

CPS Telephone Services Incorporating Integrated BPAY



CPS CREDIT UNION CO-OPERATIVE (ACT) LIMITED

ABN: 31 087 649 670

Effective March 2002

Telephone Services for your Everyday Needs

At CPS we aim to make your banking easier and our Telephone Response Centre and 24 Hour Telephone Service do just that.

Our Telephone Response Centre and our 24 Hour Telephone Service gives you the flexibility and convenience of conducting your financial affairs from either home, work or on the move.

With the additional features that are now available on the automated service, you can do most of your everyday transactions over the phone.

You can even access both of these telephone services in our new Personal Financial Centres by using the special Member Telephone.

TELEPHONE RESPONSE CENTRE

Our staff at the Telephone Response Centre are available by telephoning (02) 6286 0555 or faxing (02) 6286 0642.

Hours

8am to 5pm Monday and Friday

8am to 8pm Tuesday, Wednesday and Thursday

11am to 4pm Saturday

You can save time, travel and money by taking advantage of the extensive range of services available from our Telephone Response Centre. Whether it's account enquiries, loan enquiries and applications, insurance quotations or general queries, our helpful staff are ready to assist you at your convenience.

Applying for a loan over the phone.

Applying for a loan is now so simple and convenient! If you are borrowing for a car, home improvements or just to consolidate your credit cards, call our Telephone Response Centre for assistance with current interest rates and enquiries.

We can even take your loan details over the phone (it takes about 15 minutes) and get back to you with an answer within 24 hours. Alternatively you can fax your loan application to (02) 6286 0642.

24 HOUR TELEPHONE SERVICE

Our automated Telephone Service is available 24 hours a day, 7 days a week by telephoning 1300 660 666.

If you need to check the balance of your account, transfer funds between accounts or find out the interest earned on your accounts, it's as easy as telephoning CPS 24 Hour Telephone Service.

Account Information

- For all your savings and loan account balances and Term Deposit balances
- For personal and home loan balances
- Details of the last 5 transactions for member cheque withdrawals, Visa debit and ATM/POS transactions
- For interest earned on your account (last year and this financial year)

Funds Transfer

- Transfer money between your CPS accounts
- Transfer funds between different membership numbers (to take advantage of this feature, you will need to complete the special application form attached to this brochure to pre-nominate accounts)

Loan Calculator

- For a quote on a new car loan
- For a quote on a home loan

Interest Rates

- Term Deposit interest rates
- Selected Loan Account interest rates

Give it a try to see how easy it is!

HERE IS ALL YOU HAVE TO DO!

- Check you have a touch tone phone (most phones are touch tone). If you do not have one, your telephone company may replace your old phone free of charge.
- Call CPS 24 Hour Telephone Service on 1300 660 666
- Set up your Telephone Access Code. Just like your PIN, your Telephone Access Code guarantees that nobody can find out your account details except you. Credit Union staff can advise you of your initial Telephone Access Code. Once you have accessed the system with this initial code you are free to select and key in your own Telephone Access Code.
- Press for the service you want to access. It's simple. Each option has a number. When prompted all you need to do is press the key for the service you want.
- If you are wanting to transfer between CPS memberships you must first complete and sign the attached form, and sign your agreement to the terms and conditions.

MENU

1. Balance of your saving accounts
2. Review your loan balance
3. Check the last five transactions on an account
4. Transfer funds between accounts and nominated memberships
5. Current interest rates
6. Loan Calculator
7. BPAY
8. Other phone banking facilities
9. Speak to Telephone Response Centre staff

24 HOUR TELEPHONE SERVICE
TRANSFER OF FUNDS
BETWEEN MEMBERSHIPS

Request for Authority to transfer funds to another member's account via CPS 24 Hour Telephone Service.

I, _____

request to be able to transfer from my membership number _____ to:

1.

Member Name

Member Number

Account Type
(eg S1, L41, or "all")

2.

3.

4.

CONDITIONS OF USE -
TRANSFER OF FUNDS
BETWEEN MEMBERSHIPS

- (i) You can nominate up to 9 individual transfers (please use additional forms if you fill up the above space).
- (ii) You can specify the individual account types that you wish to transfer to within the memberships nominated, or you can elect to have the ability to transfer to "all" accounts. This choice should be specified in the "Account Type" box above.
- (iii) Transfers will only be allocated to, but not from the nominated memberships and the nominated accounts within those memberships.

Signature of Member(s) undertaking the transfer.

