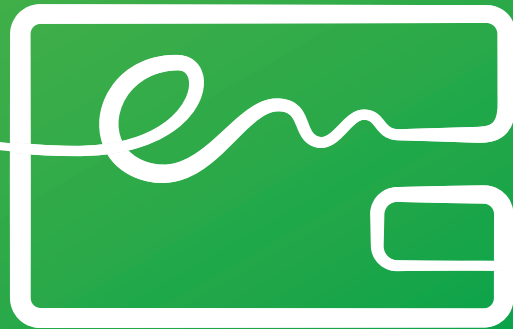


Terms & Conditions rediCARD PLUS

Effective Date 1 October 2018



MyState Bank Limited (MyState Bank)
ABN 89 067 729 195
AFSL 240896
Australian Credit Licence Number 240896
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962

This document is part of the disclosure documents
for MyState Bank's rediCARD PLUS.

The other documents for this product are:

- Terms and Conditions for Deposit Accounts.
- Fees and Charges for Deposit Accounts.
- Interest Rates for Personal Deposit Accounts.

You should read all documents carefully and retain them for future
reference. Copies of these documents can be made available to
you on request from MyState Bank.

Product Benefits, Features and Risks

The rediCARD PLUS ("rediCARD") is a non-cash payment facility that can be used to perform transactions on your linked account(s). The brochure *Terms and Conditions for Deposit Accounts* details accounts that a rediCARD can be linked to.

The rediCARD enables you to:

- make purchases at all retail outlets which accept EFTPOS (within Australia);
- where the rediCARD PLUS facility is available, allows your rediCARD to be used overseas;
- undertake transactions at MyState Bank branches;
- reduce the need to carry cash or cheques.

Security Risks

PIN and card security is paramount with a rediCARD. Unless the proper precautions are taken, there are risks that your rediCARD may be lost, stolen or used without your permission. There are also inherent risks associated with EFT Transactions. Although we take all precautions, the security of electronically initiated transactions can never be guaranteed.

You may be liable for unauthorised use of your rediCARD.

You should carefully read the rediCARD Conditions of Use set out later in this document for your liability for unauthorised use of the rediCARD and ways you can minimise the risk of a security breach, particularly the section headed "Important" at the beginning of the rediCARD Conditions of Use and clauses 5 and 12.

Sufficient cleared funds to cover all outstanding or pending transactions must be kept in your account at all times. Failure to keep sufficient cleared funds in an account could lead to a transaction being declined or overdrawing a linked account. Fees and charges may apply in these situations.

Fees and Charges

Details regarding any fees and charges applicable to our rediCARD are detailed in the *Fees and Charges for Deposit Accounts*.

Periodic Transaction Limits

Your combined ATM and EFTPOS daily withdrawal limit is \$1,000 AUD per rediCARD. This means you can use your rediCARD to withdraw a total of \$1,000 AUD per day from your linked account(s) provided it contains sufficient cleared funds.

In the event of a system failure the daily withdrawal limit is \$400 AUD.

Separate limits apply to customers under the age of 18 years and these are available upon request.

Other third party organisations may impose additional restrictions on the amount of funds that may be withdrawn, transferred or paid.

rediCARD Conditions of Use

These Conditions of Use take effect on and from 1 October 2018 except as otherwise advised in writing and replace all rediCARD Conditions of Use previously issued.

Important

Before you use the rediCARD, read these Conditions of Use carefully. Use of the rediCARD will be governed by these Terms and Conditions.

The use of a rediCARD by the cardholder will automatically constitute the acceptance of these Terms and Conditions.

Enquiries

If you would like any further information about a rediCARD please contact us.

You should follow the guidelines below to protect against unauthorised use of the rediCARD and PIN. These guidelines provide examples of security measures only and will

not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 12 of these Conditions of Use and the ePayments Code.

