

PRODUCT FACT SHEET (PFS): smartPAY

Product Issuer	<p>Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit license 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 (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>Account: you access with the app. EFT: Electronic Funds Transfer; transaction with app/passcode and/or PIN. EFT System: system in which EFT transactions are processed. EFT Terminal: equipment/software for use of app/passcode and PIN - automatic teller machine (ATM), point of sale terminal. EFT Transaction: instruction to withdraw cash from ATM or purchase goods/services. Notification: notice you give us of unauthorised use/theft/loss/disclosure of phone/app and/or PIN/passcode. Passcode: issued for use with app. Transaction: transfer or payment made using smartPAY. We/our/us/ NICU: Northern Inland Credit Union Limited. You/your: cardholder as user of app.</p>
Features	<p>The smartPAY app gives access to your accounts via your smart phone. See our website or call us on 02 6763 5111 for information on compatible devices. You need to register for Online Banking before using smartPAY. Some features (external transfer to payees not already created via Online Banking, PIN change, reporting lost/stolen cards) are not available on jailbroken/rooted devices. Provision your digital wallet in the app to use your card functions via your smart phone: see PFS for Apple Pay and Google Pay.</p>
Terms & Conditions including risks & restrictions	<p>Conditions: do not modify/interfere with the app. Your instruction to activate your app access is your acceptance of Conditions. Eligibility criteria: digital wallet use is for current Visa cardholders only. Use security features as introduced. Account: app mirrors account access as established for your Online Banking access. We may vary Account availability and balance limits. Accounts are debited with the Transaction, including sales and cash advance vouchers. 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 the app to an authorised signatory/cardholder 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. PIN, passcode: protect these to prevent fraudulent/unauthorised use. Do not disclose them to any other person including family/friends. Do not choose ones representing part of your name, date of birth or other obvious choice. If you use an obvious PIN/passcode you may be liable for losses occurring from unauthorised use before Notification. Use: we advise what Transactions may be performed and what EFT terminals may be used. Third parties may impose restrictions on app use. 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. Where you have enabled fingerprint login to your device, any stored fingerprints can access and authorise transactions: see Security. Deposits: any deposit you make at an Electronic Terminal is not available to you 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. 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 app/passcode. 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 app/phone 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 app/passcode; 3. Caused by the same Transaction being incorrectly debited more than once; 4. Resulting from unauthorised use of app/passcode: i. In relation to a Transaction not requiring passcode authorisation, before receipt of the app; ii. In relation to a Transaction requiring passcode authorisation, before receipt of the passcode; or iii. In either case, after notification to us in accordance with these Conditions, the app is being used without authority, is lost/stolen, or passcode security has been breached. c) You are liable for loss arising from unauthorised Transaction using the app/passcode if loss occurs before notification to us the app has been misused/lost/stolen or passcode 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 the passcode secure in accordance with Conditions, or extreme carelessness in failing to protect passcode security; or 2. Unreasonably delaying in notifying us of the misuse/loss/theft of the phone/app or of the passcode 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. 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/app. Where a passcode 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 app, if the loss occurs before notification to us the phone/app has been misused/lost/stolen or passcode 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 phone/app, or passcode becoming known to someone else (except that portion of loss exceeding any daily/periodic transaction limits to the app/Account); or 3. Account balance, including any prearranged credit. (e) If, in cases not involving Transactions, app and passcode 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 are not responsible for defects in goods/services acquired by you through app use. You accept all complaints about goods/services must be addressed to the supplier/merchant of those goods/services. Reversals/chargebacks: are not available using the app. Regular repayment arrangement: set up scheduled/recurring payments for bills and transfers on future dates and selected accounts. Depending on availability of cleared funds, we attempt to process your scheduled transfer/payment on the day it is due. You can suspend/cancel scheduled transactions up to and including the day the transaction is due if we have not begun processing it (usually before 6:00am Sydney time). If there are insufficient cleared funds in the Account at the time you tell us to make the Transaction we may decline to process it, or use our discretion to honour the payment which incurs a fee. Transaction slips/receipts:</p>

Terms & Conditions	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. We recommend you access free Online Banking statements to regularly check for unauthorised transactions. PayID view: Use SmartPAY to view your contact details and existing registered PayIDs. Register a PayID and link it to a BSB and account number to receive Osko payments: see PFS for Osko. The PayIDs registered at NICU display the linked bank account details. Registration/maintenance of PayIDs is not currently available through SmartPAY. Notifications: you can receive messages from NICU on your mobile device via the app. You can manage some of notifications you receive in the menu, but all disclosure notifications which NICU is required to send you in compliance with regulations will be received by all app users.
Limits	You agree the app is not used to overdraw any Account, nor exceed the unused portion of your credit limit under any prearranged credit facility (line of credit, overdraft). Immediately repay any overdrawn amount: 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 at any time limit the amount of an EFT Transaction for security/credit risk purposes. We may delay/block/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. 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 & charges may be rebated. Paper statement: \$7 . You may incur charges from your mobile service provider for downloading and using smartPAY.
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 app 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 app, 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 limits for withdrawals/purchases, or b) changes to terms and conditions to immediately restore/maintain security or prevent criminal activity including fraud. When the app is used after notification, you accept the changes and use of the app is subject to the changes.
Conditions: Access and closure	The app is our property. We can immediately cancel it at any time if we suspect unauthorised transactions have occurred, or the device is being misused, or for other 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 the app by giving us written notice. If you or we cancel the app, any signatory's use of the app 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. App access also ceases when: •we notify you we have cancelled app access •you close your Account/s •you cease to be a NICU Member •you cancel Online Banking access for you/signatory •you alter authorities governing use of Account/s, unless we agree otherwise. Use after cancellation/expiry: you/your signatory must not use app after 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 your phone 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 app/passcode: Keep your phone in a safe place. Keep your mobile device locked. Don't select an obvious passcode. Don't use the same passcode for both your device and the app login. Don't write the passcode on anything kept with/near your phone. Don't allow others to use your app/passcode. Only store your own fingerprints on your device: delete fingerprints by going into your device settings. Immediately report to us any loss/theft/unauthorised use. Check statements for unauthorised transactions. Notify us of any change of contact details. 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. <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 6 December 2018 . Information is up to date at time of issue. For updates, see www.nicu.com.au .