

# CPS Web-Link Incorporating BPay



CPS CREDIT UNION  
CO-OPERATIVE (ACT) LIMITED  
ABN 31 087 649 670

Effective December 2002

# About CPS Web-Link

CPS Web-Link is an Internet Banking service which provides you with access to your accounts around the clock.

Web-Link allows authorised members to choose a range of service options including account summaries, transferring funds and the integrated BPay bill paying facilities.

Web-Link is a safe and secure environment where members' financial needs can be met with a click of the mouse.

## Features and Benefits of CPS Web-Link

- CPS Web-Link provides a safe and secure environment for members to do their banking when it is convenient for them
- CPS Web-Link can be accessed from anywhere in the world, 24 hours a day, seven days a week from any personal computer with Internet access and relatively recent browser software
- CPS Web-Link saves time and reduces hassle in busy lives
- CPS Web-Link is queue free giving members more time for themselves

## CPS Web-Link Options

### **Account Summary**

The account summary will list your membership with all sub-accounts including loans and investments and give a current and an available balance.

### **Transactions**

This option will allow you to view previous transactions either from and to a specified date or a certain number of transaction, for example the last ten transactions, from the sub-account you nominate. It will allow you to download your transactions to your computer for use with the "Quicken" financial software package.

### **Payments and Transfers**

This option will allow you to transfer money within your membership, transfer to another nominated\* CPS membership and also transfer to BSB/Account numbers at other financial institutions. All regular payments that you have authorised CPS to pay out of your membership on your behalf will be listed under Payment Authorities.

\*Must be nominated in advance to CPS on the form provided

### **Integrated BPay**

This option enables bills to be paid 24 hours a day, 7 days a week. You will always know when the payment will leave your account as it can either be automatic or as a future payment.

### **Direct entry**

All direct credits into your account including payroll, social security and superannuation payments will be listed under this option. It will also show you how this payment was distributed, for example if it was all paid into your S1 or split between a number of sub-accounts.

### **Interest**

This option will display all interest earned and charged on your accounts in the previous and current financial years.

### **Personal Options**

This option allows you to change your password and/or selected contact details whenever you choose.

### **Conditions of Use**

In this brochure you can view the conditions of use to which all members must agree to be bound, prior to using CPS Web-Link. Separate terms & conditions apply to the BPay facility & must also be agreed to before using BPay.

### **Exit**

For privacy and security reasons members must always remember to exit CPS Web-link after they have finished conducting their business.

## **Security Issues**

Our browser based Internet Banking service uses the latest 128 bit encryption technology and Verisign security.

Members are issued with a password only after they fill in the application form and agree to abide by the terms and conditions associated with Internet Banking.

The first time a member logs on to the system they will automatically be prompted to change their password. The password can be six to eight digits but must include at least two numerical digits and two non-numerical characters.

As an added feature, the system will also log out if it is inactive for ten minutes or longer.

## **Accessing CPS Web-Link**

You can access CPS Web-Link via the existing CPS web site which is located at: [www.cpsact.com.au](http://www.cpsact.com.au)

On the home page, click on the CPS Web-Link icon and you will be connected to the secure environment of CPS Web-Link.

## **Accessing Integrated BPay**

The BPay service is listed as an option under "Payments & Transfers" in CPS Web-Link. Although Web-Link & BPay are delivered as one service, each facility has its own Terms & Conditions which are available in this brochure & must be agreed to before using this facility.

## **Pay Your Bills on the Internet 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 your 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 your 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 Savings accounts. Payments will be deducted from the selected account.

## **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 Branches.

## **Who to Contact?**

Forms are available in the Branches if you:

- wish to cancel a future dated payment
- 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 Web-Link, then you already have access. The BPay facility is part of the 'Payments and Transfers' option in the menu.

Members who are not already registered for Web-Link should complete the form at the back of this brochure requesting registration and a password. Upon receiving notification of your password you will have access to all Web-Link facilities including BPay.

## **Fees and Charges**

Information provided by CPS Web-Link is available without any CPS Fees and Charges. However, the transferring of funds may attract a fee. Full details of any such charges and all CPS fees and charges is contained in the latest Fees and Charges booklet, which is available from any CPS Personal Financial Centre or by phoning the Telephone Response Centre on 02 6286 0555.

## **Joint Accounts**

If you have a joint account which is styled for access purposes as "either person to sign", then access to CPS Web-Link is available. However, it should be noted that liability of the joint members is joint and several for any transactions carried out.

If you have a joint account which is styled for access purposes as, "two or more to sign together", then access to CPS Web-Link will be restricted to the enquiry options only (ie, transfers and payments will not be allowed).

NB: In either case all members of the joint account must sign to register for a password as well as agreeing to the CPS Web-link conditions of use.

## **Multiple Accounts**

If a member has multiple memberships with the Credit Union, then a separate Password must be obtained for each membership and transfers between such memberships using CPS Web-Link will be permitted provided that you nominate to us, in advance, which accounts you wish to transfer to.

