

## PRODUCT FACT SHEET (PFS): APPLE PAY

NICU Info	<p><b>Northern Inland Credit Union Ltd</b> ABN 36 087 650 422 AFSL 235022 Australian credit license 235022 <b>Web:</b> www.nicu.com.au  <b>Fax:</b> 6766 5535 <b>Tel:</b> 02 6763 5111 <b>Email:</b> info@nicu.com.au <b>Calling from overseas:</b> +612 6763 5111 <b>Lost/stolen cards:</b> 02 6763 5111  Head office: 481 Peel Street, Tamworth 2340 (fax: 6766 5535) Mail: PO Box 652, Tamworth 2340 Branch hours: Mon/Wed/Thurs/Fri: 9.00 am to 5.00 pm; Tues 9.30 am to 5.00 pm  Branches: • Shop 22, Tamworth Shoppingworld (fax: 6765 5998) • 73 Maitland Street, Narrabri 2390 (fax: 6792 3296) • 252 Conadilly Street, Gunnedah 2380 (fax: 6742 2300)</p>
Definitions	<p><b>Account:</b> you access with the Card. <b>Card:</b> Northern Inland VISA debit or credit card. <b>Card details:</b> card number, expiry date etc. <b>Digital Wallet Provider:</b> Apple. <b>EFT:</b> Electronic Funds Transfer; transaction with Card or Apple Pay and PIN. <b>EFT System:</b> system in which EFT transactions are processed. <b>EFT Terminal:</b> equipment including software for use of Card/PIN/Digital Wallet - automatic teller machine (ATM), point of sale terminal. <b>Notification:</b> notice you give us of unauthorised use/theft/loss/disclosure of Card, PIN Digital Wallet or mobile device. <b>PIN/code:</b> personal identification number or other confidential code for use with Card/Apple Pay. <b>We/our/us/Northern Inland:</b> Northern Inland Credit Union Limited. <b>You/your:</b> cardholder (Member or signatory).</p>
Features	<p>Register your Northern Inland card into your digital wallet in your eligible Apple device, and use it in place of your card for up transactions up to \$100, and for transactions over \$100, or where the merchant terminal doesn't recognise Touch ID (fingerprint) or the Apple device's passcode, simply enter your PIN. See also the product Fact Sheet that applies to use of your Northern Inland card and account.</p>
Terms & Conditions including risks & restrictions	<p><b>Apple Pay provided by Apple:</b> our obligations to you are limited to securely supplying information to Apple so you can use your Card through Apple Pay. We are not liable for use/functionality/availability of Apple Pay, any Apple device, merchant compatible contactless readers, and failure of third party communications/network providers (except to the extent we are deemed liable under the ePayments Code). You need to agree to Apple's terms and conditions to use Apple Pay. <b>Conditions:</b> by registering your Card in a Digital Wallet you agree to these terms. The Terms &amp; Conditions of your Card/Account apply to any use by you of your Card in a Digital Wallet. To the extent of any discrepancy, the Terms &amp; Conditions of the Card/Account take precedence over these terms. You may also have to comply with additional terms issued by your telecommunications service provider. <b>Your Responsibilities to Keep Your Card Secure and Notify Us of Errors/Fraud:</b> you agree to protect and keep confidential your User ID, phone lock passcode, passwords, and all other information required for you to make purchases with your Card using the Wallet. Always protect your passcode by using a unique number/pattern that is not obvious nor can be easily guessed. Take precautions when using your Digital Wallet. Memorise your passcode or carefully disguise it. Never keep a record of your passcode with your device, on your device or computer, or tell anyone your passcode. If your Device has been lost/stolen, or you believe your security credentials have been compromised, report this to us immediately. Your existing Terms and Conditions for your Card/Account require you to contact us immediately if you believe there are errors or if you suspect fraud with your Card. This includes any fraud associated with a Digital Wallet. We are not liable for any losses you incur except as specifically described in the PFS for your accounts/card or as otherwise provided by law. <b>Using a Digital Wallet:</b> registration of the Card into a Digital Wallet is subject to our verifying your identity, and is at our discretion. Northern Inland does not warrant that the Digital Wallet will be accepted by all merchants. Northern Inland is not the provider of the Digital Wallet and is not responsible for its use and function. Contact the Digital Wallet Provider's customer service if you have questions concerning how to use the Digital Wallet or problems with the Digital Wallet. We are not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet. We are not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet including the communication of information in the Digital Wallet to a merchant. This is the responsibility of the Digital Wallet provider. <b>Applicable Fees:</b> there are no transaction fees for using your Card in a Digital Wallet. All applicable account fees still apply. There may be charges from your