated by NPP Australia Ltd
One Time Password	A unique password that is issued to you for the purposes of completing a transaction and which can only be used for that single transaction. Also referred to as a One Time passcode.
Online Banking	GSB's banking Facilities through which you can access your accounts via an internet connection.
Open Banking / Open Data	Open Banking / Open Data, gives GSB customers the ability to share banking data with third parties that have been accredited by the ACCC.
Organisation	Any of the following persons: (a) a natural person (i.e. an individual) acting in their capacity as a trustee, sole trader or partner of a partnership; (b) a body corporate in its personal capacity or as a trustee; (c) a government agency; (d) an unincorporated body or association; or (e) a firm or partnership.
Osko	The Osko payment service provided by BPAY.
Osko Payee	A customer who uses NPP and Osko to receive NPP and Osko Payments.
Osko Payer	A customer who uses Osko to make NPP and Osko Payments or Adjustments.
Osko Payment and/or NPP Payment	Electronic payments cleared and settled by participating financial institutions under the NPP.
Osko Adjustment	A transaction initiated by us or you to adjust or reverse an NPP and Osko Payment which has already been cleared and settled.
Participating online merchant	A retailer or merchant who offers goods or services for sale online, who is a participant in Visa Secure.

Passcode	A password or code that the User must keep secret, that may be required to authenticate a transaction or User. A Pass Code may be: (a) PIN; (b) Digital Banking: Web Access Code or PIN; (c) Telebanker Telephone Access Code; (d) code generated by a security token; (e) a One Time Password provided by us via SMS or email to you; (f) fingerprint access; or (g) any other access mechanisms, including other biometrics such as facial recognition. A Pass Code does not include a number printed on a Card/Device (e.g. a security number printed on a debit Card). We may determine and change the application and use of Pass Codes from time to time.
Passkey	A device-based authentication method, such as a finger print, facial recognition or device passcode, used to access or authorise use of Click to Pay.
Pay Anyone	A Digital Banking Facility offered by us by that name, that allows a user to make a payment from one bank account to another bank account by entering, selecting, or using a BSB and account number, PayID or other identifier but does not include BPAY or PayTo payments.
PayID	A unique account Identifier used for NPP Payments.
PayID Name	The name that identifies a User of the PayID Service. People sending money using NPP Payments will see the recipients PayID Name before confirming the transaction.
PayID Service	The addressing service for sending and receiving NPP Payments.
PayID Type	A type of unique Identifier used for NPP Payments. PayID Types include phone numbers, email addresses, and PayIDs representative of an Organisation by Australian Business Number (ABN), name, product, campaign or region.
Payment	Electronic payment cleared and settled by participating financial institution.
Payment Agreement	An agreement established by you and an approved Merchant or Payment Initiator by which you authorise us to make payments from your Account. Payment Agreements include Migrated DDR Mandates.
Payment Direction	A direction from an Osko Payer to effect an NPP Payment or Adjustment.
Payment Initiator	An approved payment service provider who, acting on behalf of you or a Merchant, is authorised by you to initiate payments from your Account.
PayTo	See definition of Mandated Payment Service

Periodical Payments	Payments scheduled from account to account or account to loan, both within GSB or externally to another institution.
PIN	Personal identification number.
Privacy Law	The *Privacy Act 1988* and other legislation designed to promote and protect the privacy of individuals and to regulate how Australian Government agencies and organisations handle personal information.
Privacy Policy	Our GSB Group Privacy Policy. The Privacy Policy can be found at greatsouthernbank.com.au/privacy-policy, or from GSB on request.
Receiving Financial Institution	A financial institution whose customer has received an online payment.
Regular Payment Arrangement	Either a recurring or an instalment payment agreement between you (the Visa Debit Cardholder) and a merchant in which you have pre-authorised the merchant to bill your account at predetermined intervals (e.g. monthly or quarterly) or at intervals agreed by you. The amount may differ or be the same for each transaction.
Scheduled Payments	Is the term we refer to Periodical Payments created or edited in Digital Banking.
Schedule of Fees	The Schedule of Fees Accounts and Access Facilities available for review from our website at greatsouthernbank.com.au/fees
Scheme	A payment scheme through which transactions can be made from our account including: (a) BPAY; (b) Bank@Post; (c) Visa; (d) eftpos; (e) BECS (Bulk Electronic Clearing System) operated by Australia Payments Network Ltd trading as AusPayNet) (f) APCS (The Australian Paper Clearing System for Cheques operated by operated by Australia Payments Network Ltd trading as AusPayNet); and (g) the NPP (Osko, NPP and PayTo).
Sending Financial Institution	A financial institution whose customer has made an online payment.
Service Provider	A person engaged by BPAY to provide goods or services to BPAY in connection with BPAY payments, BPAY View or Osko.
Telebanker	Our telephone banking service.