_____ Date ____ / ____ / ____

_____ Date ____ / ____ / ____

TERMS AND CONDITIONS OF 24 HOUR TELEPHONE SERVICE

1. Whilst we make every effort to ensure the CPS 24 Hour Telephone Service is operating at all times, and providing accurate information to members, we accept no responsibility for the periodic unavailability or failure of CPS 24 Hour Telephone Service.
2. A touch tone phone is required for you to operate the CPS 24 Hour Telephone Service and it is your responsibility obtain and maintain any equipment required.
3. If you have a telephone which is not Telstra approved, you may experience difficulties with this system.
4. A Telephone Access Code is required for you to operate the system. Information regarding your access code is available from any Personal Financial Centre or the CPS Telephone Response Centre.
5. Your access code must be kept secure and not disclosed to any other person.
6. Your access code may be changed by contacting the CPS Telephone Response Centre, or by following the instructions on the CPS 24 Hour Telephone Service.
7. Transactions made through CPS 24 Hour Telephone Service will generally be processed immediately, but may be processed the next business day.
8. Transfers of funds between different memberships can only be made after the relevant "Transfer of Funds Between Memberships" form is completed, signed and actioned by the Credit Union.
9. Transfers between accounts within a membership or between different memberships, will only be processed if the funds being transferred are "cleared" funds and if the terms and conditions of the accounts involved allow for such transfers.
10. Funds transferred to an account or membership will be available as "cleared" funds.

Signed _____ Date ____ / ____ / ____

Signed _____ Date ____ / ____ / ____

PAY YOUR BILLS OVER THE PHONE WITH INTEGRATED BPAY

The bill payment facility BPAY is available through CPS. It is a timesaving way to pay your household bills around the clock, either over the phone or on the Internet using BPAY -Link.

BPAY allows registered members to pay bills 365 days a year, with one phone call or the click of a mouse.

You have the added advantage of knowing when the payment has left our account because you decide when you pay. No need to wait for the payee to bank your cheque or for a direct debit to leave your account. You will receive instant confirmation of the payment with a receipt number.

You can even plan payments in advance by future dating payments. No money will leave our account until the date you have recorded.

Whenever you see the BPAY symbol on a bill you can pay it using this payment facility.

ACCESS TO BPAY

BPAY is accessible via your CPS Redicard or Visacard account. Payments will be deducted from this account. That is the sub-account with ATM and EFTPOS access. This account is the S1 unless otherwise requested.

Payments made via BPAY do not contribute to the daily cash limit imposed on your Redicard or Visacard.

FEES & CHARGES ASSOCIATED WITH BPAY

There are some fees and charges associated with the BPAY system. For full details please refer to the Fees and Charges brochure available at CPS Personal Financial Centres.

WHO TO CONTACT?

Forms are available in the PFCs if you:

- wish to cancel a future dated payment
- wish to cancel your BPAY access
- have a transaction enquiry
- dispute a payment made from your account using BPAY
- forget your AN and need be issued with another.

HOW TO ACCESS BPAY WITH CPS

If you are a registered user of the CPS 24 Hour Telephone Service, then you already have access. The BPAY facility is option seven in the Telephone Services menu.

Members who are not already registered for 24 Hour Telephone Service should contact a CPS staff member at a Personal Financial Centre or by Telephoning the Response Centre during its opening hours on 02 6286 0555. CPS will then issue you with an Access Number or AN, which is like a pin number and allows you to access the BPAY network and all other telephone services.

INTEGRATED BPAY TERMS AND CONDITIONS

Integrated BPAY, while being a part of the Telephone services has its own terms and conditions specific to the bill paying facility. Please read through these and sign your agreement at the end. You may also be prompted to accept these terms and conditions again when you use the BPAY Facility, in doing so you will be able to proceed with your payments.

TERMS AND CONDITIONS

Welcome to our BPAY® facility. You can access telephone BPAY by calling 1300 660 666 or internet BPAY at www.cpsact.com.au

IMPORTANT: *These Terms and Conditions will govern your access to BPAY. It is therefore important that you read these Terms and Conditions carefully before you use BPAY. These Terms and Conditions must be read in conjunction with your account's and/or card's Conditions of Use.*

To safeguard your usage of BPAY We recommend that you take these steps:

- Change your *Password* at regular intervals
- Never reveal your *Password* to anyone
- Never write your *Password* down
- Immediately notify us of any change of address

Where doubt exists about the security of your *Password*, you may change your *Password*, by speaking to a Telephone Response staff member or on the internet by selecting 'Personal Options'.

