

PRODUCT FACT SHEET (PFS): NORTHERN INLAND VISA DEBIT CARD

Product Issuer	<p>Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022 Web: www.nicu.com.au Fax: 6766 5535 Tel: 02 6763 5111 Email: info@nicu.com.au Calling from overseas: +612 6763 5111 Lost/stolen cards: 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>Account: you access with the Card. Card: Northern Inland VISA debit card. Card details: card number, expiry date etc. Central Processing Date: date which VISA processes the transaction. EFT: Electronic Funds Transfer; transaction with Card and PIN. EFT System: system in which EFT transactions are processed. EFT Terminal: equipment including software for use of Card and PIN- automatic teller machine (ATM), point of sale terminal. EFT Transaction: instruction to withdraw cash from ATM or purchase goods/services, or payment via internet/phone. Electronic equipment: includes television, phone and EFT terminal. Notification: notice you give us of unauthorised use/theft/loss/disclosure of Card and/or PIN. PayWave: functionality enabling small value purchases at participating merchant outlets. PIN: personal identification number for use with Card. Regular Payment Arrangement: recurring or instalment agreement between cardholder and merchant which preauthorises Account billing at predetermined intervals. Amounts may be the same or differ for each transaction. We/our/us/Northern Inland: Northern Inland Credit Union Limited. You/your: cardholder.</p>
Features	<p>Access funds through EFTPOS, ATMs and online purchases. For EFTPOS select 'Credit' to use your own funds and save on fees. To get cash out at ATMs or when making an EFTPOS debit, select 'Savings'. At ATMs or when using EFTPOS, select 'Cheque' to access the S2 or second savings account. When overseas use VISA ATMs. We recommend you register for free Online Banking so you can monitor your account and check transactions: see Security, below.</p>
Terms & Conditions including risks & restrictions	<p>Conditions: only use the Card after the valid date and before the expiration date as shown on the Card. Do not modify/interfere with or affix anything to the Card. Card and PIN are sent to your mailing address. Your instruction to activate the Card is your acceptance of Conditions. Eligibility criteria: for personal Memberships for account holders 16 years and over, with a satisfactory account history. You are registered for Verified by VISA before Card activation. Use security features as introduced. Account: subject to approval, Card attaches to a primary savings account. Not available on sub-accounts nor accounts where 2 or more signatures are required. Account availability and balance limits may be varied by us. Accounts are debited with the Transaction, including sales and cash advance vouchers, and mail/telephone orders placed by quoting Card details. Any account may be debited with fees/charges incurred. Account holders are jointly and severally liable for Transactions on the account. Transactions may not be processed on the same day as they are performed. You may authorise us to issue a card to an authorised signatory to your account. Where you have more than one linked Account, your authorised signatory has access to those Accounts. You are liable for their Transactions and fees. Sign the Card: immediately upon receiving it and before use to help stop unauthorised use. Ensure your signatory does the same. PIN: provided to use with Card. Protect the PIN to prevent fraudulent/unauthorised use. Do not disclose your PIN to any other person including family/friends. Do not choose a PIN 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 or on anything kept with/near the Card unless it has been reasonably disguised. Use: we advise what Transactions may be performed using Card and what EFT terminals may be used. Third parties may impose restrictions on Card use. The option to get cash out when making an EFTPOS purchase is only available when 'Savings' is selected. PayWave at participating merchant outlets allows purchases for under AU\$100 by tapping the Card against a contactless reader. Authorisations: 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. Deposits: any deposit you make at an Electronic Terminal is not available for you to draw against until your deposit has been accepted by us. Cheques are not available to draw against until cleared. Your deposit is accepted once we have certified it - 1. Your deposit envelope is opened by 2 persons authorised by us; 2. If the amount you record differs from the amount counted, we may correct your record to the amount counted; 3. Our count is conclusive in the absence of manifest error/fraud, unless you provide satisfactory supporting evidence of the amount you recorded; 4. We notify you of any correction promptly and advise the actual amount credited to your Account. We are responsible for deposit security after you have completed the Transaction at the Electronic Terminal, subject to our verification of the amount you deposit. Malfunction: you are not liable for any loss you suffer when a terminal accepts your instruction but does 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. Using the card overseas: fees are subject to change. Some overseas merchants/Terminals charge a surcharge. Once you confirm the Transaction you cannot dispute the surcharge. The surcharge may show on your statement as part of the purchase price. Some overseas Merchants/Terminals allow you to convert transaction value into Australian dollars at the point of sale (Dynamic Currency Conversion). Once you confirm the Transaction you cannot dispute the exchange rate applied. All transactions made in a foreign currency are converted into Australian currency by Visa and calculated at a wholesale market rate selected by Visa from a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date. All transactions made in a foreign currency are subject to a conversion fee. Before travelling overseas, ask us for the VISA Hotline for your country of destination. Use the Hotline if a card is lost/stolen/used without