

**PRODUCT FACT SHEET (PFS): VISA Credit card - access to savings**

Product Issuer	<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 • Mail: PO Box 652 Tamworth 2340 • Branch hours: Mon/Wed/Thu/Fri: 9.00 am - 5.00 pm; Tues 9.30 - 5.00 pm                  Branches: • 481 Peel Street Tamworth • Shop 22, Tamworth Shoppingworld • 73 Maitland Street, Narrabri 2390 • 252 Conadilly Street, Gunnedah 2380</p>
Definitions	<p><b>Associated entity:</b> organisation with whom we conduct business to provide product/service. <b>Available balance:</b> cleared funds in your account or unused portion of overdraft if applicable. <b>Card:</b> Northern Inland issued VISA credit card. <b>Cuscal:</b> Credit Union Services Corporation (Australia) Ltd, our industry body/service provider. <b>PIN:</b> Personal Identification Number.  <b>We/our/us/Northern Inland:</b> Northern Inland Credit Union Limited. <b>You/your:</b> Member/potential Member</p>
Benefits	<p>Use your VISA Credit Card to access your primary account savings through ATMs and EFTPOS. Select 'savings', rather than 'credit'. These Conditions apply to your Visa Credit Card in replacing Visa Debit card. For use as a credit card, see Visa Credit Card Conditions of Use.</p>
Risks & restrictions	<p>Not available on accounts requiring two or more signatures. Keep sufficient funds in Account to cover withdrawals/payments. We may vary service availability. <b>These Conditions:</b> govern use of the Card as it replaces Visa Debit. Each EFT transaction is also governed by Conditions for the account. In the event of inconsistency, these Conditions prevail. Only use the Card after the valid date and before the expiration date as shown on the Card. Do not affix anything to the Card. Do not modify/interfere with the Card. PIN is sent to the mailing address for your Membership. Your instruction to activate the Card and its use indicates your acceptance of Conditions. <b>Signing the Card:</b> sign the Card immediately on receiving it and before use to prevent unauthorised use. <b>PIN:</b> we provide a PIN to use with the Card. Protect the PIN to prevent fraudulent/unauthorised use. Do not disclose/show your PIN to any other person including family/friends. If changing the PIN do not choose one representing part of your name, date of birth or other obvious choice. If you use an obvious PIN you may be liable for losses occurring from unauthorised use before Notification. Do not record the PIN on the Card. Do not record the PIN on anything kept with/near the Card unless it is reasonably disguised to prevent unauthorised access. Take reasonable steps to stop access to that record. <b>Use:</b> to access your savings account, choose 'Savings' (not 'Credit') and authorise the transaction with your PIN. We advise what EFT transactions may be performed using the Card and what EFT terminals of other financial institutions may be used. We are not liable if any person/merchant controlling equipment refuses to accept the Card or imposes use restrictions. <b>Payment in excess of credit limit:</b> payment of funds to your Card in excess of your credit limit does not of itself increase your credit limit but does make available additional funds. These funds do not earn any interest, and can only be accessed in the same way as accessing the credit facility. <b>Non-purchase access:</b> may be treated as a cash advance. <b>Accounts:</b> access your primary/S2 account at Northern Inland ATMs and only your primary account at other EFT terminals. We advise which Account and credit facility may be accessed. Accounts are debited with the EFT transaction. Any account may be debited with fees/charges incurred. If an Account is in the name of more than one person, each is jointly/severally liable for all transactions on the Account. EFT transactions may not be processed to your Account on the day they are performed. <b>Authorisation:</b> we may refuse authorisation for any EFT transaction for any reason. We are not liable to you/any other person for loss/damages suffered as a result. <b>Deposits:</b> we do not offer this EFT facility. <b>Malfunction:</b> you are not liable for loss suffered when an EFT terminal accepts your instruction but does not complete the transaction. If there is a malfunction and you should have been aware EFT access was unavailable we are only responsible for correcting Account errors and refunding fees/charges incurred by the incomplete transaction. <b>Reporting loss/theft/unauthorised use:</b> unauthorised transactions do not include any transaction that is performed by you to your account or by anyone who performs a transaction with your knowledge/consent. Immediately contact us/Hotline to report loss/theft/unauthorised use of your Card/PIN. See 'Dispute'. We are liable for losses arising because the Hotline is not operating at the time of attempted Notification, provided the loss/theft/unauthorised use is reported to us as soon as possible during business hours. <b>Your liability if the Card is lost/ stolen or in case of unauthorised use:</b> a) you are liable for losses caused by unauthorised EFT Transactions unless