If you access BPAY then you will be taken to have read, understood and accepted these Terms and Conditions. Upon such use, these Terms and Conditions apply to every BPAY payment on your account and you will be legally bound by them.

1. DEFINITIONS

- *Account/s* – means your nominated account/s that we agreed can be accessed for the purpose of effecting BPAY transactions.
- *BPAY* - means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to billers who participate in BPAY, either via telephone or internet access or any other access method as approved by us from time to time.
- *BPAY Internet site* - means our BPAY Internet site accessed via address www.cpsact.com.au or at any other address advised to you by us from time to time.
- *BPAY payment* - means a payment transacted using BPAY.

- *business day* - means any week-day banks are open for business in Sydney.
- *card* - means the REDICARD or VISA CARD we issued to you or any other card as we advise you from time to time.
- *Card Hotline* - means a dedicated telephone service line established by the credit union industry solely for cancelling Credit Union REDICARDS and VISA CARDS.
- *Cut Off Time* – means the time, as we advise you from time to time, by which your payment instructions must be received by us in order for these instructions to be processed that day by BPAY.
- *Password* - means a unique alphabetical and or numeric combination given to you by us that will enable you to have secure access to BPAY. Passwords for telephone & internet BPAY will be separate, and not interchangeable.

In addition, references to:

- "we", "us" or "our" are references to us, the credit union through which you have elected to gain access to BPAY; and
- "you" or "your" are references to you, the account holder(s) in respect of the account with us which may be accessed via to BPAY.

2. CREDIT UNION CODE OF PRACTICE

The relevant provisions of the Credit Union Code of Practice apply to these Terms and Conditions.

3. SECURITY BREACHES

- a. If you suspect for any reason that any one has discovered or may discover your *Password*, then you may change your *Password* by calling the Telephone Response Centre on 02 6286 0555, or by selecting 'Personal Options' on the internet.

If you also suspect that your *card* or your *card* details are accessible to that person (particularly if you are unable for any reason to change your *Password*) then we recommend you cancel your *card*, by calling the **CARD HOTLINE**.

- b. If your *card* is lost or stolen or you suspect for any reason that someone has a record of your *card* details and may use them to access your account, you must report this to the **CARD HOTLINE** to have your *card* cancelled.
- c. The **CARD HOTLINE** will give you a reference number. Please retain this number as evidence of the date and time of your report.
- d. The **CARD HOTLINE** is staffed 24 hours a day, 7 days a week. However, if the **CARD HOTLINE** is not operating at the time you attempt to call to cancel your *card*, we will be liable for any losses which:
 - are incurred after you attempt to call; and
 - are due to the failure to cancel,

BUT ONLY if you do call and cancel your *card* within a reasonable time of the **CARD HOTLINE** again becoming available.

CARD HOTLINE

Australia wide toll free

1800 224 004

Sydney Metropolitan Area

(02) 9959 7309

- e. As the **CARD HOTLINE** is a dedicated call line established and operated by the credit union industry solely for cancelling **REDICARDS VISA CARDS** issued by credit unions:
- it cannot assist you with BPAY enquiries, system problems or *Password* issues; and
 - even if you report your *card* as lost or stolen to the **CARD HOTLINE**, you should then also contact us, your credit union, to advise us of this cancellation and request a replacement card.

4. USING BPAY

- a. BPAY can be used to pay bills bearing the BPAY logo. We will advise you if and when other transactions can be made using BPAY.
- b. Unless you are advised otherwise, you may use BPAY only to make payments from the Account.
- c. We will debit the value of each BPAY *payment* and any applicable fees to the Account from which the relevant BPAY *payment* is made.
- d. If you instruct us to make any BPAY *payment*, but close the Account to be debited before the BPAY *payment* is processed, you will remain liable for any dishonour fees incurred in respect of that BPAY *payment*.