authorisation. You must comply with all applicable exchange control and tax laws governing Card use. You indemnify us against liability/loss/fees/costs arising as a consequence of your failure to comply. Reporting loss/theft/unauthorised use: 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. We are liable for losses arising because we are uncontactable at the time of attempted Notification, provided the loss/theft/unauthorised use is reported to us as soon as possible during business hours. Liability if the Card is lost/stolen/used without authority: a) you are liable for losses caused by unauthorised 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 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; 4. Resulting from unauthorised use of Card/PIN: i. In relation to a Transaction not requiring PIN authorisation, before receipt of the Card; ii. In relation to a Transaction requiring PIN authorisation, before receipt of the PIN; or iii. In either case, after notification to us in accordance with these Conditions, the Card is being used without authority, is lost/stolen, or PIN security has been breached. c) You are liable for loss arising from unauthorised Transaction using the Card/PIN if loss occurs before notification to us the Card has been misused/lost/stolen or PIN has become known to someone else and if we prove, on the balance of probabilities, you signatory contributed to loss through: 1. Fraud, failure to look after/keep PIN secure in accordance with Conditions, or extreme carelessness in failing to protect PIN security; or 2. Unreasonably delaying in notifying us 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/ your signatory did, or reasonably should have, become aware of it and the time of notification to us. 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 risk of a card being left in an 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 with the Card. Where a PIN was required to perform the unauthorised Transaction and clause c) does not apply, your liability for loss of funds arising from an unauthorised Transaction using the Card, if the loss occurs before notification to us the Card has been misused/lost/stolen or PIN has become known to someone else, is the lesser of: 1. \$150; 2. actual loss at time of notification to us of the misuse/loss/theft of the Card, or PIN becoming known to someone else (except that portion of loss exceeding any daily/ periodic transaction limits to the Card/Account); or 3. Account balance, including any prearranged credit. (e) If, in cases not involving Transactions, Card and PIN are used without authority, you are liable for use before notification to us of unauthorised use, up to your current daily withdrawal limit. (f) Notwithstanding any of the above provisions, your liability does not exceed your liability under provisions of the ePayments Code where it applies. Exclusions of warranties/representations: we do not warrant Merchants with VISA signs accept the Card. Ask before selecting goods/services. We are not liable if a Merchant/other institution with VISA signs refuses to accept the Card. We are not responsible for defects in goods/services acquired by you through Card use. You accept all complaints about goods/services must be addressed to the supplier/ Merchant of those goods/services. Reversals/chargebacks: do not apply to BPAY payments. For all other transactions, where you have authorised a Merchant to</p>

Terms & Conditions including risks & restrictions continued	transact on the Account by giving your Card details you may be entitled to reverse (chargeback) a transaction where you have a dispute with the Merchant. You may be entitled to reverse a transaction where you have not been provided with goods/services you paid for and you have tried to get a refund from the merchant and were unsuccessful. Please note we cannot reverse (chargeback) direct debit transactions set up using your default deposit account number and branch number (BSB). To avoid losing rights you may have for transactions other than unauthorised Transactions: tell us within 30 days after the date of the statement which shows the transaction, and provide us with information we ask for to support your request. Ask us for more information about your chargeback rights. Time limits apply. Regular repayment arrangement: maintain records of any Regular Payment Arrangement you have entered with a Merchant. To change/cancel a Regular Payment Arrangement, contact the Merchant or us at least 15 days prior to the next scheduled payment. Retain a copy of the change/cancellation request. If your Card Details change (eg if your Card was lost/stolen/expired and has been replaced) ask the Merchant to change the details of the existing Regular Payment Arrangement to ensure payments continue. If you fail to do so your Regular Payment Arrangement may not be honoured, or the Merchant may stop providing the goods/services. If the Card or Linked Account is closed for any reason, immediately contact the Merchant to change/cancel your Regular Payment Arrangement, as the Merchant may stop providing the goods/services. Transaction slips/receipts: check and keep all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting a Transaction, and copies of sales and cash advance vouchers, to check Transactions against your statements. Statements: a monthly statement issues for Accounts with a pre-arranged credit facility attached (line of credit, overdraft). You may request more frequent statements or a statement copy at any time. We may charge a fee for statements. Replacement card: notify us immediately of loss/theft for a replacement card to be supplied within 7-10 working days. Renewal card: arrives by mail in the month your existing card expires but is not activated by us until the 15 th of the month. Your card may not be renewed if you have not used your existing card or your account in the preceding months. To stop a replacement card issuing, notify us before the expiration date of the current card. Give us reasonable time beforehand to arrange cancellation.
