

Terms & Conditions rediCARD Plus

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Contents

Introduction	3
Definitions	3
Changes to the terms and conditions	4
When you receive your card	4
How to keep your card safe	5
Using the card	5
Transaction limits	6
Fees and Charges	6
How to report a lost or stolen card or unauthorised use	7
Account Statements	7
Liability	7
Cancelling your card	8
Privacy	9
ePayments Code	9
Banking Code of Practice	9
System Malfunction	9
Complaints and feedback	10

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.

Introduction

These terms and conditions explain your rights and our responsibilities to you as a customer when you access any of our deposit account products, including our no longer offered products, via a rediCARD Plus.

The rediCARD Plus is a non-cash payment facility that can be used by existing cardholders to perform transactions on a linked account(s) to complete EFT transactions. rediCARD PLUS is available solely at our discretion.

Once you have a rediCARD with us and use it to complete transactions this means that you agree to these terms and conditions. These are to be read together with the linked account specific terms and conditions.

The rediCARD enables you to:

- make purchases at all retail outlets which accept EFTPOS (within Australia);
- where the rediCARD PLUS facility is available, allows you to be use your rediCARD overseas; and
- undertake transactions at MyState Bank branches.

Definitions

The following definitions apply when reading these terms and conditions.

- **We/us/our** is MyState Bank.
- **You/your/user/cardholder.**
The customer or account owner and can be individuals or a business authorised to be issued a card linked to your account.
- **ATM** is an automatic teller machine
- **Card** means your Visa Debit Card
- **Card details** is the information on the card and includes, but not limited to, the card number and expiry date.
- **Day** means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.
- **EFT** means Electronic Funds Transfer
- **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 card 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 your card 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** is the account(s) which you linked to your card, and includes any overdraft or line of credit which you may be attached to your account.
- **Merchant** is a retailer or any other provider of goods or services offering card payment services.
- **PIN** is the personal identification number we issued to you to use with your card when giving an instruction through Electronic Equipment.

1. Changes to the terms and conditions

We may change the terms and conditions regarding your card.

We will give you at least 30 days prior notice (longer if we are required to by law or any code we subscribe to) if we:

- Change the daily card limit;
- Introduce or change a fee; or
- Increase your liability for losses in relation to transactions made with your card.

We will tell you all other changes no later than the day the change takes effect. We will tell you by either:

- Writing to you; or
- Advertising in a national or local newspaper; or
- Giving you notice in another manner allowed by law.

We are not required to give you advance notice if an immediate change to the terms and conditions is needed for the security of accounts or the processing of transactions

2. When you receive your card

Brand new card

Once you receive your card and PIN in the mail you will need to:

- Sign the back of the card; and
- Activate the card.

Renewal Card

Check the card number matches the card you've been using, if so you do not need to activate the card, simply sign the back of the card and continue using your pin and destroy the previous card.

3. How to keep your card safe

We suggest you take note of the following tips to keep your card safe and prevent any unauthorised transactions from occurring:

- Never give your PIN to anyone else;
- If you change the PIN for your card do not use identifiable numbers which could be easily guessed by someone else. Such as your birth date or phone number;
- Never write your PIN down;
- Monitor your account to make sure no unauthorised transactions have occurred, you can do this via Online Banking and Phone Banking or your statement; and
- If your renewal card doesn't arrive as expected or you lose your card, you contact us as soon as possible.

4. Using the card

Within Australia

You can use your card anywhere the Eftpos symbol appears, however we cannot guarantee that all merchants or EFT Terminals will accept your card. We are not responsible if a merchant or another financial institution refuse to accept your card or have restrictions on the use of your card.

Your linked account will be debited the amount of your purchase or withdrawal, these will not necessarily be processed on the same day as the transaction. In the case of a joint account, you are jointly liable for transactions on that account.

Outside of Australia

Before travelling overseas we ask that you let us know your travel details so we can prevent your card being blocked as a safety measure. We can then also provide you the relevant hotline of the country you are visiting should you lose your card while travelling.

You can use your rediCARD to withdraw cash at ATMs worldwide, provided they show the Visa or Visa Plus logos. Any transactions made will be converted to Australian dollars by Visa International that generally reflect either wholesale market rates or government mandated rates.

Transactions overseas are also subject to a Cash Advance and Foreign Currency Conversion fee, these are detailed in our Fees & Charges brochure.

ATM Surcharges

In some instances you may also be charged a surcharge by the overseas ATM's. The surcharge will apply once you have confirmed the amount of transaction. This surcharge may appear on your statement separately or as part of the entire purchase amount. Once you have confirmed the transaction you will not be able to dispute the surcharge amount.

Authorisations

Some transactions on your card require our authorisation, meaning the merchant will ask us for authorisation before completing the transaction.

We have the right to deny authorisation if there is good reason, including but not limited to, insufficient funds in your account security of your account or credit risk purposes.

We will not be liable to you or any other person for any loss or damage which you or other person may suffer as a result of an authorisation not being granted.

Card expiry

Your card has a set expiry date, before this expiry date is reached we will automatically issue a renewal card to you via post. We will not do this if you are no longer using your card and we will cancel your card.

5. Transaction limits

Your combined ATM and EFTPOS daily withdrawal limit is \$1,000 AUD per card from your linked account when you have sufficient cleared funds including any pre-arranged credit facility. In some cases your daily card withdrawal limit may be altered.

In the event of a system failure the daily withdrawal limit is \$400 AUD. Other third party organisations may impose additional restrictions on the amount of funds that may be withdrawn, transferred or paid.

6. Fees and Charges

Details regarding any fees and charges applicable to your card or as a result of certain transactions using your card are detailed in the Fees and Charges for Deposit Accounts.

