



Conditions of Use
Visa Debit

As issued by
Firstmac Assets Pty Ltd and Indue Ltd
(Valid from 08.03.2017)

BEFORE YOU USE YOUR VISA CARD

Please read these Conditions of Use. They apply to:

- all transactions initiated by you through an Electronic Banking Terminal (which in these Conditions of Use refers to eftpos Devices and ATMs) by the combined use of your Visa Card and a Personal Identification Number (PIN) or signature; and
- all other transactions (including telephone transactions, internet transactions and, if applicable, Visa payWave transactions) effected with the use of your Visa Card or Visa Card Number.

On activating or first using your Visa Card (whichever is earlier), you are agreeing to abide by these Conditions of Use. If activation is required, it may still be possible for your Visa Card to be used prior to activation. For example, this may occur when your Visa Card is used to purchase goods or services for an amount which is below the approved Floor Limit. The balance in your Linked Account will be reduced by the amount of any transaction that is made in these circumstances.

These Conditions of Use:

- are issued to you by Indue Limited ABN 97 087 822 464 (“**Indue**”) and Firstmac Assets Pty Ltd ABN 96 104 268 224 (“**Firstmac**”); and
- apply to you and any Additional Cardholder.

Your Visa Card is issued to you by Indue at the request of Firstmac. Indue is a member of Visa and is responsible for effecting settlement of all transactions that arise as a result of the use of your Visa Card or Visa Card Number. Firstmac is the account issuer of your Linked Account, to which you may obtain access by use of your Visa Card.

If these Conditions of Use are not clear to you, contact Indue or Firstmac **BEFORE** using your Visa Card or alternatively seek independent advice from your accountant or lawyer.

Information on the current fees and charges that apply in relation to the use of your Visa Card can be obtained by contacting Firstmac.

Words that are capitalised are defined in section 26 below.

IMPORTANT POINTS TO REMEMBER TO SAFEGUARD YOUR ACCOUNT

If you fail to properly safeguard your Visa Card or PIN, you may increase your liability for unauthorised use (refer to section 15 below for a list of circumstances where you may be held liable for an unauthorised transaction). We therefore strongly recommend that you:

- sign your Visa Card immediately when you receive it;
- memorise your PIN and never store it with or near your Visa Card;
- never write your PIN on your Visa Card;
- never lend your Visa Card to anyone;
- never tell anyone your PIN or let anyone see it, including any family member or friend;
- don't choose a PIN that is easily identified with you, e.g. your birth date, an alphabetical code which is a recognisable part of your name or your car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- try to prevent anyone else seeing you enter your PIN into an ATM or eftpos Device (i.e. an “**Electronic Banking Terminal**”);
- never leave your Visa Card unattended, e.g. in your car or at work;
- immediately report the loss, theft or unauthorised use of your Visa Card to the **VISA CARD 24hr EMERGENCY HOTLINE on Free Call – 1800 621 199**;
- keep a record of the **VISA CARD 24hr EMERGENCY HOTLINE** telephone number with your usual list of emergency telephone numbers;
- examine your account statement as soon as you receive it to identify and report, as soon as possible, any instances of unauthorised use; and
- for security reasons, on the expiry date, destroy your Visa Card by cutting it diagonally in half (including cutting in half any chip on your Visa Card).

1. INTRODUCTION

These Conditions of Use apply to:

- your use of your Visa Card when used in conjunction with a PIN, in an Electronic Banking Terminal;
- use of your Visa Card to purchase goods or services where a PIN is not required; and
- use of your Visa Card or Visa Card Number in a way acceptable to Indue and Firstmac (for example, to make a transaction over the telephone or internet).

At your request, Firstmac may attach other services to the Visa Card. Any additional services that you request to be attached to your Visa Card will be advised to you in writing.

You will be required to activate your Visa Card before being able to use your Visa Card. To activate your Visa Card, please contact Firstmac using the following details:

ACTIVATIONS HOTLINE

7AM – 7PM MON – FRI AEST

Free Call – 1800 651 898

If you do not agree with the terms of these Conditions of Use, do not Activate your Visa Card.

Instead, return all Visa Cards to Firstmac (cut in half for your protection, including cutting in half any chip on your Visa Card).

2. APPLICATION OF CODES

The provisions of industry codes of practice may apply to the use of your Visa Card if Firstmac has agreed to be bound by an industry code of practice. If you would like to know which industry codes of practice apply to the use of your Visa Card or you would like to obtain a copy of any relevant code, you should contact Firstmac.

3. SIGNING YOUR VISA CARD

You agree to sign your Visa Card as soon as you receive it and before using it, as a means of preventing unauthorised use.