# Conditions of Use - Web-Link

## Important:

- A. Before you use the Internet Access Service, you must:
- (i). have submitted to us an executed copy of the Internet Access Service registration form or have applied to us to use the Internet Access Service in such other prescribed form as we may determine from time to time;
  - (ii). have been approved as an Internet Access Service customer and have been issued with a Password;
- and
- (iii). read these Conditions of Use carefully as they will form the contractual basis, for the use of the Internet Access Service, between you and the Credit Union whose full particulars appear on the first window displayed after you have logged on to and started the Internet Access Service.

The box below contains a summary of important steps you must take to guard against unauthorised use. However, at all times, any use of the Internet Access Service by you or a Nominee is subject to these Conditions of Use.

### **You must take the following steps to guard against unauthorised use:**

1. Use care to keep your Internet Access Service Password secret.
  - Do not tell any person your Password or allow any person to observe as you enter the Password. If you decide to tell someone your Password, they become your Nominee and are subject to these Conditions of Use.
  - We recommend against recording your Password. If you do so, you are responsible for keeping any records of your Password secure and protected.
  - You must keep any records of your membership number and your Password separate from each other.
  - You must change your Password the first time you use the Internet Access Service and at frequent intervals thereafter, eg. monthly basis. Do not use an obvious Password such as a dictionary word, name, date or vehicle make model or registration number, or any other character combination that could be associated with you. Passwords may consist of any combination of characters on your key board but must contain (in any order you choose) at least two numeric digits and at least two characters that are not numeric digits.
  - If you forget your Password, contact the Credit Union who will ask you to identify yourself before granting you access to the Internet Access Service.
  - If you believe that another person knows your Password, change your Password immediately or report the matter to the Credit Union.
2. You have a responsibility to exercise reasonable care to prevent unauthorised access to the computer you use for the Internet Access Service. Please read carefully clause 3(e) in these Conditions of Use for methods to minimise unauthorised access and maximise protection for your privacy.
3. Immediately notify the Credit Union of any change of address.
4. Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Internet Access Service has been used without your authority.

# I. Introduction

- a. In these Conditions of Use any reference to the Credit Union is a reference to CPS Credit Union. Any reference to us, we, ours is a reference to the Credit Union.
- b. In these Conditions of Use where the words or terms appear in capital letters they shall have the following meaning:
  - “Ancillary Equipment” means any equipment (personal computer or otherwise) specified by us that you will require to use the Internet Access Service.
  - “Internet Access Service” means the Credit Union’s Internet Access service which you access with the Ancillary Equipment via the Internet. This facility allows you to obtain information on our products and services and to carry out transactions on your Nominated Accounts.
  - “Nominee” means any person to whom you have disclosed your Password or have authorised in any way to use your Internet Access Service.
  - “Nominated Accounts” means each or all of your accounts with the Credit Union which may be accessed by you when utilising the Internet Access Service.
  - “Notice” means any form of written communication between you and the Credit Union which includes written correspondence faxed, mailed by prepaid post or emailed.
  - “Password” means the 6-8 digit alphanumeric combination that enables you to use the Internet Access Service.
- c. Unless otherwise required by the context, words importing the singular include the plural and vice versa.
- d. The Credit Union may attach other services to the Internet Access Service for which separate conditions of use may apply. You will be notified if this is the case.
- e. In accepting access to the Internet Access Service from the Credit Union you agree to comply with these Conditions of Use.
- f. Certain provisions of the Credit Union Code of Practice apply to these Conditions of Use. A copy of the Credit Union Code of Practice is available from any branch of the Credit Union.

## 2. Cancellation of the Internet Access Service Access

- a. You may cancel your access to the Internet Access Service at any time by giving the Credit Union Notice.
- b. The Credit Union can immediately cancel the Internet Access Service access to you and your Nominee at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of any Nominated Accounts.
- c. The Credit Union may terminate the Internet Access Service, for what ever reason, by giving you 14 days Notice. The Notice does not have to specify reasons for cancellations

### 3. Protecting your Password, Computer and Ancillary Equipment

- a. We will provide you with a Password to use the Internet Access Service. You agree to protect this Password as a means of preventing fraudulent or unauthorised use of your Nominated Accounts via the Internet Access Service.
- b. You must change your Password the first time you use the Internet Access Service and at frequent intervals thereafter. eg. monthly basis. Do not use an obvious Password such as a name, date or vehicle registration number.
- c. If you voluntarily give your Password to another person ie. your Nominee, you will be liable for all transactions carried out by your Nominee using the Internet Access Service. Your Nominee's use of the Internet Access Service is governed by these Conditions of Use. You will be liable for any failure of your Nominee to observe these Conditions of Use.
- d. If you need to record your password then **do not** under any circumstance record it on your computer or related articles unless you have taken reasonable steps to carefully disguise it. 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.
- e. You have a responsibility to exercise reasonable care to prevent unauthorised access to the Ancillary Equipment you use for the Internet Access Service:
  - (i). You must not leave your computer unattended while you are on-line to the Internet Access Service.
  - (ii). You should ensure that the computer is checked for viruses before using the Internet Access Service.
  - (iii). We suggest you clear your browser cache (session memory) files at the end of your Internet Access Service session in order to protect your privacy and prevent anyone from tracing your steps through the cache memory files. Additionally, we suggest that as further precaution, you should consider shutting down the browser you have used to gain access to the Internet Access Service and then restart the browser in order to ensure that the "back" function (or similar function in your browser) cannot be used to trace your activities.
  - (iv). If you require assistance in regards to clearing your browser's cache, we suggest you review your browser Help facility or contact a PC support or maintenance service for instructions on how to complete this process.