Terms and Conditions and T&C	These Terms & Conditions issued by us as varied from time to time, previously known as the General Information, Terms & Conditions Accounts and Access Facilities.
TouchID	An electronic fingerprint (or other biometric) recognition feature used to identify an individual for transaction authentication purposes.
Transfer ID	A unique identification number generated by the Mandate Management Service in connection with a request to transfer one or more Payment Agreements.
Unauthorised Transaction	A transaction that is not authorised by a User. Does not include transactions carried out by the account holder or an authorised user, or by anyone who performs a transaction with the knowledge and consent of the account holder or any authorised user.
User	You or an individual you have authorised to perform transactions on your account, including: (a) a signatory to your account; (b) a person you authorise us to issue an additional Card to; or (c) your attorney.
Visa Parties	Visa and its related bodies corporate, and their respective officers, directors, customers, members, employees and authorised agents.
Visa Scheme	The Card Scheme operated by Visa.
Visa Secure (formerly Verified by Visa)	The online transaction authentication service provided by Visa that we give to you in conjunction with your Visa Debit Card.
Visa Debit Card	The Visa Debit Card issued to you or an Additional Cardholder by us. Visa Debit Card includes a Visa Debit Card issued to you that is accessed via a mobile payment app and/ or Digital Wallet.
We, us, our, GSB or CUA	Credit Union Australia Limited, trading as Great Southern Bank.
You, your or yours	The person, persons or Organisation in whose name the GSB account and Access Facility is held.

Schedule 1 - Visa Secure Conditions of Use

(a) The Visa Secure service is designed to provide you with improved security when your Visa Debit Card is used to make a purchase online. These Visa Secure Conditions of Use govern the Visa Secure service and form the agreement between you and us regarding the use of the service.

(b) Should your Visa Debit Card have been compromised in any way, please notify us immediately as you may be liable for Unauthorised Transactions.

Accepting these Visa Secure Conditions of Use

(a) By completing or attempting to complete a Visa Secure transaction, you are deemed to accept these Visa Secure Conditions of Use.

(b) You agree to be bound by these Visa Secure Conditions of Use each time you use Visa Secure.

Application of Visa Secure Conditions of Use

(a) These Visa Secure Conditions of Use apply to the Visa Secure service and the Visa Secure transactions conducted on your account. If there is any inconsistency between these Visa Secure Conditions of Use and other sections of the T&C, the other sections of the T&C will apply to the extent of the inconsistency.

Using the Visa Secure service

(a) You may use Visa Secure to make purchases online. However, the Visa Secure services may only be available in connection with participating online merchants.

(b) When making an online purchase or other transaction for which Visa Secure applies, you may be asked to provide certain information to us that allows us to validate your identity and verify that you are the Cardholder of the specified Visa Debit Card. The information that you provide may be validated against information we hold about you and may be validated against information held by third parties.

(c) If you are unable to provide the requested information to validate your identity, or if the information you provide is inaccurate or incomplete, or if the authentication process otherwise fails, the merchant may not accept your Visa Debit Card or payment for that transaction and you may be unable to complete an online transaction using your Visa Debit Card.

(d) In order to use Visa Secure, you must have the equipment and software necessary to make a connection to the Internet.

Additional Cardholders

(a) Subject to the T&C, you'll be liable for all transactions conducted on your account which are undertaken by an Additional Cardholder.

(b) Additional Cardholders may use the Visa Secure service, but may be required to confirm their identity using the primary Account Holders' details.

Privacy

(a) We (or our nominated service provider) may collect Personal Information about you, and may disclose Personal Information about you to others, for the purposes of providing the Visa Secure service to you.