4. REPORTING THE LOSS OR THEFT OF YOUR VISA CARD

If you believe your Visa Card or PIN record has been lost or stolen, or your PIN has become known to someone else, you should IMMEDIATELY report this by contacting:

DURING NORMAL BUSINESS HOURS

ACTIVATIONS HOTLINE

7AM – 7PM MON – FRI AEST

Free Call – 1800 651 898

OUTSIDE NORMAL BUSINESS HOURS

VISA CARD 24hr EMERGENCY HOTLINE

Free Call – 1800 621 199

If the loss, theft or misuse occurs OUTSIDE AUSTRALIA you must notify a financial institution displaying the Visa logo and you must also then confirm the loss, theft or misuse of your Visa Card with Firstmac by telephone or priority paid mail as soon as possible.

If you contact the Visa Card 24hr Emergency Hotline:

- you will be given a reference number which you should retain as evidence of the date and time of your report; and
- you should advise Firstmac, as soon as you can, that you have made a report to the Visa Card 24hr Emergency Hotline.

If for any reason any of the above methods of notification is unavailable, any losses occurring due to your inability to notify us using one of the above

methods will be the liability of Indue and Firstmac. To avoid further losses you are required to continue to try to provide notification by using one of the methods referred to above. Providing you continue to try and use reasonable endeavours having regard to your own individual circumstances to notify Firstmac or the Visa Card 24hr Emergency Hotline, Indue and Firstmac will continue to be liable for any loss occurring as a result of any unauthorised use of your Visa Card.

If your Visa Card is reported as lost or stolen, Indue will arrange for Firstmac to issue to you a replacement Visa Card. You must give Firstmac a reasonable time to arrange cancellation and the issue of a replacement Visa Card.

5. USING YOUR VISA CARD

Your Visa Card is generally accepted anywhere the Visa logo is displayed in Australia or overseas. Firstmac, on behalf of Indue, will advise you:

- what transactions your Visa Card will enable you to perform at an Electronic Banking Terminal;
- which Electronic Banking Terminal networks you may use; and
- what mail, internet or telephone transactions you may carry out with your Visa Card by quoting your Visa Card Number.

You may only use your Visa Card to perform transactions on your Linked Account.

In the first instance, Firstmac will debit your Linked Account (which will reduce the balance of your Linked Account) with the value of all transactions carried out:

- by the use of your Visa Card at an Electronic Banking Terminal;
- by the use of your Visa Card Number (for example, using your Visa Card Number to conduct a telephone or internet transaction); or
- when your Visa Card is presented to a merchant (or someone else on behalf of a merchant) in a way acceptable to Indue and Firstmac.

If the Linked Account is in the name of more than one person (referred to as a joint account), then you and the joint account holder will be jointly and severally liable (in the first instance) for all transactions carried out by using yours or the joint account holder's Visa Card or Visa Card Number. This means that:

- your joint account holder will be liable to Indue and Firstmac (in the first instance) for all transactions that are carried out by use of your Visa Card or Visa Card Number; and
- if applicable, you will be liable to Indue and Firstmac (in the first instance) for all transactions that are carried out by use of the joint account holder's Visa Card or Visa Card Number.

To facilitate the processing of transaction information, your Visa Card details and transaction details may be processed by Visa in countries other than Australia. By using your Visa Card, you agree that information regarding any transactions may be processed outside of Australia.

If your Visa Card is payWave enabled, then it may be possible for your Visa Card to be used to pay for transactions that are under \$100.00 by using the Visa payWave functionality at Visa payWave participating merchants. Before authorising a Visa payWave transaction by waving your Visa Card over the merchant's enabled Visa payWave terminal, you must check that the correct amount is displayed on the Visa payWave terminal. If your transaction exceeds \$100.00, you will be required to either sign or enter your PIN.

Your Visa Card will be registered with Verified by Visa. Verified by Visa is a program designed to authenticate online transactions. This means that when you use your Visa Card online to make a purchase at a Verified by Visa Participating Merchant, your identity may need to be validated if the relevant transaction is deemed to be high risk. In certain circumstances, if your transaction is deemed to be very high risk, the transaction will be declined. If you are unable to validate your identity, your Visa Card may be suspended. For assistance in these circumstances or to learn how your Visa Card may be unsuspending, please contact Firstmac during its normal business hours (refer to Firstmac's website at www.firstmac.com.au for details

of Firstmac's normal business hours).

6. LIMITATIONS OF YOUR VISA CARD

Indue and Firstmac do not warrant or accept any responsibility if an Electronic Banking Terminal does not accept your Visa Card. You should always check with the relevant merchant that it will accept your Visa Card before purchasing any goods or services.

You must not use your Visa Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of Australia and/or the laws of the location where the Visa Card is used or where the goods or services are provided. Should your Visa Card be used for unlawful purposes, Indue and Firstmac may restrict you from accessing any available funds from your Linked Account.

It is an offence under Australian law to conduct transactions on an account which may lead to an actual or attempted evasion of a taxation law, or an offence under any other Commonwealth or Territory law.