### 4. Using Internet Access Service

- a. The Credit Union will advise you from time to time of the transactions which the Internet Access Service will enable you to perform.
- b. In order to access this Internet Access Service, you must:
  - (i) be a member of the Credit Union; and
  - (ii) own or operate the required Ancillary Equipment.

- c. You may only use the Internet Access Service to perform transactions on Nominated Accounts within your membership. When you receive authorisation to access the Internet Access Service all accounts under your membership will become Nominated Accounts.
- d. If any Nominated Account is in the name of more than one person, then the liability of those persons under these Conditions of Use will be joint and several for transactions carried out on that account. Access is not available where two or more signatures are required to operate the relevant Nominated Account, however, access to the enquiry functions (ie, excluding transfer or withdrawals) with respect to the Nominated Account will be available to the registered user even though two or more signatures are required to operate that account.
- e. Transactions utilising the Internet Access Service will normally be processed the same business day or the following business day.
- f. You acknowledge and agree that the Credit Union is authorised to act on instructions given by you (or your Nominee) through the Internet Access Service using your Password.

## 4A. Multiple Signatures Nominated Accounts-

- a. For the avoidance of doubt, in this Clause a reference to Nominated Accounts that require more than one signature (Multiple Signatures Nominated Account - **MSNA**) is a reference to, but without limitation, a joint account, company account, trust account, partnership and any other account that requires more than one signature to operate the account but excluding an account of an individual that requires multiple signatures.
- b. A MSNA cannot, subject to the process set out below being completed by you and accepted by us, be accessed by you on a single signature /access basis.
- c. Notwithstanding Clause 4A(b), you may access a MSNA for the purpose of utilising the inquiry functions only without the need for another signature.
- d. Notwithstanding Clause 4(d), a MSNA may be accessed by a single account owner only if:
  - (i) one of the MSNA owners advises us of the details of the Nominated Account which will be accessed on a single access basis;
  - (ii) the MSNA owner who wishes to access the MSNA must provide us with or arrange that the other owners of the MSNA provide us with a **written authority** allowing a single access to the MSNA; and
  - (iii) the notice under 4A(d)(i) and (ii) must be received by us at least 48 hours, not including Saturday, Sunday or a public holiday, prior to the single access to the MSNA being utilised. This will enable us sufficient time to process the single access application and adjust our records.
- e. Once a single access application and the necessary authorities were received and processed by us and single access was allowed to the MSNA:



- (i) you and the other owners of the MSNA who authorised such single access will remain jointly and severally liable for all transactions on the MSNA; and
- (ii) a user who accesses a MSNA as single access, will be able to utilise all the facilities offered by the Internet Access Service.

## 5. Disputed Transactions

- a. If you believe an Internet Access Service transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify the Credit Union. The Credit Union may ask you to provide further information.
- b. If the Credit Union is unable to settle your complaint within a reasonable time following you providing Notice to the Credit Union, it will:
  - (i) advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you; and
  - (ii) within 5 days of receipt from you of the details of your complaint, do any of the following:
    - (A). advise you in writing of the results of our investigation; or
    - (B). advise you in writing that we require further time (not exceeding a further 21 days) to complete our investigation.
- c. In exceptional circumstances which 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.

## 6. Withdrawal, Transfers, Payments and Transaction limits

- a. In the absence of any arrangements between you and the Credit Union, you are only able to withdraw, transfer funds or make payments up to the available balance of your selected Nominated Account including the unused portion of any credit limit relating to that account. Please note that aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

### Transfers of Funds

- b. You may transfer funds from a Nominated Account to:
  - (i) an account held by a third party with us or with other financial institutions; or
  - (ii) to your account which is not a Nominated Account; or
  - (iii) to an account of another member with us, by following the process set out below:
    - (A) you should advise us, in writing, of the details of the account to which you wish funds transferred to, such

details to include the name under which the account is held, its BSB and account number;

- (B) details provided to us should be provided at least 48 hours, not including Saturday, Sunday or a public holiday, prior to any transfer taking place. This will provide us sufficient time to update the Internet Access Service;
- (C) once you have provided the details to us, we will update the Internet Access Service so that the details of the third party account or the accounts which are not the Nominated Accounts will be able to be accessed the next time you log in to the Internet Access Service;
- (D) details of third party accounts or accounts which are not your Nominated Accounts will remain on the Internet Access Service and will be able to be utilised at any time;
- (E) if at any time in the future you wish to transfer funds from Nominated Accounts to a third party account or to your accounts, which are not Nominated Accounts, simply access the information on-line (such information should already appear on your account records) and select the account you wish to transfer funds to; and
- (F) at all times you acknowledge and agree that once you have confirmed a transfer of funds, the transaction is irrevocable and cannot be reversed. If you have made an error in the transfer transaction you must contact us as soon as you realise the error as well as, if applicable, contact the intended recipient of the funds, in an endeavour to correct the erroneous transfer. We cannot warrant that the transfer can be stopped or that the funds will not be appropriated prior to you taking action to correct the error. It is therefore imperative that transfer details are verified by you prior to confirming the transaction.