telecommunications provider. <b>Suspension/removal of a Card from a Digital Wallet by us:</b> we can block you from adding an otherwise eligible Card to the Digital Wallet, suspend your ability to use a Card to make purchases using the Digital Wallet, or cancel entirely your ability to continue to use a Card in the Digital Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your Card, if you have an overdue or negative balance on your Card account, if applicable laws require it or if directed to do so by the Digital Wallet Provider or the applicable card scheme. We may also cease supporting the use of Cards in Digital Wallets at any time. <b>Suspension/removal of a Card from a Digital Wallet by you:</b> you may remove a Card from the Digital Wallet by following the Digital Wallet Provider's procedures for removal. <b>Devices with same Digital Wallet provider Account:</b> if you add a Card to one of your Apple devices and have other devices sharing the same account ('Other Devices'), this may permit the Card to be added to the Other Devices and permit users of the Other Devices to see Card information. Please contact your Digital Wallet provider for more information. <b>Your information:</b> you agree we may exchange information about you with the Digital Wallet Provider and the applicable card scheme (such as Visa) to facilitate any purchase you initiate using a Card registered in a Digital Wallet. By registering your Card in a Digital Wallet, you are providing consent for your information to be shared with these parties. We may also share your information to make available to you in the Digital Wallet information about your Card transactions, or to assist the Digital Wallet Provider in improving the Digital Wallet, to prevent fraud and to otherwise assist you. We are not responsible for any loss, injury or other harm you suffer in connection with the Digital Wallet Provider's use of your information. <b>You agree to our contacting you electronically:</b> you agree we may contact you electronically (for example via sms, email, notifications in app), and that this is considered written notice for the purpose of these terms. <b>Account:</b> subject to approval, your Card attaches to a primary savings account and your use of the Card via the Digital Wallet is subject to the Terms &amp; Conditions for that Card and Account. See the Product Fact Sheet for your Card and Account. <b>Authorisations:</b> we may deny authorisation for a Transaction for security/credit risk reasons. We are not liable to you or any other person for any loss/damage which you or such other person may suffer as a result of such refusal. <b>Malfunction:</b> you are not liable for any loss you suffer when a terminal accepts your instruction but does</p>

Terms and conditions continued	<p>not complete the Transaction. If there is a malfunction and you should have been aware access was unavailable we are only liable for correcting Account errors and refunding fees/charges incurred by the incomplete transaction.</p> <p><b>Reporting loss/theft/unauthorised use:</b> unauthorised transactions do not include Transactions performed by you or by anyone who performs it with your knowledge/consent. Immediately contact us to report loss/theft/unauthorised use of your Card/PIN/Digital Wallet due to the loss or theft of your phone. <b>Security/liability:</b> any person who can unlock your Apple device may be able to make transactions using a card registered in Apple Pay. You must ensure that only the cardholder's fingerprint is registered on the Apple device and that of no other person, and that the Digital Wallet is only used by the cardholder, and that the cardholder complies with passcode/PIN confidentiality and security requirements contained in this document. A cardholder who allows the fingerprint registration of any other person on their Apple device, or allows any other person to know their passcode, is taken to have authorized that person to transact on the account via Apple Pay. Any Apple Pay transaction initiated by that person using the fingerprint or passcode is authorised by you and terms which deal with unauthorised transactions do not apply. <b>You may be liable for significant losses.</b> See also the PFS for your Card/Account. <b>Card renewal:</b> unless you are in breach of these Conditions or we deem otherwise for the security of the EFT System or accounts, we automatically provide you and your cardholders with a replacement card before the expiry date of the current card. To stop a replacement card issuing, notify us before the expiration date of the current card. Give us reasonable time beforehand to arrange cancellation.</p>
Withdrawals	Please see the Product Fact Sheet for your card and account.
Fees	We debit your account for any fees and any government or third party charges incurred. Some fees & charges may be rebated. Please see the Product Fact Sheet for your card and account.