Fraudulent transactions can arise from use of your Visa Card or Visa Card Number. Where you advise Firstmac or Indue that a transaction that has been debited (deducted) from your Linked Account is fraudulent, unauthorised or disputed, Firstmac or Indue (as the case may be) will investigate and review that transaction in accordance with section 17 of these Conditions of Use.

Neither Indue nor Firstmac are responsible in the event that you have a dispute regarding the goods or services purchased using your Visa Card. In the first instance, you should contact the merchant directly. If you cannot resolve the dispute with the merchant, Firstmac and Indue have the ability in certain circumstances to investigate disputed transactions on your behalf (refer to section 17 below for a list of circumstances when Firstmac and Indue can investigate disputed transactions) and attempt to obtain a refund for you.

7. USING YOUR VISA CARD OUTSIDE AUSTRALIA

All transactions conducted overseas will be converted into Australian dollars. Transactions will either be converted directly into Australian dollars or will be first converted from the currency in which the transaction was made into US dollars and then converted to Australian dollars by Visa. The conversion rate used is either:

- a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate Visa receives; or
- the government-mandated rate in effect for the applicable processing date.

A currency conversion fee will be payable by you when you make a transaction on your Visa Card in a currency other than Australian dollars, or you make a transaction on your Visa Card in any currency (including AUD) that is processed by a card scheme or billed by the merchant outside of Australia.

The currency conversion fee charged is 2.85% of the value of each overseas transaction effected by you. This fee will be debited to your Linked Account and will appear on your account statement. 1.0% of the total amount of each such transaction is payable to Visa as a currency conversion charge and the remaining 1.85% of the total amount of each such transaction is an administration fee payable to Firstmac.

The currency conversion fee may change. Any change to this fee will be notified to you in accordance with section 22, unless the change reduces the amount of the fee.

8. TRANSACTION LIMITS

You agree that you will **NOT** use your Visa Card to:

- overdraw the balance in your Linked Account; or
- exceed the unused portion of any credit limit provided by Firstmac under any pre-arranged credit facility.

Firstmac, as the account provider of the Linked Account (on behalf of Indue as the Visa Card issuer):

- may set temporary or permanent limits on the minimum and maximum

amounts that you may withdraw from your Linked Account on any one day through the Electronic Banking Terminal; and

- will advise you of any daily transaction limits that apply at the time of your application of your Visa Card.

Where Firstmac imposes a temporary minimum or maximum limit, Firstmac will use reasonable endeavours to notify you that it has imposed a temporary transaction limit. A temporary maximum transaction limit will usually be imposed in circumstances where transactions appear to be suspicious or fraudulent. Where Firstmac (on behalf of Indue as the Visa Card issuer) imposes a new permanent minimum or maximum transaction limit, Firstmac will inform you of this change in accordance with the requirements set out in section 22 of these Conditions of Use.

Merchants offering eftpos facilities have the right to impose conditions on the use of such facilities. This can include imposing their own transaction limits or restrictions on the amount of cash or value that you may obtain using your Visa Card.

9. AUTHORISATIONS AND PROCESSING OF TRANSACTIONS

Certain transactions that you make using your Visa Card may need to be authorised by Firstmac and Indue before they can proceed. In these circumstances, prior to the transaction being completed, the relevant merchant's financial institution will obtain authorisation from Firstmac and Indue for the transaction to be processed. Once authorisation is obtained, it will reduce the amount of available funds in your Linked Account. If circumstances occur where authorisation is obtained by Firstmac and Indue but the relevant transaction is not completed, your available funds in your Linked Account may be reduced for a period of time.

Transactions will not necessarily be processed to your Linked Account on the same day they occur. The date that you conduct the transaction is referred to as the transaction date. Some transactions will be processed after the transaction date. This is usually due to the relevant merchant's financial institution not processing the relevant transaction on the transaction date.

Firstmac and Indue have the right to refuse authorisation for you to effect a transaction if:

- Firstmac or Indue has restricted access to your Linked Account in accordance with section 13 of these Conditions of Use;
- in accordance with section 25 of these Conditions of Use, Firstmac or Indue believes on reasonable grounds that the transaction is fraudulent or suspicious; or
- the transaction will result in you overdrawing the available balance in your Linked Account.

10. PROCEEDS OF CHEQUES

Proceeds of cheques will not be available for you to draw against until cleared.

11. ADDITIONAL CARDS

Firstmac may allow you to apply to it and request that an additional Visa Card be given to your nominee (referred to as an Additional Cardholder). Firstmac is not obliged to grant any additional Visa Cards. Firstmac (on behalf of Indue as the issuer) is required to comply with all laws governing the issuing of debit cards (including identification and verification of any additional cardholders in accordance with the AML Legislation).