- c. Instructions requiring the transfer of funds will not be acted upon when there are insufficient funds available in the selected Nominated Account either at the time you confirm the transfer instructions or when we attempt to perform the transfer in the course of our normal business procedures. Please note that aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

## **Payments**

- d. Instructions requiring the payment of funds to other parties will not be acted upon if there are insufficient funds available in the selected Nominated Account either at the time you confirm the payment instructions or when we attempt to perform the payment in the course of our normal business procedures. Please note that

aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

## **7. On-line Information and Changes.**

- a. There are certain changes to your personal member information that you will be able to effect on-line. These are;
  - (i) changes to contact details such as mobile telephone number;
  - and
  - (ii) email address.
- b. When a Nominated Account is a joint account, where both must sign for any transaction on the account, you will not be able to effect the changes set out in Clause 7(a) unless we receive written authorisation from the other account owners that a single access and authority is permitted on the account.
- c. You are able to view the following details regarding your accounts:
  - (i) overdraft account;
  - (ii) line of credit;
  - (iii) loan application; and
  - (iv) term deposit.
- d. From time to time we will tell you what information you may view when using the Internet Access Service and what changes you can make on-line. For example but without limitation, you may currently view details regarding your overdraft account, line of credit, loan application and term deposit accounts but you are unable to make any changes to these details. If we give you access to make changes on-line you agree that effective from the time you confirm the changes, by submitting them to us on-line, you are solely responsible and liable for any changes made on-line.

## **8. Direct Debit Hierarchy**

- a. You may now use the Internet Access Service to access your direct debit authorities you gave third parties.
- b. If you set out a number of accounts from which direct debit authorities operate, you will be able to view the hierarchy of these accounts by using Internet Access Service.
- c. Subject to subclause (d), you may change the hierarchy you allocated for the direct debit authorities by using the Internet Access Service, however, the Nominated Account from which a direct debit can operate must be a savings account and cannot be a loan account (overdraft, line of credit etc).

### **New Direct Debits**

- d. If you gave a new direct debit authority to a third party, the first payment will be debited from the account you selected as the default account or an account which was advised to you as being a default account of the Credit Union. You may change the hierarchy you allocated for direct debits, however, for new direct debits you will only be able to change the hierarchy after the first debit is made.

- e. You will note that there is a function in the Internet Access Service entitled 'new direct debits'. This function will display any new direct debits we have received from a third party in the last two months, for which you have not given the Credit Union a specific supplier hierarchy. Such a specific supplier hierarchy would describe the order in which that direct debit is to be applied to your accounts with the Credit union.
- f. Once two months had elapsed since we received a direct debit from a third party as per Clause 8(e) above, the record of the direct debit will no longer appear on the 'new direct debit' function but its operation will be recorded on your Nominated Accounts as a transaction.
- g. You will not be able to change any details regarding the direct debit when it is recorded on the 'new direct debit' function. You will be able to change the hierarchy of your Nominated Accounts once the record of the direct debit has been removed from the 'new direct debit' function.

## **9. Your Liability in Case of Unauthorised Use of the Internet Access Service**

### ***Your Liability:***

- a. You are liable for all transactions carried out by you, or by your Nominee (or anyone using your Password), regardless of when the transactions are processed to Nominated Accounts. You are liable for all transactions and other losses caused by unauthorised use of the Internet Access Service unless any of the circumstances specified in paragraphs b. and c. below apply.
- b. You are not liable for losses:
  - (i). that are caused by the fraudulent or negligent conduct of employees or agents of:
    - (A) the Credit Union; or
    - (B) any third party organisation involved in the provision of the Internet Access Service; or
  - (ii). caused by the failure of the Internet Access Service to complete a transaction accepted by the Internet Access Service in accordance with your instructions; or
  - (iii). caused by the failure of the security measures we employ in our Internet Access Service to prevent unauthorised or fraudulent access to Nominated Accounts.
- c. You are not liable for any unauthorised use of the Internet Access Service:
  - (i) in relation to a transaction which takes place before the time your Password is provided to you; or
  - (ii) if a transaction takes place after the Credit Union has received your request in writing to terminate your access to the Internet Access Service.
- d. If you contributed to your loss caused by unauthorised use by:
  - (i) voluntarily disclosing your Password to someone else;
  - (ii) writing or indicating the Password (without making any

- reasonable attempt to carefully disguise the Password);
- (iii) allowing anyone else to use your Password; or
- (iv) unreasonably delaying reporting to the Credit Union that your Password has been misused ie. used without your authority, lost or stolen or has become known to someone else,

then, your liability will be the lesser of:

- (A) the actual loss when less than the balance of the relevant Nominated Account(s) (including the unused portion of any credit limit related to the account(s)); or
- (B) the balance of the relevant Nominated Account(s) (including the unused portion of any credit limit related to the account(s)); or
- (C) an amount equivalent to the total of the actual losses recorded on your Nominated Account(s) save to the extent that, in respect of the relevant Account(s), the daily loss exceeds the daily transaction limit on the relevant Nominated Account(s), for each of the days on which unauthorised use occurred before you reported the loss, theft or unauthorised use of the Internet Access Service, up to and including the day you make your report.