5. PROCESSING OF BPAY PAYMENTS

- a. A BPAY *payment* instruction is irrevocable. Except for future-dated payments (addressed in condition 6) you cannot stop a BPAY *payment* once you have instructed us to make it and we cannot reverse it.
- b. A BPAY *payment* is treated as received by the biller to whom it is directed:
- on the date you direct us to make it, if we receive your direction by the Cut Off Time on a *business day*; and
 - otherwise, on the next *business day* after you direct us to make it.
- c. Notwithstanding this, a delay may occur processing a BPAY *payment* if a biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

6. FUTURE-DATED PAYMENTS*¹

You may arrange BPAY *payments* up to 60 days in advance of the time for payment. If you use this option you should be aware that:

- a. You are responsible for maintaining, in the Account to be drawn on, sufficient cleared funds to cover all future-dated BPAY *payments* (and any other drawings) on the day(s) you have nominated for payment.
- b. If there are insufficient cleared funds, the BPAY *payment* will not be made and you may be charged a dishonour fee.
- c. You are responsible for checking your Account transaction details or Account statement to ensure the future-dated payment is made correctly.
- d. You should contact CPS Credit Union on 02 6286 0555 if there are any problems with your future-dated payment.
- e. You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY *payment* on or after that date.

**¹ - This is an optional facility depending on whether it is offered by your credit union.*

7. BPAY TRANSACTIONS LIMITS

- a. We may limit the amount of BPAY *payments* you may make on any one day.
- b. If at any time BPAY will allow transactions other than bill payments to be processed through BPAY, we will advise you accordingly however, we may limit the amount you may transact on any one day via BPAY on the other transactions.
- c. We will advise you of all such a transaction limits.

8. REFUSING BPAY PAYMENT DIRECTIONS

You acknowledge and agree that:

- a. we may refuse for any reason to give effect to any direction you give us in respect of a transaction to be made via BPAY; and
- b. we are not liable to you or any other person for any loss or damage which you or that other person may suffer as a result of such refusal.

9. YOUR LIABILITY FOR BPAY PAYMENTS

- a. You are liable for all transactions carried out via BPAY by you or by anybody carrying out a transaction with your consent, regardless of when the transaction is processed to your Account with us.
- b. Your liability for losses arising from unauthorised BPAY transactions on your Account depends on whether you contributed to the losses. You contribute to the losses by any of the following (as well as in other ways):

- (i) disclosing your *Password* to any person including a family member;
- (ii) recording your *Password* on your card or without making a reasonable attempt to disguise it;
- (iii) electing a *Password* that is easily recognisable, such as your name, date of birth or personal detail that can easily be identified;
- (iv) failing to protect the security of the *Password* by any other act recognised by any court, government agency or industry ombudsman as a serious act contributing to the loss; and
- (v) unreasonably delaying notification of loss or theft of the card or security breach in respect of the *Password*.

If you cannot memorise your *Password* and must record it, **then do not under any circumstances:**

- record your *Password* on your *Card* or if you do not have a *Card*, record it in an obvious place as a password, or
- keep your *Password* record and *Card* together, unless you have taken reasonable steps to disguise your *Password* carefully. (It is not reasonable to disguise your *Password* as a telephone number, a birth date or by changing the order of the characters in the *Password*)
- change your *Password* to a PIN generated by a non-financial institution.

- c. If you contributed to the losses, you are liable for actual losses arising from unauthorised BPAY *payments* incurred during the "relevant times" except:
 - as set out in conditions 9(e) and (f); and/or
 - to the extent that the actual losses exceed the amounts you could lawfully have accessed from your account at the "relevant times", having regard to daily transaction limits, the account balance and any pre-arranged credit.

The "relevant times" for these purposes are:

- in respect of conditions 9(b)(i)-(iv): any time prior to reporting the loss or theft or unauthorised use or security breach in accordance with condition 3; or
- in respect of condition 9(b)(v) - the time from when you became aware of the loss or theft or unauthorised use or security breach (or should reasonably have become aware of any loss or theft of the card or unauthorised use) and the time when this was reported.

- d. If it is not clear whether you contributed to the loss, your liability in respect of unauthorised BPAY *payments* is the lesser of:
 - the actual losses prior to you reporting the loss or theft or unauthorised use or security breach;
 - \$50; or

- the balance in the affected Account (including any pre-arranged credit limit).
- e. You are not liable for losses arising out of BPAY *payments* if these BPAY *payments* are the result of:
- fraudulent or negligent conduct of employees or agents of any organisation participating in BPAY (including us and any biller);
 - the use of an *Password* or a card or details from a card which is forged, faulty expired or cancelled (as applicable);
 - completing a transaction accepted into BPAY otherwise than in accordance with your instructions;
 - a BPAY payment being debited twice to your account;
 - a BPAY payment effected prior to you receiving your card or *Password*.
- f. You will also not be liable for any unauthorised BPAY payment if:
- (i) it was made after your report to us or to the **CARD HOTLINE** of the loss or theft or unauthorised use or breach of security of the card or *Password*; or
 - (ii) it can be shown that you did not contribute to any unauthorised BPAY *payment* made prior to your report of the loss or theft or unauthorised use or breach of security of the card or *Password*.