When Firstmac issues an additional Visa Card at your request:

- you agree that you will provide the Additional Cardholder with a copy of these Conditions of Use and any updates made to these Conditions of Use from time to time that are communicated to you;
- you will be liable (in the first instance) for all transactions carried out by use of the additional Visa Card. Fraudulent or unauthorised transactions can occur on debit cards. Where you (or your Additional Cardholder) advise Firstmac or Indue that a transaction that has occurred

on your Visa Card or your Additional Cardholder's Visa Card is fraudulent, unauthorised or disputed, Firstmac or Indue (as the case may be) will investigate and review that transaction in accordance with section 17 below;

- you authorise Firstmac to give to any Additional Cardholder information about your accounts for the purposes of their use of the additional Visa Card. You also authorise Firstmac and Indue to act on the instructions of the Additional Cardholder in relation to their use of their additional Visa Card, except to the extent that any such instructions relate to the termination of your accounts or the replacement of an additional Visa Card following cancellation of that Visa Card by you; and
- you can cancel the additional Visa Card at any time by cutting it in half diagonally (including cutting in half any chip) and either returning the pieces to Firstmac and requesting the additional Visa Card be cancelled or by informing Firstmac that you have destroyed the additional Visa Card and disposed of the pieces securely. You must then write to Firstmac confirming cancellation of the additional Visa Card. If you cannot destroy the additional Visa Card you should contact Firstmac by telephone and request that Firstmac place a "stop" on your Linked Account.

If an Additional Cardholder does not comply with these Conditions of Use then you will be in breach of these Conditions of Use (refer to section 13 below).

12. RENEWAL OF YOUR VISA CARD

Indue will arrange for Firstmac to forward to you and your Additional Cardholder a replacement Visa Card before the expiry date of your current Visa Card or additional Visa Card, provided that you are not otherwise in default under these Conditions of Use.

If you do not require a replacement Visa Card, either for yourself or your Additional Cardholder, you must notify Firstmac before the expiration date of your current Visa Card. You must give Firstmac a reasonable time to arrange cancellation of the issue of a replacement Visa Card.

Indue may arrange for Firstmac to issue a new Visa Card to you or your Additional Cardholder at any time. All reissued cards are subject to these Conditions of Use. Indue will typically do this in circumstances where it or Firstmac considers that the security of your Visa Card or PIN may have been compromised or where Indue is required to issue new cards to all its cardholders as a result of any payment scheme rule changes. In these circumstances, you will not be charged any replacement card fee.

13. CANCELLATION AND RETURN OF YOUR VISA CARD

The Visa Card always remains the property of Indue.

Indue or Firstmac (on behalf of Indue as the Visa Card issuer) may cancel your Visa Card and demand the return of the Visa Card issued to you and your Additional Cardholder at any time:

- for security reasons where your Visa Card has been or is reasonably suspected by Indue or Firstmac to have been compromised and such compromise has been caused directly by you, an Additional Cardholder or any other third party as a result of your conduct;
- if you breach these Conditions of Use or the terms and conditions of the Linked Account and you fail to remedy that default within 14 days after receiving a written notice from Firstmac or Indue requesting you to remedy the default;
- if you close your Linked Account; or
- if you alter the authorities governing the use of your Linked Account (unless Firstmac agrees otherwise).

Indue or Firstmac (on behalf of Indue as the Visa Card issuer) may also capture your Visa Card at any Electronic Banking Terminal.

In these circumstances, either Indue or Firstmac will notify you that your Visa Card has been cancelled.

You may cancel your Visa Card or your Additional Cardholder's

Visa Card at any time by giving Firstmac written notice. In these circumstances you must either return all Visa Cards to Firstmac (cut in half for your protection, including cutting in half any chip on your Visa Card) or confirm by telephone that all Visa Cards have been destroyed and that you have disposed of the pieces securely. You must then write to Firstmac to confirm cancellation of your Visa Cards.

Firstmac or Indue may restrict the ability for you to access any available funds from your Linked Account by using your Visa Card and prevent you and your Additional Cardholders from using your Visa Card in circumstances where:

- you are in default in accordance with these Conditions of Use; and
- Indue or Firstmac has notified you of this default and advised you that it will restrict access to your Linked Account through use of your Visa Card if you do not rectify the relevant default in accordance with the timeframes set out in the notice Indue or Firstmac (as the case may be) has provided to you.

Indue or Firstmac, where possible, will provide you with at least seven (7) days notice of its intention to restrict the ability for you to access any available funds from your Linked Account by using your Visa Card.

14. CONDITIONS AFTER CANCELLATION OR EXPIRY OF YOUR VISA CARD

You must not use your Visa Card or allow your Additional Cardholder to use his or her additional Visa Card:

- after it has been cancelled or restricted; or
- after the expiry date shown on the face of the Visa Card.