Notes:

- e. Where your Password has been lost or stolen, your liability will commence on and from the day when you become aware or ought to have become aware that it has been lost or stolen.
- f. You are liable for any interest charge or fees and government taxes if you select an incorrect account type while using the Internet Access Service.
- g. For the purposes of these Conditions of Use, 'day' means a 24 hour period commencing on midnight Eastern Standard Time or Eastern Daylight Saving Time, as the case may be.
- h. To the extent permitted by law, the Credit Union will not be responsible for any loss or damage, including consequential loss or damage, suffered in relation to use of, or inability to use the Internet Access Service.
- i. Save to the extent permitted by law, we are not liable to you for, or in connection with, failure of the Internet Access Service to perform in whole or part any function which we have specified it will perform.

## ***The Credit Union's Liability:***

- j. Other than to correct the error in your Nominated Accounts and to refund any charges or fees imposed on you as a result and save as required by law, the Credit Union will not:
  - (i). be liable to you for any loss caused by the Internet Access Service malfunctioning, irrespective of whether you were aware or should have been aware that the Internet Access Service was unavailable for use or is malfunctioning;
  - (ii). be liable for, or in connection with, any inaccuracy, errors

- or omissions on, or in relation to, the Internet Access Service because of the operation (or failure) of the communication network, Ancillary Equipment or any other circumstances beyond our reasonable control; and
- (iii). be liable for any indirect, economic or consequential loss suffered or sustained by you as a consequence of your use of the Internet Access Service irrespective of whether we were aware or ought to have been aware of the risk for such a loss.

## **10. Transaction and Other Fees**

- a. The Credit Union will advise you whether a fee will be charged, and the amount of such a fee, for;
- (i). issuing your Password or any additional or replacement Password; or
- (ii). any other service provided in relation to the Internet Access Service.
- b. The Credit Union will also advise you whether it will debit any Nominated Account with government charges, duties or taxes arising out of an Internet Access Service transaction.
- c. General information on standard fees and charges is also available to you on request from the Credit Union. For example, fees and charges applicable to specific account types.

## **11. Changes to Conditions of Use**

- a. The Credit Union may change these Conditions of Use from time to time or may vary the Internet Access Service provided to you.
- b. The Credit Union will notify you (by Notice in newsletter or statement or by an individual Notice) at least 30 days before the effective date of change if it will:
- (i). impose or increase charges for transactions or for issuing additional or replacement Passwords; or
- (ii). increase your liability for unauthorised use.
- c. Conversely, reducing these obligations means the Credit Union will notify you when it next corresponds with you, by a Notice in the newsletter or statement of account.
- d. The Credit Union will notify other changes no later than the day the change takes effect by advertisement in national or local media, Notice in newsletter or statement of account, or individual Notice sent to member.
- e. The Credit Union is not obliged to give you advance Notice if an immediate change to the Conditions of Use is deemed necessary for security reasons.

## 12. Miscellaneous

- a. These Conditions of Use govern your access to Nominated Accounts using the Internet Access Service. Each transaction on an account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any Nominated Account, these Conditions of Use shall prevail. General descriptive information on the operation of accounts is available from the Credit Union.
- b. Any transactions undertaken on your Nominated Account will appear in the next statement sent to you by the Credit Union in accordance with the terms and conditions of your Nominated Account.
- c. You agree that you will promptly notify the Credit Union of any change of address for the mailing of account statements, etc.
- d. The Credit Union may post all account statements and Notices to you at your registered address as provided for in the Credit Union's Rules.
- e. It is your responsibility to obtain and maintain the Ancillary Equipment required to use the Internet Access Service.

# BPAY TERMS AND CONDITIONS

BPAY, while being a part of the 24 Hour Telephone Service has its own terms and conditions specific to the bill paying facility. Please read through these carefully and ask a staff member if you do not understand any aspect of them. 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.

Welcome to our BPAY® facility. You may choose to access our BPAY facility by calling 1 300 660 666 or Internet BPay at [www.cpsact.com.au](http://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 take effect on and from 1 April 2002 except as otherwise advised in writing, and replace all BPAY Terms and Conditions previously issued.

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.

## I. DEFINITIONS

- Access Method – means a method authorised by us for your use and accepted by us as authority to make a BPAY Payment and to access your Account and includes, but is not limited to, any combination of a card, an Account number, card number, expiry date, PIN and password, but does not include a method which requires your manual signature.
- Account/s – means any account which we agree you may access for the purpose of effecting BPAY Payments.
- Banking Business Day – means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.
- Biller – means an organisation who tells you that you can make bill payments to them through BPAY.
- 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 Payment - means a payment transacted using BPAY.



- BPAY Pty Ltd – means BPAY Pty Limited ABN 69 079 137 518, PO Box 1083 North Sydney NSW 2059, telephone (02) 9922 3511.
- CUSCAL – means Credit Union Services Corporation Australia Limited.
- 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.

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 from which you instruct us to make BPAY Payments.

## **2. CREDIT UNION CODE OF PRACTICE**

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

## **3. ELECTRONIC FUNDS TRANSFER CODE OF CONDUCT**

We warrant that we will comply with the Electronic Funds Transfer Code of Conduct where that code applies.