Termination of Visa Secure

(a) We may discontinue, terminate or suspend (permanently or temporarily) the Visa Secure service, or any part of the Visa Secure service, without giving you prior notice. We may also change any aspect or functionality of the Visa Secure service at any time without giving you prior notice.

Participating online merchant

(a) You'll know that an online merchant is a participating online merchant because you'll see the Visa Secure logo and you may be asked to verify your identity before completing an online transaction with that merchant.

(b) We don't endorse or recommend in any way any participating online merchant.

(c) Your correspondence or business dealings with, or participation in promotions of, online stores through Visa Secure, including payment for and delivery of related goods or services not purchased via Visa Secure, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and the online store. Except as otherwise required by law, we have no responsibility or liability whatsoever arising out of or related to those dealings or the online store's goods, services, acts or omissions.

Exclusion of liabilities for Visa Secure services

(a) Subject to any warranty which is imported into these Visa Secure Conditions of Use by law and which cannot be excluded, the Visa Secure service is provided by us "as is" without warranty of any kind, either express or implied, including, but not limited to, any implied warranties of merchantability, fitness for a particular purpose, title or non-infringement.

(b) In relation to:

(i) your use of or access to (or inability to use or access) the Visa Secure services; or

(ii) any other failure of performance, error, omission, interruption or defect, or any loss or delay in transmission or a transaction,

if you are dissatisfied with any aspect of the Visa Secure service, other than as provided for in these T&C, your sole and exclusive remedy is to terminate participation in the Visa Secure transaction or service, as provided in these Visa Secure Conditions of Use.

Your conduct

(a) Whilst using the Visa Secure service and our Internet Banking Services, you agree not to:

(i) impersonate any person or entity using the Visa Secure authentication process;

(ii) upload, post, email or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment used by the Visa Secure service or by us;

(iii) spam or flood our Internet Banking Service and the Visa Secure service;

(iv) engineer, decompile or disassemble any portion of the Visa Secure service;

(v) remove any copyright, trademark, or other proprietary rights notices contained in the Visa Secure service;

(vi) "frame" or "mirror" any part of the Visa Secure service without our prior written authorisation;

(vii) use any robot, spider, site search/retrieval application, or other manual or automatic Card/Device or process to retrieve, index, "data mine," or in any way reproduce or circumvent the navigational structure or presentation of the Visa Secure service;

(viii) otherwise interfere with, or disrupt the Visa Secure service or our Internet Banking Services or servers or networks connected to us or the Visa Secure service or violate these Visa Secure Conditions of Use or any requirements, procedures, policies or regulations in relation to the Visa Secure service; or

(ix) intentionally or unintentionally violate any applicable local, state, national or international laws or regulations relevant or applicable to the Visa Secure service.

Your liability for Visa Secure transactions

(a) If you breach these Visa Secure Conditions of Use, this may affect your liability for Unauthorised Transactions. If it is determined that you have contributed to the loss, you may be held liable for the transactions notwithstanding that they are unauthorised.

Visa Secure errors

(a) If you believe a Visa Secure transaction is wrong or unauthorised or a periodical statement contains any instances of unauthorised use or errors, you should contact us immediately.

Schedule 2 - Click to Pay

This Click to Pay Schedule applies where a Card issued by us is eligible for or enrolled in Click to Pay. It forms part of the terms and conditions that apply to your Card. If there is any inconsistency between this Click to Pay Schedule and another provision of those terms and conditions in relation to Click to Pay, this Click to Pay Schedule applies to the extent of the inconsistency.

Defined terms

In this Click to Pay Schedule, defined terms have the meanings set out below, and other defined terms have the meanings given in the terms applying to your Card.

(a) **Card** includes

(i) a credit card, including any replacement or substitute card, issued by us to you or an Additional Cardholder; and

(ii) our Visa Debit Card, including any digital representation of that card in a Digital Wallet (commonly called a 'virtual card'), issued by us.

(b) **Click to Pay** means the online checkout service made available for eligible payment cards under the Click to Pay brand or any replacement brand.

(c) **Click to Pay account** means the profile used to access and use Click to Pay.

(d) **Click to Pay Merchant** means a merchant that accepts Click to Pay.

(e) **Passkey** means a device-based authentication method, such as a fingerprint, facial recognition or device passcode, used to access or authorise use of Click to Pay.

