



Mobile Banking App Terms of Use

24 October 2018

Australian Unity Bank Limited

ABN: 30 087 652 079 AFSL/Australian Credit Licence: 237994 BSB 803-228

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Important Information

This document must be read in conjunction with the following documents:

- [Accounts and Access Facilities Terms of Use](#)
- [Schedule of Fees, Charges and Transaction Limits](#)
- [PayID Terms and Conditions](#)

Together these documents form the Terms of Use for Australian Unity's Accounts and Access Facilities.

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How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am and 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at: bankingsupport@australianunity.com.au

Security Information

To report the unauthorised use of your PayID, mistaken or fraudulent payments please contact us on the information above.

Customer Owned Banking Code of Practice

We subscribe to the Customer Owned Banking Code of Practice.

The 10 Key promises under the Code are:

1. We will be fair and ethical in our dealings with you
2. We will focus on our Customers
3. We will give you clear information about our Products and Services
4. We will be responsible lenders
5. We will deliver high customer service and standards
6. We will deal fairly with any complaints
7. We will recognise Customers' rights as owners
8. We will comply with our legal and industry obligations
9. We will recognise our impact on the wider community
10. We will support and promote the Customer Owned Banking Code of Practice

Further details on the code can be found at our website.

1. Getting Started

You will need to be registered for internet banking before being able to use the Mobile Banking App. You will be required to have a member number as well as a password. If you have not registered for internet banking, please contact us.

2. Meaning of Words

Please note the following definitions:

“**Account**” means your account with us accessible using internet banking.

“**(Android) Compatible Android**” means Android devices that meet the requirements listed in the Google Store.

“**Card details**” means the card number and expiry date or security/verification code of an Australian Unity Visa Debit or Credit card linked to the Mobile Banking App.

“**(iOS) Compatible iPhone**” means iPhone devices that meet the requirements listed in the Apple Store.

“**Mobile Banking App**” means the Mobile Banking App service described in section 3.

“**we**”, “**us**”, or “**our**” means Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence 237994.

“**you**” or “**your**” means the Australian Unity customer downloading the Mobile Banking App.

3. Introducing the Mobile Banking App

With the Mobile Banking App, you can pay your bills using BPAY® and make payments to others using PayID or BSB and Account Number, check your account balance(s), transaction history, and transfer money between your accounts.

(Android) You must only use the Mobile Banking App with a compatible Android device. You can install and register the Mobile Banking App onto a single device but not on multiple devices.

(iOS) You must only use the Mobile Banking App with a compatible iPhone. You can install and register the Mobile Banking App onto a single device but not on multiple devices.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

4. Making Payments

4.1 Making Payment Using a PayID

Payments will be processed by PayID. Please take care to enter the correct PayID and to verify the PayID Name displayed as you may

not be able to recover a payment if it is credited to a mistaken account e.g. if there are no funds in the account.

4.2 Making Payments Using a BSB and Account Number

Payments will be processed by BSB and Account Number only, without using an account name. Some institutions with unique account numbers may disregard the BSB.

Please take care to enter the correct BSB and Account Number as you may not be able to recover a payment if it is credited to a mistaken account e.g. if there are no funds in the account.

4.3 Making Payments Using BPAY

Payments will be processed by using a valid Biller Code and Customer Reference Number. Although the Mobile Banking App performs checks for a valid Biller Code, it is your responsibility to ensure all details are entered correctly as you may not be able to recover a payment if it is credited to the wrong Biller or to an incorrect Customer Reference Number.

5. General Conditions

5.1 Mobile Banking App Passcode

When you register for the Mobile Banking App, you are required to set up a Mobile Banking App passcode. You can change this passcode at any time, once you have logged into the Mobile Banking App.

5.2 Protecting your Mobile Banking App Passcode

You should always:

- Memorise the passcode as soon as possible - but if you record it, carefully disguise it so that others can't decipher it;
- Use a unique number that is not obvious or can't be easily guessed e.g. don't use your date of birth or driver's licence number; and
- Take precautions when using the Mobile Banking App e.g. don't let anyone watch you enter your passcode.