You may be charged an ATM withdrawal fee for using some ATM's, this fee is not applied by us for any Australian ATM but is charged to your account by the ATM operator and the message will be displayed prior to your request being completed.

7. How to report a lost or stolen card or unauthorised use

If you believe your card has been lost or stolen or used without your authorisation you must notify us immediately. You can manage your card via Online Banking, contact us via phone (if during business hours) or contacting the card hotline.

Card Hotline

Australia-wide Toll Free 1800 648 027

Calling from overseas +61 2 8299 9109

If the card was used without your authorisation we will need some information from you regarding these transactions

- Date of transaction(s);
- Amount(s);
- Details of the merchant; and
- Any other details that may assist us in investigating your claim.

8. Account Statements

You can request a copy of a statement of your account at any time, there may be a fee for additional statements but we will advise you at the time. We will send you an account statement for your account at least every six months, unless you request it to be more

9. Liability

This section applies to unauthorised transactions made by someone without your consent.

When you are not liable for loss

You will not be liable for loss in the following situations:

- Fraud or negligence by one of our employees, agents, third party involved in networking arrangements or a merchant;
- Card forgery, information that should be kept secure, faulty, expired or cancelled;
- A transaction that occurred before you received your card;
- A transaction being debited from your account more than once in error;
- Unauthorised transaction after we have been advised that your security has been breached.

You will not be liable for loss arising from a transaction where it is clear that you have not contributed to the loss.

When you are liable for loss

Where we can prove that you contributed to the loss through fraud or breach of the security of your details your account you may be liable for the loss.

You will be liable:

- in full for the actual losses that occur before the loss, theft or misuse of security is reported to us;
- for losses arising from unauthorised transaction that occur because you contributed by leaving your card in an ATM; and
- where we can prove that you contributed to the losses by:
 - delaying the reporting to us of misuse, loss or theft; or
 - breaching the security of your details.

You will not be liable for the portions of losses:

- incurred on any one day that exceeds any applicable daily transaction limit; or
- incurred in any period that exceeds any applicable periodic transaction limit;
- that exceeds the balance on the linked account, including any pre-arranged credit.

Other situations – limited liability

There are situations where you are liable for the loss but not the full amount. You may be held liable for the least of:

- \$150; or
- the balance of the account, including any pre-arranged credit, from which the money was transferred; or
- the actual loss at the time that we are notified that security of your account has been breached (lost, stolen or used without permission) excluding the amount of loss which exceeds any relevant daily transaction limits.

10. Cancelling your card

You can cancel your card at any time via Online Banking or contacting us.

There may be times where we may cancel your card if:

- we believe the security of the card has been breached; or
- we believe you have breached terms and conditions of the card or your linked account.

We may also cancel the card if you have discontinued using it.

If the card is cancelled either by you or us you will remain liable for any transaction that occurs on the linked account.

11. Privacy

We are bound by the Australian Privacy Principles under the *Privacy Act 1988 (Cth)* and the privacy and confidentiality of your personal information is important to us.

Our Privacy Policy outlines how we deal with your information, including the purpose for which we collect, hold use and disclose your information as well as our legal obligations and rights as to that information.

12. ePayments Code

The ePayments Code regulates electronic payments, including, but not limited to, ATM, EFTPOS, debit card transactions, online payments, online banking and some elements of BPAY.

The ePayments Code is administered by the Australian Securities and Investments Commission (ASIC). Information on the ePayments Code is available at www.asic.gov.au.

We confirm that we will comply with the ePayments Code where that code applies.

13. Banking Code of Practice

The Banking Code of Practice (BCOP) is an industry code which sets standards of good banking conduct for banks, their staff and their representatives. The relevant provisions of the BCOP will come into effect and apply to the products and services covered by these Terms & Conditions from 1 July 2019.

14. System Malfunction

We will make every effort to have our services available to you 24 hours a day, 7 days a week but there may be times where they are partially or fully interrupted due to circumstances outside our control.

We will not be liable to you for any loss caused by the services not working as they should if you were aware, or should have been aware, that the services were unavailable for use or were not working as they should.

We will take reasonable steps to correct the errors in your account and to refund any fees which would not have been charged to you if the system was working as it should.

It is your responsibility to use other methods of access if for any reason you are unable to use our services.

15. Complaints and feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to not only resolve the matter for you, but as a way to improve the way we do things.

Make a complaint or provide feedback

You can advise us of your complaint or provide feedback by:

- calling us – 138 001 (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
- using the online form at mystate.com.au;
- email us – (mycomplaint@mystate.com.au);
- visit your local branch; or
- write to us (Complaints & Feedback, GPO Box

1274, Hobart Tasmania 7001).

Details of your complaint or feedback

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- your customer number and name;
- contact details – preferred contact method; if by phone advise the best times to reach you;
- complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- resolution – how would you like the matter resolved.

Timeframes

We will try our best to resolve the complaint for you on the spot, and in most cases we can. If we can't we will:

- keep you up to date on our investigation and progress;
- work to resolve your complaint within 21 days of receiving it from you;
- let you know if we need more information or more time to investigate; and
- provide you with final resolution within 45 days – if not we will inform you of the reasons for delay.

If we request further information from you to help us

resolve your complaint and you do not respond, we may consider the matter resolved. However, if you provide information at a later date we will reopen the complaint and continue to work on a resolution for you.

Other options

If you are not satisfied with our initial response, you can request for your complaint to be reviewed by our Customer Advocate. Our Customer Advocate will review your complaint to ensure it has been handled fairly.

Customer Advocate Review

Phone 138 001

Email customeradvocate@mystate.com.au

Post GPO Box 1274, Hobart TAS 7001

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry.

Australian Financial Complaints Authority

Online www.afca.org.au

Email info@afca.org.au

Phone 1800 931 678

Mail Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

138 001
mystate.com.au