In some circumstances, your Visa Card may be used for purchases which are below Floor Limits and where no electronic approval is required. If you or an Additional Cardholder uses your Visa Card after it has been cancelled or restricted, you will be liable to Indue and Firstmac (as the case may be) for the value of any transaction as well as any reasonable costs incurred by Indue and/or Firstmac (as the case may be) in collecting the amount owing.

15. YOUR LIABILITY IN CASE YOUR VISA CARD IS LOST OR STOLEN OR IN THE CASE OF UNAUTHORISED USE

- (1) You are not liable for any loss arising from unauthorised use of your Visa Card:
 - (a) where the losses are caused by the fraudulent or negligent conduct of:
 - (i) Indue or Firstmac;
 - (ii) employees or agents of Indue or Firstmac;
 - (iii) companies involved in networking arrangements; or
 - (iv) merchants or agents or employees of merchants;
 - (b) before you have actually received your Visa Card and PIN and acknowledged receipt of your Visa Card and PIN to Firstmac;
 - (c) subject to section 14, where the losses relate to any component of your Visa Card or PIN being forged, faulty, expired or cancelled;
 - (d) where the losses are caused by the same transaction being incorrectly debited more than once to your Linked Account;
 - (e) after you have reported it lost or stolen;
 - (f) if you did not contribute to any unauthorised use of your Visa Card; or
 - (g) if the unauthorised transaction was made using your Visa Card information without use of your actual Visa Card or PIN.
- (2) For the purpose of section 15(1)(b), there is a presumption that you did not receive your Visa Card unless Indue or Firstmac can prove that you received your Visa Card by, for example, obtaining record of you activating your Visa Card.
- (3) For the purpose of section 15(1)(f), Firstmac (on behalf of Indue) will undertake an assessment to consider whether you have contributed to any loss caused by unauthorised use of your Visa Card. This

assessment will include a review of whether you:

- (a) voluntarily disclosed your PIN to anyone, including a family member or friend;
 - (b) voluntarily allowed someone else to observe you entering your PIN into an Electronic Banking Terminal;
 - (c) wrote or indicated your PIN on your Visa Card;
 - (d) wrote or indicated your PIN (without making any reasonable attempt to disguise the PIN) on any article carried with your Visa Card or likely to be lost or stolen at the same time as your Visa Card;
 - (e) allowed anyone else to use your Visa Card;
 - (f) unreasonably delayed notification of:
 - (i) your Visa Card or PIN record being lost or stolen;
 - (ii) unauthorised use of your Visa Card; or
 - (iii) the fact that someone else knows your PIN; or
 - (g) in relation to a transaction carried out at an ATM, used an ATM that incorporated reasonable safety standards that mitigated the risk of a card being left in the ATM.
- (4) Where a transaction can be made using your Visa Card but does not require your PIN, you are liable only if you unreasonably delay reporting the loss or theft of your Visa Card.
- (5) If Firstmac or Indue can prove on the balance of probability that you have contributed to the unauthorised use of your Visa Card under section 15(3) your liability will be the lesser of:
- (a) the actual loss when less than your account balance (including the unused portion of any credit limit provided by Firstmac under any pre-arranged credit facility);
 - (b) your account balance (including the unused portion of any credit limit provided by Firstmac under any pre-arranged credit facility);
 - (c) an amount calculated by adding the actual losses incurred for each day, up to the current daily withdrawal limit, on which unauthorised use occurred before you reported the loss, theft or unauthorised use of your Visa Card, up to and including the day you make your report; or
 - (d) the amount for which you would be held liable if any industry rules, such as Visa's scheme rules, applied (if you wish to find out what industry rules apply to transactions made using your Visa Card, please contact Firstmac).
- (6) In assessing your liability under section 15(5)(c):
- (a) where your Visa Card has been lost or stolen, the number of days will be calculated by reference to the day when you **should reasonably have become aware** that it was lost or stolen; and
 - (b) the current daily withdrawal limit is the limit applicable at the time of the transaction by reference to the status and/or type of Electronic Banking Terminal at which the transaction occurred.
- (7) Where a PIN was required to perform the unauthorised transaction and it is unclear whether or not you have contributed to any loss caused by the unauthorised use of your Visa Card, your liability will be the lesser of:
- (a) \$150;
 - (b) your account balance (including the unused portion of any credit limit provided by Firstmac under any pre-arranged credit facility);
 - (c) the actual loss at the time Firstmac is notified of the loss or theft of your Visa Card; or
 - (d) the amount for which you would be held liable if any industry rules, such as Visa's scheme rules, applied (if you wish to find out what industry rules apply to transactions made using your Visa Card, please contact Firstmac).
- (8) In assessing your liability under this section 15:
- (a) Firstmac (on behalf of Indue) will consider all reasonable evidence including all reasonable explanations for an unauthorised use

having occurred;

- (b) the fact that an account is accessed with the correct PIN, while significant, is not of itself conclusive evidence that you have contributed to the loss; and
- (c) the use or security of any information required to perform a transaction that you are not required to keep secret (for example, your Visa Card Number and the expiry date on the front of your Visa Card) is not relevant to your liability.