Conditions: variations to interest, fees etc	We may change Conditions to: <ul style="list-style-type: none"> <li>•comply with change/anticipated change in relevant law/code/guidance/general banking practice</li> <li>•reflect court/ombudsman/regulator decision</li> <li>•reflect change in systems/procedures, including for security reasons</li> <li>•as a result of changed circumstances (including adding benefits, features or as directed by the service provider)</li> <li>•respond proportionately to changes in Card provision costs</li> <li>•make them clearer.</li> </ul> We notify you in writing at least 30 Days before the effective date of change if it: <ul style="list-style-type: none"> <li>•imposes/increases fees/charges</li> <li>•increases your liability for losses</li> <li>•imposes/removes/adjusts daily/periodic transaction limits applying to the Card, PIN, Account or Electronic Equipment.</li> </ul> We notify you of other changes no later than the day the change takes effect by advertisement in national/local media, notice in newsletter/account statement, or individual notice to you. You are taken to have been notified on the day the advertisement is published or the second day after we send notification. For joint accounts we send a notice to the primary joint Member. We are not obliged to give advance notice if immediate change is necessary for security of EFT System/individual accounts. We are not required to give advance notice of a) reduction/cancellation of daily card limits for withdrawals/purchases, or b) changes to terms and conditions to immediately restore/maintain security or prevent criminal activity including fraud. You agree to any such amendments by continuing to keep a Card in the Digital Wallet.
Conditions: Access and closure	The Card is our property. We can immediately cancel it/demand its return/destruction at any time for security reasons. We may cancel it for any reason by giving you 30 Days written notice. We do not have to give reasons for cancellation. You may cancel Card/s by giving us written notice. If you or we cancel your Card, any signatory's Card may also be cancelled. You are liable for transactions you/your signatory make before cancellation but which are not posted to your Account until after cancellation. Return Card/s to us when: <ul style="list-style-type: none"> <li>• we notify you we have cancelled Card/s</li> <li>• you close your Account/s</li> <li>• you cease to be a Northern Inland Member</li> <li>• you cancel the Card of you, your signatory, or both</li> <li>• you alter authorities governing use of Account/s, unless we agree otherwise.</li> </ul> <b>Use after cancellation/expiry:</b> you/your signatory must not use Card/s: <ul style="list-style-type: none"> <li>• before the valid date or after the expiration date shown on the Card</li> <li>• after the Card cancellation.</li> </ul> You continue to be liable to us for indebtedness incurred whether or not you have closed your Account/s.
Conditions: Security/Dispute	<b>Lock screen passcode:</b> you must set up a lock screen passcode prior to putting a Card in your digital wallet. Lock your device when not in use and install up to date anti virus software. Remove your card from the Apple device before disposing of the device. If a non-cardholder fingerprint is registered on your Apple device you must remove it. <p><b>Contact us immediately if you lose a Card or Apple device or suspect unauthorised access.</b> Contact us if your Apple device is suddenly disconnected (may indicate mobile phone porting). If matters cannot be resolved locally, you can access our external dispute resolution provider. See your Account PFS. Guidelines for ensuring security of Card/PIN: keep PINs/Codes confidential. Take precautions when using your Digital Wallet. Don't select an obvious code. Don't record PINs/Codes with anything kept with/near the Card or your mobile phone. Immediately report to us any loss/theft/unauthorised use. Keep a record of your Card number with emergency telephone numbers. Check your statement for unauthorised transactions. Notify us of any change of address. If you think a transaction is wrong/unauthorised or your statement shows possible unauthorised use/errors, immediately notify us. Time limits apply for recovery attempts. See the PFS for your Northern Inland account. <i>Liability for any losses resulting from unauthorised transactions is determined in accordance with the ePayments Code.</i></p>
More info	General descriptive information referred to in the Customer Owned Banking Code of Practice and other written material mentioned in this PFS is available. We comply with the ePayments Code and each relevant provision of the Customer Owned Banking Code which applies to this product.
	This PFS was prepared on <b>1 July 2018</b> . Information is up to date at time of issue. For updates see <a href="http://www.nicu.com.au">www.nicu.com.au</a> . Apple and Apple Pay are trademarks of Apple Inc.