(f) **Visa Parties** means Visa and its related bodies corporate, and their respective officers, directors, customers, members, employees and authorised agents.

About Click to Pay

(a) Click to Pay is an online checkout service that may allow you to make purchases from participating Click to Pay Merchants without manually entering your Card details each time.

(b) Click to Pay is provided and operated by Visa. We make Click to Pay available as a feature of eligible Cards and remain responsible for supporting you in relation to our provision of that feature. We do not control the availability, functionality or operation of the service, which may be amended, suspended or withdrawn by Visa at any time.

Eligibility and enrolment

(a) Click to Pay is available only to you or an Additional Cardholder in relation to an eligible Card, or to an individual in relation to another payment method that Visa determines is eligible. An Additional Cardholder who uses Click to Pay must comply with this Click to Pay Schedule as if references to 'you' and 'your' were references to that Additional Cardholder, except where the context requires otherwise.

(b) We may enrol an eligible and active Card in Click to Pay and create or link a Click to Pay account for you. To do this, we may provide Visa with information required to enrol and maintain the Card, including your name, email address, mobile number, billing address, Card number and expiry date.

(c) We may decide that a Card or cardholder is not eligible for Click to Pay. We may also remove, suspend or prevent a Card from being enrolled where we consider it reasonably necessary in order to comply with law, manage fraud or security risk, meet Scheme requirements or protect you, us, Visa, a Click to Pay Merchant or any other person.

(d) Once we have successfully enrolled your Card in the issuer-provided Click to Pay service, the Card is not eligible for a separate Visa-provided Click to Pay service. An attempt to register the Card directly with Visa, or acceptance of Visa terms at a Visa site or Click to Pay Merchant checkout, does not create a separate agreement between you and Visa for that Card. Visa may provide us with information you supplied during that attempt so we can facilitate or maintain your enrolment.

Using Click to Pay

(a) When you use Click to Pay, you may be shown eligible cards from us and other issuers. You must select the Card you want to use for the Transaction.

(b) These terms apply to the Click to Pay checkout journey when you select your Card. The availability or display of a Card in Click to Pay does not mean that a Transaction will be authorised or processed. Any Transaction remains subject to the terms applying to your Card, including any applicable limits and our rights to block or not process a Transaction.

(c) You must only use Click to Pay as permitted by law and in accordance with this Click to Pay Schedule and the other terms applying to your Card.

(d) You must take reasonable steps to keep secure any Device, email account, mobile number, Passkey, device passcode and other authentication method or credential used to access or use Click to Pay. You must tell us as soon as reasonably practicable if you become aware or suspect that any of them has been compromised or used without your authority, or that someone has gained unauthorised access to your Click to Pay account.

(e) You must ensure the information associated with your Click to Pay account is accurate and current and tell us promptly if your contact or billing details change.

Your agreement about acceptable use

(a) You agree that you will not:

(i) disrupt, interfere with, compromise the security or operation of, or otherwise abuse Click to Pay or any part of it;

(ii) attempt to gain unauthorised access to Click to Pay or any restricted part of it;

(iii) use Click to Pay in a way that is false, defamatory, abusive, vulgar, hateful, harassing, obscene, threatening, invasive of another person's privacy or infringes another person's rights;

(iv) reproduce Click to Pay, or store or incorporate it into an information retrieval system;

(v) copy, emulate, clone, rent, lease, sell, commercially exploit, modify, decompile, disassemble, distribute, reverse engineer or transfer Click to Pay or any part of it; or

(vi) use any device, software or routine to interfere or attempt to interfere with the proper operation of Click to Pay, or impose an unreasonable or disproportionately large load on the Click to Pay systems.

Transactions with Click to Pay Merchants

(a) Click to Pay facilitates checkout between you and a Click to Pay Merchant. Neither we or Visa is a party to the purchase, return, refund or other transaction between you and the Click to Pay Merchant, and are not the payer or payee for that transaction.

(b) Your rights and obligations in relation to the Card and any Transaction remain subject to the terms applying to your Card. Any issue concerning goods or services must be raised with the Click to Pay Merchant, except where you have rights against us under the terms applying to your Card or law.