Guidelines for Ensuring the Security of the rediCARD and PIN

- Never let your rediCARD leave your sight when paying for goods or services - always swipe your card yourself.
- Never use a PIN that uses details from information that may be kept with or near your rediCARD.
- Never give your PIN to anyone, including callers who say they are from MyState Bank. We will never ask you for your PIN.
- If you are expecting a new or replacement rediCARD in the mail and the card doesn't arrive in your mailbox, advise us immediately.
- Sign the rediCARD as soon as you receive it and destroy old cards once expired (cut the card into small pieces, making sure you cut through the magnetic strip).
- Keep the rediCARD in a safe place.
- If you change the PIN or access code you must NOT select a PIN or code which represents your birth date or a recognisable part of your name, your customer or account number, phone number, or an obvious combination of letters and numbers which can be easily guessed by someone else.
- Never write the PIN on the rediCARD, and never keep your PIN in obvious places such as your wallet or handbag, near your phone or on your computer terminal.
- Never record your PIN on items that you keep or carry with your rediCARD, such as your mobile phone, diary or address book. If your bag is stolen, not only will the fraudsters have your rediCARD, they will also have your PIN.
- Never lend your rediCARD to anybody, including family and friends. The rediCARD is issued for your exclusive use only.
- Never tell or show the PIN to another person. If you suspect someone else might know your PIN you must contact us immediately.
- Use your hand or purse to cover the keypad when entering your PIN. Be aware of attempts to distract you, such as standing too close as you enter your PIN.
- Immediately report the loss, theft or unauthorised use of the rediCARD to the rediCARD Hotline Australia-wide toll free 1800 648 027 or from overseas +61 2 8299 9109.
- Keep a record of the rediCARD number and the rediCARD Hotline telephone number for your area with your usual list of emergency telephone numbers.
- Monitor your linked account via Internet and Phone Banking.
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the rediCARD has been used without your authority.
- Notify us immediately if you change your address or contact details.

1. Introduction

- a. These Conditions of Use govern use of the rediCARD to access your Linked Account(s) at MyState Bank. Each transaction on a Linked 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 your Linked Account(s), these Conditions of Use shall prevail.

- b. These Conditions of Use apply when the rediCARD is used to carry out an EFT Transaction.
- c. We may attach other services to the rediCARD. Please contact us for details.
- d. In accepting a rediCARD from us you are obliged to comply with these Conditions of Use.
- e. Definitions

In these Conditions of Use:

"Additional Cardholder" means any person nominated by you to whom we have issued an additional rediCARD to access your Linked Account(s).

"Day" means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

"EFT System" means the shared system under which EFT Transactions are processed.

"EFT Terminal" means the electronic equipment, electronic system, communications system or software controlled or provided by or on our behalf or any third party for use with a rediCARD and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

"EFT Transaction" means an electronic funds transfer instructed by you or your Additional Cardholder through Electronic Equipment using a rediCARD and/or PIN or Card Details but not requiring a manual signature.

"Electronic Equipment" includes, but is not limited to, a computer, television, telephone and an EFT Terminal.

"Linked Account" means your account(s) which you link to a rediCARD, and includes any overdraft or line of credit which you may attach to your Linked Account.

"Merchant" means a retailer or any other provider of goods or services offering card payment services.

"PIN" means the personal identification number that we issued to you or an Additional Cardholder for use with a rediCARD when giving an instruction through Electronic Equipment.

"rediCARD" means the rediCARD PLUS that we issued to you or an Additional Cardholder.

"We", "us" or "our" refers to MyState Bank Limited (MyState Bank) with whom you hold a rediCARD PLUS Linked Account.

- f. Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. Code of Conduct

We warrant that we will comply with the requirements of the ePayments Code where that code applies.

3. How to report loss, theft or unauthorised use of the rediCARD or PIN

- a. If you or your Additional Cardholder believe the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, you or your Additional Cardholder must immediately notify us either via Internet Banking, contacting us during business hours or the rediCARD Hotline at any time on its emergency number detailed below. You or your Additional Cardholder must provide the following information when making such notification to us or the rediCARD Hotline:
 1. the rediCARD number;
 2. the name of MyState Bank; and
 3. any other personal information you or your Additional Cardholder is asked to provide to assist in identifying you and the rediCARD.