Mistaken internet payment (MIP)	A Mistaken internet payment (MIP) is an internet payment where funds are paid to the account of an unintended recipient because the sender enters a Bank/State/Branch (BSB) number and/or identifier that does not belong to the named and/or intended recipient, as a result of either the sender's error, or having been told the wrong BSB number and/or identifier. It does not include payments made using BPAY nor error as to funds amount. Take care to enter the correct details of the recipient. It may not be possible to recover funds from an unintended recipient. Report an MIP: contact us on 02 6763 5111 in business hours or use Online Banking to send us an email via the secure link. We acknowledge receipt of your MIP report. We investigate whether a MIP has occurred. Investigation: if we are satisfied a MIP has occurred, we send the receiving financial institution a request for return of funds. If the receiving financial institution is not satisfied a MIP has occurred, they are not required to take further action. Time limits & process: apply to reporting MIPs and response times between us and the receiving institution. Where the sending and receiving institutions accept an MIP has occurred and there are sufficient credit funds in the unintended recipient's account to the value of the MIP: a) If the MIP is reported within 10 days of the MIP occurring: the receiving institution returns the funds 5-10 business days of receiving the request, or as soon as practicable; b) If the MIP is reported between 10 business days and 7 months of the MIP occurring: the receiving institution completes investigations within 10 business days of receiving the request, then allows the recipient 10 days to respond, then returns the funds within a further 2 business days, or as soon as practicable; c) If the MIP is reported after 7 months of the MIP occurring: the receiving institution seeks consent of the unintended recipient to return the funds. Where the receiving institution is not satisfied a MIP has occurred it may seek the consent of the unintended recipient to return the funds, and return the funds to the sending institution as soon as practicable. Recovery of MIP funds is subject to the Code of Operation for Centrelink Direct Credit Payments. We advise in writing of the investigation outcome within 30 business days of your MIP report. If you are unhappy with the outcome, see Complaints on your account PFS.
Withdrawals, overdraft, combination accounts	Maximum cash withdrawal is \$2000 per card per day. Amounts may differ at other ATMs. Third parties may impose additional restrictions on amounts that may be withdrawn, paid or transferred. You agree the card is not used to overdraw any Account, nor exceed the unused portion of your credit limit under any prearranged credit facility (line of credit or overdraft). Immediately repay any overdrawn amount. For overdrawn amounts, see your account PFS. 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 direct debit/periodical payment/cheque payment but are under no obligation to do so. We may at any time limit the amount of an EFT Transaction for security or credit risk purposes. 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 and any government/third party charges incurred. Some fees may be rebated. In Australia: ATM withdrawals: first 5 per month nil , then \$1.75 ; EFTPOS debits: first 5 per month nil then \$1 ; EFTPOS declined: \$1 ; ATM balance query & declined transactions: \$1.75 ; Replacement Card fee: \$15 ; ATM transactions: as charged by the ATM operator (direct charging); Card transaction inquiry fee: \$45 . Overseas: withdrawal/declined transaction: \$2 . Conversion: all overseas transactions are subject to a currency conversion fee equal to 2% of the transaction value, plus 1% of the transaction value payable to us. This fee is subject to change. Some overseas merchants and EFT Terminals charge a surcharge.
Variations to interest, fees etc	We may change Conditions to: •comply with change/anticipated change in relevant law/code/guidance/general banking practice •reflect court/ombudsman/regulator decision •reflect change in systems/procedures, including for security reasons •as a result of changed circumstances (including adding benefits, features) •respond proportionately to changes in Card provision costs •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 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. When the Card is used after notification, you accept the changes and use of the Card is subject to the changes.
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: • we notify you we have cancelled Card/s • you close your Account/s • you cease to be a Northern Inland Member • you cancel the Card of you, your signatory, or both • you alter authorities governing use of Account/s, unless we agree otherwise. Use after cancellation/expiry: you/your signatory 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/Dispute	Contact us immediately if you lose a card or suspect unauthorised access. 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: Sign the Card when you receive it. Keep it in a safe place. Don't select 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. 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>
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. 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 1 July 2018 . Information is up to date at time of issue. For updates, see www.nicu.com.au .