Information used for Click to Pay

(a) We may collect, use and disclose information about you, your Card, your Click to Pay account and your Transactions as reasonably required to enrol and maintain the Card in Click to Pay, provide and support Click to Pay, complete Transactions, prevent fraud, resolve disputes and determine eligibility for card benefits or features, such as rewards or instalment options. Visa, Click to Pay Merchants and other service providers may separately collect, use and disclose information in connection with Click to Pay in accordance with their applicable privacy notices and terms.

(b) We handle personal information in accordance with our Privacy Policy. Visa handles personal information in accordance with the Visa Global Privacy Notice available at visa.com/privacy. Personal information may be transferred to and processed in countries outside Australia as described in those privacy notices.

(c) We may update information held for Click to Pay so that it remains consistent with our records.

Passkeys

(a) Click to Pay may allow you to use a Passkey on a personal device. Your use of a Passkey is also governed by your agreement with the device manufacturer or platform provider.

(b) When a Passkey uses your fingerprint, facial recognition data or device passcode, that authentication is performed by your Device or platform provider. We do not receive your fingerprint, facial recognition data or device passcode.

(c) Use of a Passkey or other authentication method in connection with Click to Pay does not change the terms applying to your Card that deal with authorised and unauthorised Transactions. Your liability for a Transaction is determined under the terms applying to your Card and applicable law, including the ePayments Code where it applies.

(d) You can stop using a Passkey for Click to Pay by unlinking your Card from your Click to Pay account, removing the relevant device through the Visa Click to Pay website, or using another method we make available.

Changes, availability and termination

(a) We may change, suspend or withdraw the availability of Click to Pay for a Card where reasonably required, including to comply with law or Scheme requirements, to manage operational, technology, fraud or security risk, or where the Card or Account is no longer eligible or available for use. Visa may also change, improve, limit, suspend or discontinue Click to Pay or any part of it.

(b) We may update this Click to Pay Schedule in accordance with the change provisions in the terms applying to your Card. If you continue to use Click to Pay after a change takes effect, the then-current Click to Pay Schedule will apply to that use.

(c) Your continued use of Click to Pay after a change to the service takes effect constitutes your acceptance of the changed service and the application of this Click to Pay Schedule to that changed service.

(d) If you do not agree to this Click to Pay Schedule or an update to it, you must not use Click to Pay. You may opt out or ask us to remove your Card from Click to Pay at any time by contacting us using the contact details in the terms applying to your Card or by another method we make available. Removing or unlinking a Card from Click to Pay does not cancel, reverse or affect a Transaction already authorised or processed using that Card and may not cancel any regular payment arrangement or other authority you have given a Click to Pay Merchant to charge the Card or Account. You must separately cancel any such arrangement with the Click to Pay Merchant.

Liability

(a) To the maximum extent permitted by law, the Visa Parties are not liable for any loss, damage or claim arising from or connected with Click to Pay, including any indirect, incidental, special, consequential, punitive or exemplary loss or damage, regardless of the legal basis of the claim and whether or not a Visa Party was advised that the loss or damage could occur.

(b) Where a disclaimer, exclusion or limitation in clause 9.1 is not permitted by law, the aggregate liability of the Visa Parties to you is limited to the lowest of:

(i) the maximum limitation permitted by law;

(ii) the Australian dollar equivalent of US$100 at the time the liability arises; and

(iii) your actual loss.

(c) Nothing in this Click to Pay Schedule excludes or limits liability that cannot lawfully be excluded or limited, including liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation.

(d) To the maximum extent permitted by law, we are not responsible for any failure, interruption, unavailability, error or other issue with Click to Pay, or any resulting loss, to the extent caused by Visa, a Click to Pay Merchant, a telecommunications or internet provider, a Device or platform provider, or another third party outside our reasonable control.

(e) Nothing in this Click to Pay Schedule excludes, restricts or modifies any right or remedy you have under the Australian Consumer Law, the National Credit Code, the ePayments Code or another law where that right or remedy cannot lawfully be excluded, restricted or modified.

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Great Southern Bank

How to contact us

- Call Great Southern Bank on **133 282**
- Visit **greatsouthernbank.com.au**
- Through **online banking**
- Drop into your local branch

Great Southern Bank
a business name of Credit Union Australia Limited
ABN 44 087 650 959
AFSL and Australian Credit Licence 238317
Registered Office:
Level 27, 300 George St, Brisbane 4000

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