- b. The rediCARD Hotline or MyState Bank will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting MyState Bank or the rediCARD Hotline.
- c. When contacting the rediCARD Hotline, you or your Additional Cardholder should confirm the loss or theft as soon as possible to us.
- d. The rediCARD Hotline is available 24 hours a day, 7 days a week.
- e. If the rediCARD Hotline is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to us as soon as possible during business hours. We will be liable for any losses arising because the rediCARD Hotline is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to us as soon as possible during business hours.

rediCARD Hotline

Australia-wide toll free **1800 648 027**

From Overseas **+61 2 8299 9101**

4. Signing the rediCARD

You and your Additional Cardholder agree to sign the rediCARD immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of your rediCARD.

5. Protecting the PIN

- a. We will provide a PIN to use the rediCARD with Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of the rediCARD.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name, your account or customer number. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notifying us or the rediCARD Hotline that the PIN has been misused or has become known to someone else.
- d. You must not record the PIN on the rediCARD or keep a record of the PIN on anything which is kept with or near the rediCARD unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

6. Using the rediCARD

- a. We will advise you from time to time:
 1. what EFT Transactions may be performed using the rediCARD; and
 2. what EFT Terminals of other financial institutions may be used.

We do not warrant that Merchants or EFT Terminals displaying rediCARD signs or promotional material will accept the rediCARD. We do not accept any responsibility should a Merchant or EFT Terminal displaying rediCARD signs or promotional material refuse to accept or honour a rediCARD, or should a Merchant or other financial institution impose additional restrictions on the use of the rediCARD.

- b. The rediCARD may only be used to perform transactions on your Linked Account(s). We will advise you of:
 1. the accounts which you may link to the rediCARD; and
 2. any credit facility which you may link to your Linked Account(s).

- c. We will debit your Linked Account(s) with the value of all withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- d. If a Linked Account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT Transactions on that account.
- e. Transactions will not necessarily be processed to your Linked Account on the same day.
- f. You will continue to be liable for the value of any EFT Transaction occurring after you have closed your Linked Account(s).

7. Using the Card Outside of Australia

- a. All transactions made overseas on the rediCARD will be converted into Australian currency by Visa International, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which Visa processes the transaction).
- b. All transactions made overseas on the rediCARD are subject to a conversion fee. The amount of this currency conversion fee is detailed in the *Fees and Charges for Deposit Accounts* and is subject to change from time to time.
- c. Some overseas machines and EFT terminals charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. Some overseas Merchants and EFT Terminals allow the cardholder the option to convert the value of the transaction into Australian dollars at the point of sale, also known as Dynamic Currency Conversion. Once you have confirmed the transaction, you will not be able to dispute the exchange rate applied.
- e. Before travelling overseas, you or your Additional Cardholder should consult us to obtain the rediCARD Hotline number for your country of destination.
- f. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

8. Additional Cards

- a. You may authorise us, if we agree, to issue an additional rediCARD to your Additional Cardholder provided this person is over the age of 18 (unless we agree to a younger age).
- b. You will be liable for all transactions carried out by your Additional Cardholder on the rediCARD.
- c. We will give each Additional Cardholder a PIN.
- d. Your Additional Cardholder's use of the rediCARD and PIN is governed by these Conditions of Use.
- e. You must ensure that each Additional Cardholder protects their rediCARD and PIN in the same way as these Conditions of Use require you to protect your rediCARD and PIN.

9. Withdrawal and Transaction Limits

- a. You agree that the rediCARD will not be used to:
 1. overdraw any of your Linked Account(s); or
 2. exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).