## **4. SECURITY BREACHES**

a. We will attempt to make sure that your BPAY Payments are processed promptly by participants in BPAY, and you must tell us promptly if:

- you become aware of any delays or mistakes in processing your BPAY Payment;
- you did not authorise a BPAY Payment that has been made from your Account; or
- you think that you have been fraudulently induced to make a BPAY Payment.

b. If you think that the security of your Access Method has been compromised you should notify us immediately and at any time by calling 02 62860555. After hours please call 1300 660 666 and leave a message.

c. If you believe an unauthorised BPAY Payment has been made and your Access Method uses a secret code such as a PIN or password, you should change that code. If the security of an Access Method has been compromised, you should contact us immediately.

d. We will acknowledge your notification by giving you a reference number that verifies the date and time you contacted us.

## **5. USING BPAY**

a. We are a member of BPAY. We will tell you if we are no longer a member of BPAY.

b. 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.

c. Unless you are advised otherwise, you may use BPAY only to make payments from the Account.

d. When you tell us to make a BPAY Payment you must tell us the Biller's code number (found on your bill), your Customer Reference Number (eg. your account number with the Biller), the amount to be paid and the Account from which the amount is to be paid.

e. You acknowledge that we are not required to effect a BPAY Payment if you do not give us all the information specified in clause 5(d) or if any of the information you give us is inaccurate.

f. We will debit the value of each BPAY Payment and any applicable fees to the Account from which the relevant BPAY Payment is made.

g. 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.

h. You acknowledge that third party organisations (such as Billers or other financial institutions) may impose additional restrictions on your access to and use of BPAY.

i. You acknowledge that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.

## **6. PROCESSING OF BPAY PAYMENTS**

a. A BPAY Payment instruction is irrevocable. Except for future-dated payments (addressed in condition 7) you cannot stop a BPAY Payment once you have instructed us to make it and we cannot reverse it.

b. We will treat your BPAY Payment instruction as valid if, when you give it to us, you use the correct Access Method.

c. You should notify us immediately if you think that you have made a mistake (except for a mistake as to the amount you meant to pay – for these errors see clause 6(g)) when making a

BPAY Payment or if you did not authorise a BPAY Payment that has been made from your Account.

d. 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 Banking Business Day; and
- otherwise, on the next Banking Business Day after you direct us to make it. The BPAY Payment may take longer to be credited to a Biller if you tell us to make it on a Saturday, Sunday or a public holiday or if another participant in BPAY does not process a BPAY Payment as soon as they receive its details.

e. Notwithstanding this, a delay may occur processing a BPAY Payment if:

- there is a public or bank holiday on the day after you instruct us to make the BPAY Payment;
- you tell us to make a BPAY Payment on a day which is not a Banking Business Day or after the Cut Off Time on a Banking Business Day; or
- a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

f. If we are advised that your payment cannot be processed by a Biller, we will:

- advise you of this;
- credit your Account with the amount of the BPAY Payment; and
- take all reasonable steps to assist you in making the BPAY Payment as quickly as possible.

g. You must be careful to ensure you tell us the correct amount you wish to pay. If you make a BPAY Payment and later discover that:

- the amount you paid was greater than the amount you needed to pay, you must contact the Biller to obtain a refund of the excess; or
- the amount you paid was less than the amount you needed to pay, you can make another BPAY Payment for the difference between the amount you actually paid and the amount you needed to pay.

## **7. FUTURE-DATED PAYMENTS**

You may arrange BPAY Payments up to 3 months 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 or, if the Account is a credit facility, there must be sufficient available credit for that purpose.
- b. If there are insufficient cleared funds or, as relevant, insufficient available credit, 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 us 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. Future payments established through internet banking, may be cancelled using internet banking.

## **8. BPAY TRANSACTION 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 transaction limits.

## **9. 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 payment 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.

## **10. ACCESS METHOD SECURITY GUIDELINES**

This clause will apply if your Access Method uses a secret code such as a PIN or password. You must look after your Access Method at all times so as to minimise the risk of losing it or allowing it to be used without your authorisation.

- a. You must not write a code on, or carry it or keep a record of it with any other part of your Access Method or on or with the one article unless you have taken reasonable steps to disguise the code or prevent unauthorised access to the record.
- b. You must not select a code that represents your birth date or a recognisable part of your name. If you do use an obvious code such as a name or date you may be liable for any losses that occur as a result of unauthorised use of the code before you notify us that the code has been misused or become known to someone else.
- c. You must not tell or show the code to anyone else (including family and friends).
- d. You must not act with extreme carelessness in failing to protect the security of the code.

In addition, you must comply with the security guidelines that apply to your Access Method.

We recommend that you:

- Use care to prevent anyone seeing the details you enter to access BPAY;
- Change any code at regular intervals;
- Never reveal any code to anyone;
- Never write any code down; and
- Immediately notify us of any change of address.

The guidelines contained in this box provide examples only of security measures and will not determine your liability for any losses resulting from unauthorised BPAY Payments. Liability for such payments will be determined in accordance with clause 11 of these Terms and Conditions and the Electronic Funds Transfer Code of Conduct.