any circumstances in b) below apply. b) You are not liable for losses: 1. Where it is clear you have not contributed to the loss; 2. Caused by the fraudulent/ negligent conduct of employees/agents of: i. us; ii. Any organisation involved in EFT System provision; or iii. Any Merchant; relating to a forged/faulty/expired/cancelled Card/PIN; 3. Caused by the same transaction being incorrectly debited more than once to the same Account; 4. Resulting from unauthorised use of the Card/PIN: i. In relation to an EFT Transaction not requiring PIN authorisation, before receipt of the Card; ii. In relation to an EFT Transaction requiring PIN authorisation, before receipt of the PIN; or iii. In either case, after notification to us/Hotline in accordance with clause titled 'Dispute' the Card is being used without authority, is lost/stolen, or PIN security has been breached. c) You are liable for loss of funds arising from unauthorised EFT Transaction using the Card /PIN if loss occurs before notification to us/Hotline the Card has been misused/lost/stolen or the PIN has become known to someone else and if we prove, on the balance of probabilities, you contributed to loss through: 1. Fraud, failure to look after/keep the PIN secure in accordance with clause titled 'PIN', or extreme carelessness in failing to protect PIN security; or 2. Unreasonably delaying in notifying us/ Hotline of the misuse/loss/theft of the Card or of the PIN becoming known to someone else and the loss occurs between the time you had, or reasonably should have, become aware of it and the time of notification to us/Hotline. 3. You are liable for losses arising from unauthorised transactions that occur because you contributed to losses by leaving a card in an ATM if that ATM incorporates reasonable safety standards to mitigate the risk of a card being left in the ATM. 4. However, you are not liable for: i. Portion of loss exceeding daily/ periodic Account transaction limits; iii. Portion of loss on any Account exceeding Account balance (including any prearranged credit); or iii. Losses incurred on any account which you had not agreed with us could be accessed using the Card. Where a PIN was required to perform the unauthorised EFT Transaction and clause c) does not apply, your liability for loss of funds arising from an unauthorised EFT Transaction using the Card, if the loss occurs before notification to us/Hotline the Card has been misused/lost/stolen or the PIN has become known to someone else, is the lesser of: 1. \$150; 2. actual loss at time of notification to us/Hotline of the misuse/loss/theft of the Card, or the PIN becoming known to someone else (except that portion of loss exceeding any daily/periodic transaction limits to Card/ Account); or 3. Account balance, including any prearranged credit. d) If, in cases not involving EFT Transactions, the Card and PIN are used without authority, you are liable for use before notification to us/Hotline of unauthorised use, up to your current daily withdrawal limit. e) Notwithstanding any of the above provisions, your liability does not exceed your liability under provisions of the ePayments Code where it applies. <b>Transaction slips/receipts:</b> check/retain transaction slips, receipts, payment/transfer reference numbers issued after conducting an EFT Transaction, and copies of sales vouchers to check EFT Transactions against statements. <b>Account statements:</b> we send you an</p>

Conditions continued	Account statement at least every 6 months. You may request more frequent statements. For Accounts with pre-arranged credit facility attached (line of credit, overdraft) we send a statement monthly. You may request a statement copy at any time. We may charge a fee for responding to a request by you to provide more frequent statements/copies. We advise the fee at the time of your request. <b>Your address and contact details:</b> promptly notify us of address changes. We post to your address as provided in your Northern Inland records.
Withdrawals, overdrawn & combining accounts	When using your Card in place of a debit card, generally you can withdraw your money at any time: Maximum cash withdrawal is <b>\$2000</b> (by card) per day. Amounts may differ at ATMs. If you exceed your credit card limit (that is, overdraw your VISA account) fees and interest are payable by you, at rates as disclosed to you with the Conditions which govern the credit facility. For overdrawn savings accounts, see the PFS for your account. We may charge any reasonable legal fees incurred in obtaining payment from you. We may take a credit balance from any of your accounts toward repayment of a debt you owe us. We may transfer funds between your accounts to enable a payment but are under no obligation to do so. We may delay, block or freeze a transaction/account if we reasonably believe it is in breach of the law. You agree we incur no liability if we take such action and you indemnify us against any loss we suffer as a result of taking such action. You agree to provide us with additional information to allow compliance with anti money laundering and other legislation.