- b. If clause 9a is breached, we may:
 1. dishonour any payment instruction given; and
 2. charge you an administrative fee as advised to you from time to time.
- c. We may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits at the time of your application for a rediCARD. We may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

10. Authorisations

You acknowledge and agree that:

- a. We have the right to deny authorisation for any EFT Transaction for any reason; and
- b. We will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

11. Deposits at EFT Terminal

- a. Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been verified by the EFT Terminal and accepted by us.
- b. Cheques will not be available to draw against until cleared.
- c. Your deposit is accepted once we have verified it in the following way:
 1. your deposit envelope will be opened in the presence of any two persons authorised by us;
 2. should the amount you record differ from the amount counted in the envelope, we may correct your record to the amount counted;
 3. Our count is conclusive in the absence of manifest error or fraud; and
 4. We will notify you of any correction.
- d. If the amount recorded by the EFT Terminal as having been deposited should differ from the amount we counted in the envelope, we will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your Linked Account.
- e. We are responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to our verification of the amount you deposit).

12. Your liability in case the rediCARD is lost or stolen or in case of unauthorised use

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in clause 12.b below apply.
- b. You are not liable for losses:
 1. where it is clear that you and your Additional Cardholder have not contributed to the loss;
 2. that are caused by the fraudulent or negligent conduct of employees or agents of:
 - i. MyState Bank;
 - ii. any organisation involved in the provision of the EFT System; or
 - iii. any Merchant relating to a forged, faulty, expired or cancelled rediCARD or PIN.
 3. that are caused by the same transaction being incorrectly debited more than once to the same account;

4. resulting from unauthorised use of the rediCARD or PIN:
 - i. in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the rediCARD;
 - ii. in relation to an EFT Transaction which requires PIN;
 - iii. in either case, after you notify us or the rediCARD Hotline in accordance with clause 3 that the rediCARD is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the rediCARD or PIN if the loss occurs before you notify us or the rediCARD Hotline that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else and if we prove, on the balance of probabilities, that you or your Additional Cardholder contributed to the loss through:
 1. fraud, failure to look after and keep the PIN secure in accordance with clauses 5b, c and d, or extreme carelessness in failing to protect the security of the PIN; or
 2. unreasonable delay in notifying us or the rediCARD Hotline of the misuse, loss or theft of the rediCARD or of the PIN becoming known to someone else and the loss occurs between the time you or your Additional Cardholder did, or reasonably should have, become aware of these matters and the time you notified us or the rediCARD Hotline.

However, you will not be liable for:

 - i. the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
 - ii. the portion of the loss on any Linked Account which exceeds the available balance of that Linked 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 rediCARD and PIN.
- d. Where a PIN was required to perform the unauthorised EFT transaction and clause 12c does not apply, your liability for any loss of funds arising from an unauthorised EFT transaction using the rediCARD, if the loss occurs before you notified us or the rediCARD Hotline that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
 1. \$150;
 2. the actual loss at the time of notification to us or the rediCARD Hotline of the misuse, loss or theft of the rediCARD, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your rediCARD or your Linked Account); or
 3. the balance of your Linked Account, including any prearranged credit.
- e. If, in cases not involving EFT Transactions, the rediCARD or PIN are used without authority, you are liable for that use before you notified us or the rediCARD Hotline of the unauthorised use, up to your current daily withdrawal limit.

- f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the ePayments Code, where that code applies.

13. Steps you must take to resolve errors or disputed EFT Transactions

- a. If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify us. We are solely responsible for resolving your complaint. Later, but as soon as you can, you must give us the following information:
 1. your name, account number and rediCARD number;
 2. the error or the transaction you are unsure about;
 3. a copy of the periodical statement in which the unauthorised transaction or error first appeared;
 4. an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error; and
 5. the dollar amount of the suspected error.

If your complaint concerns the authorisation of an EFT transaction, we may ask you or your Additional Cardholder to provide further information.

- b. We will investigate your complaint, and if we are unable to settle your complaint immediately to your and our satisfaction, we will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 days of receipt from you of the details of your complaint we will:
 1. complete our investigation and advise you in writing of the results of our investigation; or
 2. advise you in writing that we require additional time to complete our investigation.

We will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.