You must never:

- Tell or let anyone find out your passcode - not even family or friends;
- Record a passcode on your device or computer;

- Keep a record of the passcode with your device

For more information on security visit our website.

5.3 Other Things You Must Do

Lock your mobile phone device and take any reasonable steps to stop unauthorised use of the Mobile Banking App or disclosure of your card details.

Notify us immediately if your device is lost or stolen or you suspect your Mobile Banking App access passcode or your card details have become known to someone else. You can contact us on 1300 790 740 within Australia or +61 2 9965 1200 if overseas to report the theft, loss, or misuse of your device, or breach of passcode security.

Only install approved applications on your device and never override the software lockdown.

Please note: deleting the Mobile Banking App or restoring the device to factory default will not delete the cards. You must remove the cards prior to deleting the Mobile Banking App.

5.4 Other Things You Must Never Do

Don't ever:

- Allow another person to use your device to make purchases or payments;
- Leave your device unattended;
- Use the Mobile Banking App with a device other than a compatible iOS device or Android device.

6. Other Things You Should Know

6.1 Using the Mobile Banking App on more than one device

You can install and register the Mobile Banking App only on one device at a time with your internet banking login.

(Android) You can only install and register the Mobile Banking App on a single Android device.

(iOS) You can only install and register the Mobile Banking App on a single iPhone device.

If you are no longer in possession of your registered device, you can remove that device by registering another device or by calling us on 1300 790 740.

If you are no longer in possession of your registered device, you should remove it from your devices list from the 'Settings' menu, or by calling us on 1300 790 740.

For security reasons, logging on to the Mobile Banking App concurrently with another device(s) will terminate the session of the device that was last logged on.

6.2 Your Account Balance

Your account balance may include cheques awaiting clearance. When checking your account balance, please note that the amount described as available funds will not include cheques subject to clearance.

6.3 Fees

Any transaction fees and charges that apply to your account/s may apply to transactions made using the Mobile Banking App. For more information please refer to the 'Schedule of Fees, Charges and Transaction Limits' document available on our website.

You may incur charges from your mobile service provider for downloading and using the Mobile Banking App. You may also be charged fees or charges by merchants for using the facility.

6.4 Using Your Location Data

If you grant the Mobile Banking App permission to use your mobile device location information then you also consent to us logging this location information for security purposes and to enable other Mobile Banking App functionality where location information is required.

6.5 Suspension or Termination

We may suspend or terminate your use of the Mobile Banking App without notice at any time e.g. if we suspect unauthorised transactions have occurred or that the Mobile Banking App is being misused.

6.6 Reporting Lost and Stolen Cards

Cancelling your card through the 'Lost and Stolen' process, using the Mobile Banking App, does not mean that you have disputed any unauthorised transactions made on your account. Call us right away if you need to report any unauthorised transactions.

The 'Report lost or stolen' function is reliant on computer and/or telecommunications systems. Disruptions to these systems may result in the report of damaged and lost or stolen functions being unavailable from time to time.

Whilst we make every attempt to decline transactions once you have completed the lost/stolen process, some transactions may still go through e.g. transactions that are not sent to us for authorisation including:

- Transactions processed when there is a system interruption.

If you identify any unauthorised transaction you can lodge a dispute with us.

Reporting a card as lost/stolen will cause all transactions against the card to be declined including any recurring payments linked to your Visa Card.

The cardholder can report their card lost or stolen using the 'Report lost or stolen' function, however, the settings will only apply to the card(s) held by that cardholder.

7. Disclosure

You agree that we may disclose your details to the recipient of the funds to aid them in identifying the transaction.

8. Changes to these Terms of Use

(Android) We may change these Terms of Use at any time without prior notice. We will notify you of any material changes by electronic notice to you via your device or Google Play. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the Mobile Banking App.

(iOS) We may change these Terms of Use at any time without prior notice. We will notify you of any material changes by electronic notice to you via your device, or the App Store. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the Mobile Banking App.