10. OUR LIABILITY IN RESPECT OF BPAY

- a. You agree that subject to your rights which are implied by law and which cannot be excluded by these Terms and Conditions, we will not be liable for:
- (i) any breakdown or interruption in the BPAY *payment* system due to circumstances which are not under our direct control;
 - (ii) any corruption of data or any breakdown or interruption to your computer or any other equipment utilised to access BPAY;
 - (iii) any error or delay in the execution of any BPAY *payment* instructions you provided if the error or delay is due to circumstances not under our direct control; or
 - (iv) any refusal of another party to receive any BPAY *payment* from you.
- b. You agree that in the event of a breakdown or interruption to any BPAY system or any failure or error in any transmission of information in respect of BPAY, we will not be liable for any resulting loss EXCEPT that we will:
- reverse any erroneous entry to your account caused by the malfunction;
 - refund any charges or fees imposed as a result; and

- re-transmit any information and/or repeat any interrupted service or process, as appropriate.
- c. You agree that in any event, our liability to you in respect of any BPAY payment or for your use of BPAY does not include consequential, indirect or economic loss.

11. RESOLVING ERRORS ON ACCOUNT STATEMENTS

- a. All BPAY *payments* and applicable fees will be recorded on the account statements of the accounts to which they are debited.
- b. If you believe a BPAY transaction entered on your statement is wrong, contact your credit union and give the following details:
 - your name, account number and linked *card* number;
 - the date and amount of the transaction in question;
 - the date of the account statement in which the transaction in question first appeared;
 - a brief and clear explanation of why you believe the transaction is unauthorised or an error.
- c. If we are unable to settle your concern immediately and to your satisfaction, we will advise you in writing of the procedures for further investigation and resolution of the complaint and may request further relevant details from you.
- d. Within 21 days of receipt from you of the details of your complaint, we will do any of the following:
 - advise you in writing of the results of our investigation; or
 - advise you in writing that we require further to complete our investigation.
- e. In exceptional circumstances that we must tell you about in writing, we may require more time to complete our investigation. In such circumstances we will provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.
- f. If we find that an error was made, we will make the appropriate adjustments to your affected account, including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g. When we advise you of the outcome of our investigation, we will give you reasons for our decision by reference to these Terms and Conditions. We will advise you of any adjustments we made to your affected account and also advise you in writing of other avenues of dispute resolution. You may use these avenues of dispute resolution if you are not satisfied with our decision, including the right to request that the decision be reviewed by our senior management.

- h. If we decide that you are liable for all or any part of a loss arising out of unauthorised BPAY *payment*, we will:
 - give you copies of any documents or other evidence we relied upon in reaching this decision; and
 - advise you whether or not there was any system malfunction at the time of the transaction complained of.
- i. If we fail to carry out these procedures or cause unreasonable delay, we will be liable for the amount of the disputed transaction if our failure or delay has prejudiced the outcome of the investigation.

12. TRANSACTION RECORDING

It is recommended that you record all receipt numbers issued in respect of BPAY transactions to assist in checking transactions against your statements. We recommend you record the receipt numbers on the relevant bills.

13. TRANSACTION AND OTHER FEES

- a. We will advise you whether we charge any fees, and the amount of such fees (including any dishonour fee), for:
 - any BPAY *payment*; or
 - giving you access to BPAY; or
 - any other service provided in relation to BPAY.
- b. We will also advise you whether we will debit to you any government charges, duties or taxes arising out of a BPAY *payment*.
- c. We may charge you with dishonour fees for any future-dated BPAY *payments* that have failed due to insufficient funds in the relevant Account.

14. CHANGES TO TERMS AND CONDITIONS

- a. We may change these Terms and Conditions and BPAY fees and charges from time to time.
- b. We will notify you in writing at least 30 days before the effective date of change or such other longer period as may be required by law if the change to the Terms and Conditions will:
 - impose or increase charges for BPAY *payments*; or
 - increase your liability for unauthorised use; or
 - adjust daily limits on amounts which may be transacted via BPAY; or
 - make any changes to your account(s) in respect of which the law requires that notice be given to you.
- c. If you do not wish your daily limit on transacted amounts via BPAY to be increased you must notify us before the effective date of change. Otherwise, once you access the increased transaction limit, you will be deemed to have consented to the increase.