- d. If we are unable to resolve your complaint within 45 days, we will let you know 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.
- e. If we find that an error was made, it will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- f. When we advise you of the outcome of our investigation, we will notify you in writing of the reasons for its decision by reference to these Terms and Conditions and the ePayments Code and advise you of any adjustments we have made to your Linked Account. Should you remain unhappy with the decision, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). Details of this service can be found at: www.fos.org.au
 The FOS can be contacted on:
Phone 1300 780 808 (toll free Australia wide)
Fax 03 9613 6399
Email info@fos.org.au
Post GPO Box 3, Melbourne VIC 3001.
- g. If we decide that you are liable for all or any part of a loss arising out of unauthorised use of the rediCARD or PIN, we will:

1. give you copies of any documents or other evidence we relied upon; and
 2. advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- h. If we fail to carry out these procedures or causes unreasonable delay in resolving your complaint, we may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

14. Malfunction

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your Additional Cardholder should have been aware that the EFT Terminal was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

15. Transaction Slips and Receipts

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales and cash advance vouchers, to assist in checking EFT Transactions against your statements.

16. Transaction and other fees

- a. We will advise you whether we charge a fee, and the amount of such fee, for:
 - any transactions;
 - issuing the rediCARD or any additional or replacement rediCARD;
 - using the rediCARD;
 - issuing the PIN or any additional or replacement PIN;
 - using the PIN; or
 - any other service provided in relation to the rediCARD.
- b. We will also advise you whether we will debit any of your Linked Accounts with Government charges, duties or taxes arising out of an EFT transaction.
- c. The fees and charges payable in respect of the rediCARD are detailed in the *Fees and Charges for Deposit Accounts*.

17. Changes to Conditions of Use

- a. We reserve the right to change these Conditions of Use from time to time.
- b. We will notify you in writing at least 30 days before the effective date of the change if we will:
 - impose or increase charges for the use of the rediCARD and PIN or for issuing additional or replacement rediCARD or PINs;
 - increase your liability for losses; or
 - impose, remove or adjust daily or other periodic transaction limits applying to the use of the rediCARD, PIN, your Linked Account(s) or Electronic Equipment.
- c. If you do not wish your daily withdrawal limit to be increased you should notify us.
- d. We will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, individual notice sent to you, or in any other way permitted by law.

- e. We are not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- f. When the rediCARD is used after notification of any such changes, you accept those changes and use of the rediCARD shall be subject to those changes.

18. Account Statements

- a. We will send you an account statement either by post or electronically for the rediCARD Linked Accounts at least every three months. You may request more frequent account statements.
- b. For any Linked Accounts which have a pre-arranged credit facility attached such as a line of credit or overdraft, we will send you an account statement monthly.
- c. You may request a copy of your account statement at any time.
- d. We may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

19. Cancellation and Return of the rediCARD

- a. The rediCARD always remains the property of MyState Bank.
- b. We can immediately cancel the rediCARD and demand its return at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your Linked Accounts, including capture of the rediCARD at any EFT Terminal.
- c. We may, at any time, cancel the rediCARD for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- d. You may cancel your rediCARD or any additional rediCARD issued to your Additional Cardholder at any time via Internet Banking, written notice, contacting us via phone or visiting one of our many branches.
- e. If we or you cancel the rediCARD issued to you, any rediCARD issued to your Additional Cardholder(s) will also be cancelled.
- f. You will be liable for any transactions you or your Additional Cardholder make using the rediCARD before the rediCARD is cancelled but which are not posted to your Linked Account until after cancellation of the rediCARD.
- g. You must return your rediCARD and any rediCARD issued to your Additional Cardholder to us when:
 1. We notify you that we have cancelled the rediCARD;
 2. you close your Linked Account(s);
 3. you cease to be our customer at MyState Bank;
 4. you cancel your rediCARD, any additional rediCARD issued to your Additional Cardholder, or both; or
 5. you alter the authorities governing the use of your Linked Account(s) unless we agree otherwise.

20. Use after cancellation or expiry of the rediCARD

- a. You must not use the rediCARD or allow your Additional Cardholder to use the rediCARD:
 1. before the valid date or after the expiration date shown on the face of the rediCARD; or
 2. after the rediCARD has been cancelled.
- b. You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) with us.

