

**PRODUCT FACT SHEET (PFS): REDICARD PLUS**

Product issuer	<p><b>Northern Inland Credit Union Ltd</b> ABN 36 087 650 422 AFSL 235022 Australian credit licence 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>Account:</b> any account we agree you can access using the Card. <b>Card/Redicard Plus:</b> debit card issued to You. <b>EFT:</b> Electronic Funds Transfer. <b>EFT System:</b> shared system processing EFT transactions. <b>EFT Terminal:</b> electronic equipment including software we/any third party control/provide for use eg automatic teller machine (ATM) and point of sale terminal. <b>Notify/Notification:</b> notice you give us/ Hotline of unauthorised use/theft/loss/disclosure of your Card/PIN. <b>PIN:</b> personal identification number issued by us for use with Card. <b>We/our/us/NICU:</b> Northern Inland Credit Union Limited. <b>You/your:</b> Member/authorised signatory/cardholder.</p>
Benefits	<p>Access funds via ATM networks. Pay for goods via EFTPOS. If approved, attach it to your primary account: S1, S10, S11, S25, S28, S29, S30, S31, S32, S33, S35, S40, S50 or L27 (reverts to S1 on loan closure). At ATMs or when using EFTPOS, select '<b>Cheque</b>' to access the S2 or second savings account. When overseas use VISA ATMs.</p>
Conditions of use	<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. 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 indicates your acceptance of Conditions. <b>Signing the Card:</b> sign the Card immediately on receiving it and before use to prevent unauthorised use. Ensure your signatory does the same. <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. 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. 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> 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/honour the Card or imposes use restrictions. <b>Accounts:</b> 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> 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 as follows: 1. Your deposit envelope is opened by two persons authorised by us; 2. If the amount you record differs from the amount counted in the envelope, 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). <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/ cardholder to your account or by anyone who performs a transaction with your/your cardholder's knowledge and consent. Immediately contact us to report loss/theft/unauthorised use of your Card/PIN. See 'Dispute'. We are liable for losses arising because we are not contactable at the time of attempted Notification, provided the loss/theft/unauthorised use is reported to us as soon as possible during business hours. <b>Additional cards:</b> you may authorise us, if we agree, to issue a Card to your signatory. You are liable for transactions carried out by the signatory. You acknowledge if you have more than one Account, your signatory has access to those Accounts. <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/your signatory has 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 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/your signatory 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 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/your cardholder 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 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 of</p>

Conditions of use continued	<p>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 the Card/Account); or 3. Account balance, including any prearranged credit. e) If, in cases not involving EFT Transactions, the 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. <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 Transactions against statements. <b>Account statements:</b> we send you an 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 NICU records. <b>Replacement card:</b> notify us immediately of loss/theft for a replacement card to be supplied within 7-10 working days. <b>Renewal card:</b> arrives by mail in the month your existing card expires. Your card may not be renewed if you have not used your existing card or your account in the preceding months.</p>
Conditions - Withdrawals, Overdrawn & combining accounts	<p>Maximum cash withdrawal is <b>\$2000</b> per Card per day. We may vary the transaction limit. We advise you of changes. Amounts may differ at other ATMs. Do not to use your Card to overdraw your Account/exceed the unused portion of the credit limit under any prearranged credit facility (line of credit, overdraft). You must immediately repay any overdrawn amount: see the PFS for your account. We may charge 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 delay, block, freeze or limit the amount of a transaction if we reasonably believe it is in breach of the law or for security or credit risk reasons. We incur no liability if we take such action. You indemnify us against 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.</p>
Conditions - Fees & charges	<p>We debit your account for any fees/government/third party charges incurred. Some fees/charges may be rebated. See PFS Fees &amp; Charges/ Member Loyalty Program for current fees/charges. <b>In Australia:</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 &amp; declined transactions: <b>\$1.75</b>; Replacement Card fee: <b>\$12</b>; ATM transactions: as charged by ATM operator (direct charging); 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 (payable 2% to Cuscal as principal member of VISA Worldwide and 1% to us) 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.</p>
Conditions - Variations to interest, fees, charges, terms & conditions	<p>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 by notice in branches and on our website or 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 notice in branches and on our website or 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 notice is displayed/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.</p>
Conditions - Access	<p>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 NICU Member • you cancel the Card of you, your signatory, or both • you alter authorities governing use of Account/s, unless we agree otherwise. <b>Use after cancellation/expiry:</b> 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.</p>
Conditions - Security	<p><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 your birth date, part of your name or any other 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 tell/show a PIN to another person. Keep a record of your Card number &amp; 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></p>
Dispute	<p>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 NICU account.</p>
More info	<p>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 provisions of the Customer Owned Banking Code which apply to this product. Your confirmation of receipt of this financial product is your card and PIN. Confirmation of closure is provided on request.</p>
	<p>This PFS was prepared on <b>1 November 2018</b>. Information is up to date at the time of issue. For PFS updates see <a href="http://www.nicu.com.au">www.nicu.com.au</a>.</p>