(9) Your liability for losses occurring as a result of unauthorised use will be determined under the ePayments Code (as amended, superseded or replaced from time to time by the Australian Securities and Investments Commission). For details about the ePayments Code, visit www.asic.gov.au or contact Firstmac. The guidelines set out at the beginning of these Conditions of Use, are the minimum suggested security measures you should take. If you disagree with Firstmac's resolution process, you should contact Firstmac and request that Firstmac review its decision in accordance with section 17.

16. VISA ZERO LIABILITY

In addition to the limits placed on your liability pursuant to the ePayments Code and described in section 15 above, Visa's scheme rules provide that Indue and Firstmac shall limit your liability to **nil** in the following circumstances:

- you have not contributed to any loss caused by unauthorised use of your Visa Card as described in section 15(3); and
- you have provided all reasonably requested documentation to Firstmac or Indue, which may include provision of a statutory declaration and police report.

Where this Visa zero liability section applies, Firstmac and Indue will endeavour to refund the amount of the unauthorised transaction(s) within five (5) days, subject to:

- you having provided all reasonably requested information to Firstmac (or Indue);
- you are not otherwise in default or have breached these Conditions of Use; and
- Firstmac and Indue not reasonably determining that further investigation is necessary before refunding the amount of the unauthorised transactions based on:
 - (i) the conduct of the Linked Account;
 - (ii) the nature and circumstances surrounding the unauthorised transaction(s); and
 - (iii) any delay in notifying Firstmac of the unauthorised transaction(s).

Any refund is conditional upon the final outcome of Firstmac's and Indue's investigation of the matter and may be withdrawn by Firstmac or Indue where it considers that this section shall not apply as a result of that investigation. In making any determination in respect of this section, Firstmac and Indue will comply with the requirements of section 17 of these Conditions of Use.

17. RESOLVING ERRORS

If you believe a transaction is wrong or unauthorised or your account statement contains any instances of unauthorised use or errors, you must immediately notify Firstmac or the Visa Card 24 Hour Emergency Hotline as explained in section 4. As soon as possible, you must also provide Firstmac the following:

- your name and address, account number and Visa Card Number;
- details of the transaction or the error you consider is wrong or unauthorised;
- a copy of the account statement in which the unauthorised transaction or error first appeared;

- the dollar amount and an explanation as to why you believe it is an unauthorised transaction or an error;
- the names of other users authorised to operate the Linked Account;
- details of whether your Visa Card is signed and PIN is secure; and
- any other details required by Firstmac.

If your complaint is immediately settled to your satisfaction or if it is settled to your satisfaction within 5 Business Days of receiving the relevant details from you, Firstmac may advise you of the outcome of your complaint by means other than in writing. If you wish, you may request that Firstmac provides you with a written response.

However, if Firstmac is unable to settle your complaint within 5 Business Days, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.

Within 21 days of receiving the relevant further details from you, Firstmac will:

- advise you in writing of the results of its investigations; or
- advise you in writing that it requires further time (not exceeding a further 24 days) to complete its investigation.

An investigation will continue beyond 45 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint or in circumstances where Firstmac investigates the relevant transaction under the relevant industry rules that apply (for example, Visa's scheme rules).

Visa's scheme rules set out specific circumstances and timeframes in which a member of the scheme (for example, Firstmac, on behalf of Indue, or a bank or another financial institution) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This right is referred to as a "chargeback right". Accordingly, when Firstmac investigates a disputed transaction under Visa's scheme rules, the timeframes are limited by what is imposed by Visa. The timeframes vary between 75 days and 120 days so it is important that you notify Firstmac as soon as you become aware of a disputed transaction.

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

If your complaint or dispute is not satisfactorily resolved by Firstmac, you may contact Indue:

Indue Ltd

PO Box 523

Toowong QLD 4066

Phone: 1300 671 819 between 7.00am – 7.00pm Monday to Friday, Saturday 8.00am – 1.00pm, closed Sundays and national public holidays.

Where you are not satisfied with the outcome of your complaint or dispute, you have the right to contact Firstmac's External Dispute Resolution Scheme. Firstmac is a member of the following External Dispute Resolution Scheme:

Credit and Investments Ombudsman

9.00am – 5.00pm, Monday to Friday, AEST

Phone: 1800 138 422

Fax: (02) 9273 8440

Postal Address: PO Box A 252, South Sydney, NSW 1234

Web: www.cio.org.au

You may wish to dispute a transaction in circumstances where:

- the transaction is not recognised by you;
- you did not authorise the transaction;
- you did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount;
- you did not receive the requested cash from an ATM

(or you only received part of the cash requested); or

- you believe a transaction has been duplicated.