21. Privacy and confidentiality

We collect personal information about you or your Additional Cardholder for the purposes of providing our products and services to you. We may disclose that personal information to others in order to execute any instructions, where we reasonably considers it necessary for the provision of the rediCARD or the administration of your Linked Account(s), or if it is required by law.

You represent that, in supplying us with personal information about your Additional Cardholder, you have authority to do so and will inform them of the contents of this clause.

You and your Additional Cardholder may have access to the personal information we hold about each of you at any time by asking us.

For more details on how we handle personal information, refer to our *Privacy Policy* available at mystate.com.au, by calling us on 138 001 or by dropping into your nearest branch.

22. Miscellaneous

- a. You agree that you will promptly notify us of any change of address for the mailing of any notifications which we are required to send to you.
- b. We may post all account statements and notices to you at your registered address as provided for in our records.

Taxation Implications

Information regarding Government taxes payable are detailed in the *Fees and Charges for Deposit Accounts*.

Complaints and feedback

We work hard to deliver the best banking experience possible to our customers. We value your opinion, so if a product or service does not meet your expectations, we want to know about it. Our team is here to listen, and ready to help you resolve any complaints or concerns you may have. Plus, your feedback gives us the opportunity to better our products and services, which is something we continually strive to do. So if you have a complaint, concern, suggestion or just wish to give some feedback, please don't hesitate to get in touch.

Making a complaint

When you make a complaint we will:

- try to resolve the matter on the spot - in most situations we can do this;
- keep you up to date on our progress;
- work hard to resolve your matter within 21 days;
- let you know in writing if we require more information or more time to investigate your matter; and
- provide you with a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will inform you of the reasons for the delay.

To help us get the best understanding of your concern, we recommend that you:

- be prepared with any supporting documents or evidence you think will help clarify your concern; and
- be as clear as possible about what has happened.

To make a complaint

Step 1 Talk to us

In most situations, we will be able to resolve the matter for you on the spot. Call us on 138 001 or visit your nearest branch.

If you prefer to put your complaint in writing, you can email or write to us, or complete and return the *Complaints, Compliments & Feedback form* available at mystate.com.au.

Phone 138 001
Email mycomplaint@mystate.com.au
Mail Complaints Officer
MyState Bank
GPO Box 1274
HOBART TAS 7001

If your complaint is complex or needs a detailed investigation, we will make sure that it is referred to the right department promptly and will respond to your complaint as quickly as possible.

Step 2 Ask for your complaint to be reviewed

If you are not satisfied with our initial response, you can request the matter be reviewed by a MyState Bank Senior Manager. You can contact us by phone, in writing by mail or email, or in person at your nearest branch.

Please let us know your customer number, the reason why you are not satisfied with our initial response and the outcome you are seeking. We will make sure that it is referred straight away to an appropriate Senior Manager for review and a response.

Step 3 External review

If, despite everyone's best efforts you remain dissatisfied with our Senior Manager's response, you may wish to have the matter investigated by someone else. The Financial Ombudsman Service (FOS) offers a free independent dispute resolution service for the Australian banking, insurance and investment industries. You can contact the FOS by:

Phone 1300 780 808
Fax 03 9613 6399
Post GPO Box 3
Melbourne VIC 3001
Email info@fos.org.au
Web www.fos.org.au

For information regarding complaints about your privacy refer to our *Privacy Policy* available at mystate.com.au, by calling us on 138 001 or dropping into your nearest branch.

How to get other information

Upon request we will provide general information about the rights and obligations that may arise out of your relationship with us. This includes information pertaining to the operation of accounts, cheque facilities and identification requirements under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. This information can be found in our *Terms and Conditions for Deposit Accounts*.

We can provide advice and financial solutions to help you reach financial security and prosperity.

If you would like to know more about our range of banking and financial advisory products and services you can arrange an appointment to meet with us through your nearest branch or by calling us on 138 001.

138 001
mystate.com.au