- d. We may notify you of other changes by:
 - notices on, or with, periodic account statements;
 - direct written notice to you or;
 - press advertisements in national or local media;
- e. We are not obliged to give you advance notice if an immediate change to the Terms and Conditions is deemed necessary for security reasons.
- f. We are not obliged to give you advance notice if a variation involving an interest rate, fee or charge will result in a reduction in your obligations.
- g. BPAY is owned and operated by third parties. If the rules and regulations of BPAY require that these Terms and Conditions be changed, in any way at any time, (including without prior or full notice to you) then we will have the right to change these Terms and Conditions accordingly.

15. CANCELLATION OF BPAY ACCESS

- a. You may cancel your access to BPAY at any time by giving us written notice.
- b. Your access to BPAY will be terminated when:
 - we notify you that your card or the Account with us has been cancelled;
 - you close the last of your accounts with us which has BPAY access;
 - you cease to be our member;
 - you alter the authorities governing the use of your Account or Accounts with BPAY access (unless we agree otherwise).
- c. In addition, we may cancel your access to BPAY by providing you with 30 days written notice. The cancellation notice does not need to provide reasons for cancellation.

16. MISCELLANEOUS

- a. These Terms and Conditions govern your BPAY access to any of your Accounts with us. Each transaction on an Account is also governed by the Terms and Conditions to which that account is subject. In the event of any inconsistency between these BPAY Terms and Conditions and the terms applicable to any of your Accounts, these BPAY Terms and Conditions will prevail.
- b. You agree that you will promptly notify us of any change of address.
- c. We may post all account statements and notices to you at your registered address as provided for in our rules.
- d. You authorise us to disclose to any participant in BPAY, the transaction details of any BPAY *payment* which in any way affects that participant, to the extent permitted under privacy laws.
- e. we have developed a dispute resolution procedure and have employed an external body to resolve disputes that are unable to be resolved between you and us. Further details of such a dispute resolution mechanism can be obtained at our branch or by calling 02 6286 0555.



CPS INTEGRATED TELEPHONE BPAY

TERMS AND CONDITIONS AGREEMENT

Member Name(s)

Member Number

I/we have read and agree to be bound by the
CPS Integrated BPAY Terms and Conditions,
which are included in this brochure.

Signed

Date

Signed

Date

PRIVACY COLLECTION STATEMENT

What is the purpose of the information being collected in this form?

The information requested on this form is required to assess your application for credit, to update any existing information held and for future collection action in the event of loan default. We may not be able to provide you with the requested products and services if this information is not provided. Any updated personal information will be used and disclosed for the purposes set out in the Membership Application which you have previously completed.

To whom may CPS disclose this personal information?

We may subsequently disclose selected information in this form to other organisations, as part of the credit assessment process. This may include credit rating agencies, solicitors, valuers, insurance companies, your employer(s) and credit collection agencies. This form may be lodged with a secure record archival organisation.

How can you gain access to your information?

If you have any queries about the information that we hold about you, please contact CPS Credit Union Co-operative (ACT) Limited in any of the following ways:

Email : cps@cpsact.com.au

Facsimile : 02 62860504

Telephone : 02 62860555

Mail : Locked Bag 1000, Mawson ACT 2607

If you wish us to amend or delete personal information that we hold about you, please let us know and we will assess your request in the light of our regulatory and operational requirements.

Are there any legal reasons for the collection of information on this form?

Selected information collected in this form is required under the Consumer Credit Code.

Note: In the case of loans secured by mortgage or bill of sale, if the property or vehicle is jointly owned, the loan application must also be in joint names.

Terms and conditions apply to all loans and are available on request. Fees and charges apply and are detailed in the Fees and Charges brochure. All loan interest rates are Annual Percentage Rates (apr) and current apr's are listed in the Interest Rates Flyer.

PERSONAL FINANCIAL CENTRES LOCATED AT:

Belconnen Mall • Lovett Tower, Woden • Southlands
Barton • Tuggeranong Hyperdome • Queanbeyan
Canberra City: Allara Street, East Row •
Dickson Shopping Complex

Mail Address: Locked Bag 1000, Mawson ACT 2607

Email Address: cps@cpsact.com.au

Internet: www.cpsact.com.au

Telephone Response Centre: 6286 0555 (enquires)

24 Hour Telephone Service: 1300 660 666

B-S-B Number: 801-003