18. MALFUNCTION

Other than to correct the error in your Linked Account and the refund of any charges or fees imposed on you as a result, neither Indue nor Firstmac will be liable to you for any loss caused by an Electronic Banking Terminal malfunctioning if you were aware, or should have been aware, that the terminal was unavailable for use or was malfunctioning.

Where an eftpos Device is not working, the merchant may provide alternative manual processing of the transaction. You will be required to present your Visa Card and sign a voucher. The voucher authorises Firstmac to debit your Linked Account with the amount of the transaction (which will reduce the balance in your Linked Account).

19. STATEMENTS AND RECEIPTS

A transaction record slip will be available for each financial transaction carried out with your Visa Card at an Electronic Banking Terminal.

You should obtain, check and retain all transaction record slips including sales and cash advance vouchers issued to you for checking against your account statements.

Firstmac will send you an account statement at least every 6 months.

You may request more frequent account statements from Firstmac.

You may request a copy of your account statement at any time. You should check with Firstmac whether fees and charges will apply in these circumstances.

20. FEES AND CHARGES

Indue and Firstmac reserve the right to charge fees and charges associated with the use of your Visa Card (including fees for issuing additional or replacement cards and other servicing fees). Firstmac is authorised to debit your Linked Account with those fees (which will reduce the balance in your Linked Account).

If you consider that Firstmac has incorrectly charged you a fee or charge, you may dispute this by contacting Firstmac in accordance with section 17. Any incorrectly charged fee or charge will be reversed by Firstmac.

You will be advised by Firstmac of any applicable fees and charges at the time you apply for your Visa Card. These fees and charges may change from time to time and you will be notified of new fees in accordance with clause 22.

21. GOVERNMENT FEES AND CHARGES

Firstmac reserves the right to pass on to you any fees, charges, duties and taxes that are imposed on the use of your Visa Card by government or by any regulatory authority. Firstmac is also authorised to debit your Linked Account with those fees, charges, duties and taxes (which will reduce the balance in your Linked Account).

22. CHANGES TO CONDITIONS OF USE

Indue reserves the right to change these Conditions of Use and to vary the fees and charges (if requested by Firstmac) that apply to your Visa Card. If you wish to cancel your Visa Card as a result of any change or variation, you must contact Firstmac to cancel your Visa Card. In these circumstances, you will not be charged any additional fees or charges associated with Firstmac cancelling your Visa Card. If you retain and use your Visa Card after notification of any changes to these Conditions of Use, your use of your Visa Card shall be subject to those changes.

Firstmac (on Indue's behalf) may notify you of changes either through:

- a letter to your last known address;
- notices on, or sent with account statements;
- notices on Electronic Banking Terminals or in branches;

- press advertisements; or
- a notice on Firstmac's website.

If a written notice is delivered to you personally the date of delivery is the date you receive the notice.

23. OTHER GENERAL CONDITIONS

These Conditions of Use govern your Visa Card's access to your Linked Account. Each transaction on an account is also governed by the terms and conditions to which that account is subject. If there is any inconsistency between these Conditions of Use and the terms applicable to your Linked Account, these Conditions of Use prevail except to the extent that they are contrary to any applicable legislation, the ePayments Code or any relevant industry code of practice.

You may not assign your rights under these Conditions of Use to any other person. Indue may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has a similar or fairer dispute resolution procedure than Indue. If Indue assigns or transfers the rights under these Conditions of Use, these Conditions of Use will apply to the transferee or assignee as if it were named as Indue. If Indue assigns these Conditions of Use, Indue (or Firstmac on behalf of Indue) will provide you with notice and you will be able to cancel your Visa Card as a result of this assignment without being charged any fees or charges associated with cancelling your Visa Card.

24. PRIVACY AND INFORMATION COLLECTION AND DISCLOSURE

(1) Indue and Firstmac may collect your personal information:

- to identify you in accordance with the AML Legislation and Visa scheme rules;
- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the provision of a product or service or suspend its operation until it is provided;
- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws and scheme rules.

(2) In some circumstances, Indue or Firstmac (as the case may be) may collect your personal information from a third party service provider. For example, Firstmac may collect, from the provider of a payments platform where your transactions are stored, information about the transactions you undertake. Indue or Firstmac may collect information from other participants in the payments system and other financial institutions in order to resolve disputes or errors (refer to clause 24(4) below). Indue and Firstmac collect this information in order to manage the service they provide to you, consistent with these conditions of use.

(3) If you do not provide some or all of the information requested, Indue and Firstmac may be unable to provide you with a product or service.

(4) Indue and Firstmac may provide your information:

- to another member of its group;
- to any outsourced service providers (for example mailing houses, fraud and anti-money laundering service providers, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions

for the purpose of resolving disputes, errors or other matters arising out of your use of your Visa Card or third parties using your Visa Card or card information.