## **II. 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. If you are responsible for a mistaken BPAY Payment and we cannot recover the amount from the person who received it within 20 Banking Business Days of us attempting to do so, you will be liable for that payment.
- c. You are not liable for losses caused by unauthorised BPAY Payments:
  - (i) where it is clear that you have not contributed to the loss;

- (ii) that are caused by the fraudulent or negligent conduct of employees or agents of:
  - us;
  - any organisation involved in the provision of BPAY; or
  - any Biller;
- (iii) relating to a forged, faulty, expired or cancelled Access Method;
- (iv) resulting from unauthorised use of the Access Method:
  - before you receive that Access Method; or
  - after you notify us in accordance with clause 4 that your Access Method has been misused, lost or stolen or used without your authorisation; or
- (v) that are caused by the same BPAY Payment being incorrectly debited more than once to your Account.

d. You will be liable for any loss of funds arising from unauthorised BPAY Payments if the loss occurs before you notify us that your Access Method has been misused, lost or stolen or used without your authorisation and if we prove, on the balance of probabilities, that you contributed to the loss through:

- (i) your fraud or, if your Access Method includes a secret code or codes (such as a password or PIN), your failure to keep that code secure in accordance with clauses 10(a), (b), (c) and (d);
- (ii) unreasonably delaying in notifying us of the misuse, loss, theft or unauthorised use of the Access Method and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us.

However, you will not be liable for:

- (i) the portion of the loss that exceeds any applicable daily or periodic transaction limits;
- (ii) the portion of the loss on your Account which exceeds the balance of your Account (including any prearranged credit); or
- (iii) all losses incurred on any account which you had not agreed with us could be accessed using the Access Method.

e. Where a secret code such as a PIN or password is required to perform the unauthorised BPAY Payment and clause 11(d) does not apply, your liability for any loss of funds arising from an unauthorised BPAY Payment, if the loss occurs before you notify us that the Access Method has been misused, lost, stolen or used without your authorisation, is the lesser of:

- (i) \$150;
- (ii) the balance of your Account, including any prearranged credit; or

- (iii) the actual loss at the time you notify us that your Access Method has been misused, lost, stolen or used without your authorisation (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Access Method or your Account).

f. You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you did not observe any of your obligations under the BPAY terms and Conditions or acted negligently or fraudulently under this agreement.

g. If you notify us that a BPAY Payment made from your Account is unauthorised, you must provide us with a written consent addressed to the Biller who received that BPAY Payment allowing us to obtain information about your Account with that Biller as is reasonably required to investigate the payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY Payment.

h. Notwithstanding any of the above provisions your liability will not exceed your liability under the Electronic Funds Transfer Code of Conduct.

## **12. MALFUNCTION**

You will not be responsible for any loss you suffer because BPAY accepted your instructions but failed to complete a BPAY Payment.

In the event that there is a breakdown or interruption to any BPAY system and you should have been aware that the BPAY system was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Account and refunding any fees or charges imposed on you as a result.

## **13. CONSEQUENTIAL DAMAGE**

a. This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

b. We are not liable for any consequential loss or damage you suffer as a result of using BPAY, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.

## **14. 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. You should check all entries on your Account statements carefully.
- c. If you believe a BPAY Payment entered on your statement is wrong or was not authorised by you, contact us immediately and give the following details:
  - your name, Account number and card number (if any);
  - the date and amount of the BPAY Payment in question;
  - the date of the Account statement in which the payment in question first appeared;
  - a brief and clear explanation of why you believe the payment is unauthorised or an error.
- d. 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.
- e. Within 21 days of receipt from you of the details of your complaint, we will:
  - complete our investigation and advise you in writing of the results of our investigation; or
  - advise you in writing that we require further time to complete our investigation.
- f. We will complete our investigation within 45 days of receiving your complaint unless there are exceptional circumstances. In such circumstances we will let you know of the reasons for the delay and 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.
- g. When we complete our investigation, we will write to you and advise you of the outcome of our investigation and the reasons for that outcome by reference to these Terms and Conditions and the Electronic Funds Transfer Code of Conduct
- h. If you are not satisfied with our decision, you may request that the decision be reviewed by our senior management. If you wish to take the matter further, you may, for instance, contact the Credit Union Dispute Resolution Centre or any other dispute resolution body which we advise you from time to time. The Credit Union Dispute Resolution Centre's contact details are:



**The CUDRC**  
**Level 6, 50 Park Street**  
**Sydney NSW 2000**

**Free Call: 1800 624 241**  
**Telephone: (02) 9267 1008**  
**Facsimile: (02) 9267 3125**  
**Email: info@cudrc.com.au**

i. 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.

j. If we decide that you are liable for part or all 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 in writing whether or not there was any system malfunction at the time of the payment complained of.

k. If we fail to observe these procedures or the requirements of the Electronic Funds Transfer Code of Conduct when we allocate liability, conduct the investigation or communicate the reasons for our decision and our failure prejudices the outcome of the investigation or causes unreasonable delay in its resolution, we will be liable for part or all of the amount of the disputed payment.

## **15. TRANSACTION RECORDING**

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

## **16. 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:

- issuing your Access Method or any additional or replacement Access Method;
- using your Access Method;
- 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.