Fees & charges	We debit your account for any fees/government/third party charges incurred. Some fees/charges may be rebated. See PFS Fees & Charges/ Member Loyalty Program for current fees/charges. The fees & charges on this PFS relate to access to your Northern Inland savings accounts via your Card as it replaces your Redicard. <b>In Australia as a debit card:</b> ATM withdrawals: first 5 per month <b>nil</b> , then <b>\$1.75</b> ; EFTPOS debits: first 5 per month <b>nil</b> then <b>\$1</b> ; EFTPOS declined: <b>\$1</b> ; ATM balance query & declined transactions: <b>\$1.75</b> ; Replacement Card fee: <b>\$15</b> ; ATM transactions: as charged by the ATM operator (direct charging); Annual fee: <b>\$40</b> ; Card transaction inquiry fee: <b>\$45</b> . <b>Outside Australia:</b> withdrawal/declined transaction: <b>\$2</b> . Overseas transactions are converted into Australian currency by VISA Worldwide and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government-mandated rate in effect one day prior to the date on which VISA processes the transaction. All overseas transactions are subject to a currency conversion fee equal to 3% of the transaction value and fee amount is subject to change. We advise you in advance of changes. Some overseas merchants and EFT terminals charge a surcharge for an EFT transaction. Once you confirm the transaction you cannot dispute the surcharge. The surcharge may appear on your statement as part of the purchase price. You comply with all applicable exchange control/tax laws governing use of the Card and indemnify us against liability/loss/fees/charges/costs from your failure to comply.
ID	To comply with federal law we confirm your identity to: open an account, be made a signatory or process a transaction. For more information, ask us for a brochure.
Variations to interest, fees, charges, terms & conditions	We may change Conditions: • to comply with change/anticipated change in relevant law, code, guidance or general banking practice • to reflect a decision of a court/ombudsman/regulator • to reflect change in systems/procedures, including for security reasons • as a result of changed circumstances (including adding benefits, features) • to respond proportionately to changes in Card provision costs • to make them clearer. We notify you in writing at least 30 Days before the effective date of change if it: • imposes/increases fees/charges • increases your liability for losses • imposes/removes/adjusts daily/periodic transaction limits applying to the Card, PIN, Account or Electronic Equipment. 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 mailed 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. When the Card is used after notification, you accept the changes and use of the Card is subject to the changes.
Access cancellation	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. You are liable for transactions you make before cancellation but which are not posted to your Account until after cancellation. Return Card/s to us when: • we notify you we have cancelled Card/s • you close your Account/s • you cease to be a Northern Inland Member • you cancel your Card • you alter authorities governing use of Account/s, unless we agree otherwise. <b>Use after cancellation/ expiry:</b> you must not use Card/s: • before the valid date or after the expiration date shown on the Card • after the Card cancellation. You continue to be liable to us for indebtedness incurred whether or not you have closed your Account/s.
Security codes	See the Conditions of Use issued with the VISA Card which governs the credit facility. <b>Contact us/Hotline immediately if you lose a Card or suspect unauthorised access.</b> Guidelines for security: Sign the Card when you receive it. Keep it safe. Don't select a PIN representing an obvious code. Don't write the PIN on the Card or anything kept with/near the Card. Don't lend the Card to another person. Never disclose your PIN to another person. Keep a record of your Card number & Hotline with your emergency phone numbers. Check statements for unauthorised transactions; report them immediately. Tell us of address changes. <i>Liability for any losses resulting from unauthorised transactions is determined in accordance with the ePayments Code.</i>
Dispute	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.
More info	General descriptive information referred to in the Customer Owned Banking Code of Practice and other material in this PFS is available from us. We comply with the ePayments Code and the Customer Owned Banking Code. Your confirmation of receipt of this financial product is your card and PIN. Confirmation of closure is provided on request.
	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> .