- (5) You may access any of your personal information at any time by calling Firstmac on 1800 651 898. You may also call Indue on 1300 671 819. Indue or Firstmac may charge you a reasonable administration fee for access. This fee will be advised to you upfront in order for you to determine whether you wish to access your personal information. If you can show that information about you is not accurate, complete and up to date, Firstmac or Indue (as the case may be) will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date. Firstmac or Indue (as the case may be) will not charge any extra fee for correcting your information. There may be circumstances when Indue or Firstmac may be unable to provide you with access or to correct your information, in which case Indue or Firstmac (as the case may be) will provide you with a written reason. For details on how you may access and seek correction of the personal information Indue or Firstmac holds about you, please refer to their Privacy Policies available at www.indue.com.au and www.firstmac.com.au.
- (6) Indue and Firstmac will not collect sensitive information about you, such as health information, without your consent.
- (7) To facilitate transaction identification and to assist with the identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. As at the date of these Conditions of Use, these countries are likely to include the US, UK, Israel, Spain, the Netherlands and the Republic of Ireland. By using your Visa Card, you agree that your personal information and transaction details may be sent overseas for the purposes of assisting with the identification of suspicious or fraudulent transactions or as required by law.
- (8) In accordance with the Privacy Act 1988 (Cth), Indue and Firstmac must comply with the Australian Privacy Principles. You have the right to lodge a complaint if you believe Indue or Firstmac has breached the Australian Privacy Principles. For details on how you may complain about a breach and how Indue and Firstmac deal with complaints, please refer to Indue's and Firstmac's Privacy Policies available at www.indue.com.au and www.firstmac.com.au.
- (9) If you would like a copy of Indue's or Firstmac's Privacy Policy to be sent to you, please contact Indue on 1300 671 819 or Firstmac on 1800 651 898.

25. ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

You agree that:

- where required, you will provide to Indue and Firstmac all information reasonably requested by Indue and Firstmac in order for Indue and Firstmac to comply with the fraud monitoring and anti-money laundering and counter terrorism financing obligations imposed on it pursuant to the AML Legislation and the Visa scheme rules;
- Indue and Firstmac may be legally required to disclose information about you and the Additional Cardholder to regulatory and/or law enforcement agencies;
- Indue and Firstmac may block, delay, freeze or refuse any transactions where Indue and Firstmac in their sole opinion considers reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation, any Visa scheme rules or any other relevant law;
- where transactions are blocked, delayed, frozen or refused by Indue and Firstmac in accordance with this section 25, you agree that neither Indue nor Firstmac is liable for any loss suffered by them, you, any Additional Cardholder or other third parties arising directly or indirectly as a result

of Indue and/or Firstmac taking this action; and

- Indue and Firstmac will monitor all transactions that arise pursuant to your use of your Visa Card in accordance with its obligations imposed on it in accordance with the AML Legislation and the Visa scheme rules.

26. DEFINITIONS

- **Additional Cardholder** means the person(s) who from time to time is/are issued with an additional Visa Card for use on the Linked Account.
- **AML Legislation** means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and its associated rules, regulatory guides and regulations.
- **ATM** means an automated teller machine.
- **Business Day** means a day that Firstmac is open for business, excluding Saturdays, Sundays and public holidays.
- **eftpos** means an electronic funds transfer at point of sale.
- **eftpos Device** means a terminal which you can use to make electronic payments using a card acceptable to the merchant (for example, your Visa Card).
- **Electronic Banking Terminal** means an ATM or eftpos Device.
- **Floor Limit** means an amount above which a payment using an eftpos Device requires approval by Firstmac and Indue in order for the transaction to be processed. Floor Limits are set by merchants' financial institutions.
- **Linked Account** means an account (or accounts) you have with Firstmac to which you may obtain access by use of the Visa Card.
- **PIN** means the secret personal identification number relating to a Visa Card.
- **Verified by Visa Participating Merchant** means a merchant from whom online purchases can be made and who participates in the Verified by Visa program described in section 5.
- **Visa** means Visa Worldwide PTE. Limited.
- **Visa Card** means a plastic debit card issued by Indue at the request of Firstmac to enable electronic access to your Linked Account and includes all additional Visa Cards issued to any Additional Cardholder.
- **Visa Card Number** means the unique number assigned by Indue to each Visa Card and which is recorded on that Visa Card.
- **Visa payWave** refers to the contactless method by which a Visa Card may be used to complete a transaction by waving the Visa Card over a merchant's Visa payWave enabled point of sale terminal, without the need for a PIN or signature.
- **You** and **your** means the person that has a Linked Account with Firstmac and has been issued with a Visa Card.

27. INTERPRETATION

For the purposes of these Conditions of Use, 'day' means a 24 hour period commencing at midnight Eastern Standard Time in Brisbane.

A reference to:

- one gender includes the other gender; and
- the singular includes the plural and the plural includes the singular.