## **17. 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 if the change to the Terms and Conditions will:
- introduce a new fee or charge; or
  - vary the method by which interest is calculated or the frequency with which it is debited or credited.
- c. We will notify you in writing at least 20 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:
- increase charges relating solely to the use of your Access Method or the issue of additional or replacement Access Methods;
  - increase your liability for losses;
  - impose, remove or adjust daily or periodic 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.
- d. We will notify you of any other changes to these Terms and Conditions no later than the day the change takes effect, or such longer period as may be required by law, by:
- notices on or with periodic Account statements;
  - direct written notice to you; or
  - press advertisement in the national or local media.
- e. 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.
- f. 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.

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.

## **18. CANCELLATION OF BPAY ACCESS**

a. You may cancel your access to BPAY at any time by giving us written notice. However, this cancellation will also have the effect of cancelling your access to the CPS Weblink (internet banking) service.

b. We may immediately cancel or suspend your access to BPAY at any time for security reasons or if you breach these Terms and Conditions or the terms and conditions of your Account.

c. We may cancel your access to BPAY for any reason by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.

d. If, despite the cancellation of your access to BPAY, you carry out a BPAY Payment using the Access Method, you will remain liable for that BPAY Payment.

e. Your access to BPAY will be terminated when:

- we notify you that your Access Method 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; or
- you alter the authorities governing the use of your Account or Accounts with BPAY access (unless we agree otherwise).

## **19. PRIVACY**

a. We collect personal information about you for the purposes of providing our products and services to you and for processing your BPAY Payments.

b. If you register to use BPAY, we may disclose your personal and transactional information to other participants in BPAY in order to execute your instructions, including:

c. Billers nominated by you;

d. BPAY Pty Ltd and any agent appointed to it from time to time, including Cardlink Services Limited who provides the electronic systems to implement BPAY; and

e. CUSCAL.

f. You must notify us if any of your personal information changes and you consent to us disclosing your updated personal information to the parties in clause 19(b).

g. You may have access to the personal information we hold about you at any time by asking us, or to any of the personal information held by any of the parties in clause 19(b) by contacting them.

h. If your personal information is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your BPAY Payment.

## **20. 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. These Terms and Conditions should be read in conjunction with the terms and conditions applicable to your Account and Access Method. To the extent of any inconsistency between these BPAY Terms and Conditions and the terms applicable to any of your Accounts or Access Methods, 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.

## **REGISTERING FOR CPS WEB-LINK**

To gain access to CPS Web-Link, please complete the Member Registration and Password Request form. This form also notes your agreement to the Web-Link & BPay Terms & Conditions.

If you would like to transfer funds between other CPS accounts or accounts with other financial institutions, please complete the Request for Access to Transfers form.

Please return these forms to a CPS Branch, or mail to Locked Bag 1000, Mawson ACT 2607, or fax to 02 6286 0560.



## CPS WEB-LINK & INTEGRATED BPAY

### Member Registration and Password Request Form & Terms and Conditions Agreement

#### Member Name(s)

#### Member Number

I/we request access to the CPS Web-Link and that an initial password be issued to me/us, which I/we will change to a new password of my/our choice during my/our first session using CPS Web-Link.

I/we have read and agree to be bound by the CPS Web-Link Conditions of Use and the Integrated BPay Terms & Conditions, which are included in this brochure, as well as any amendments to these conditions of which I/we will be notified on-line during CPS Web-Link sessions.

#### Signed

#### Date

#### Signed

#### Date

#### Please Tick

☐

I have never used CPS Weblink & I require a new password

or

☐

I have forgotten my password and wish to have a password reissued

and/or

☐

I require access to transfers as listed on the following page

# Request for Access to Transfers Using CPS Web-Link Transfer Options

Note: You must have a current CPS Weblink password to use this facility. If you do not, please tick the appropriate box overleaf.

I/We request to transfer funds to the following nominated accounts:

Membership No.	Account Type (eg. SI etc)	Account Name

## 2. External Transfers to Other Financial Institutions

1.

BSB No.

Account No.

-

Account Name

Bank/Branch (opt)

2.

BSB No.

Account No.

-

Account Name

Bank/Branch (opt)

3.

BSB No.

Account No.

-

Account Name

Bank/Branch (opt)

Member Name

Signed

Member Name

Signed

Member Number

Date

Member Number

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 process your transaction/request or to update existing information held. We may not be able to process the requested transaction, or to continue to provide you with our 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 our agents, contractors and external advisers whom we engage from time to time to carry out or advise on our functions and activities, to regulatory bodies, government agencies, law enforcement bodies and courts.

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

Some information collected in this form may be required under various pieces of legislation, such as the Consumer Credit Code, Financial Transactions Reports Act 1988 and the Corporation Act 2001.

## 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 62860642
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.

## BRANCHES LOCATED AT:

Belconnen Mall • Lovett Tower, Woden • Southlands

Manuka • Tuggeranong Hyperdome • Queanbeyan

Canberra City: Petrie Plaza • Dickson

**Mail Address:** Locked Bag 1000, Mawson ACT 2607

**Email Address:** cps@cpsact.com.au

**Internet:** www.cpsact.com.au.

**Telephone Response Centre:** 6286 0555 (enquiries)

**24 Hour Phone Information Service:** 1300 660 666

**BSB Number:** 801-003