

PayID Terms and Conditions

9 November 2023

Important Information

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

- [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#)
- [Schedule of Fees, Charges and Transaction Limits](#)
- [Mobile Banking App Terms of Use](#)

Together these documents form the Terms and Conditions for Australian Unity Bank's Accounts.

Australian Unity Bank Limited ABN 30 087 652 079, AFSL/Australian Credit Licence 237994

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.

1. Meaning of Words

Please note the following definitions:

“**Account**” means your account with us.

“**Authorised User**” means you and any person you have authorised to operate your Account.

“**Closed**” in relation to a PayID, means a PayID which is removed from the PayID Service, and is unable to be used for NPP Payments.

“**Locked**” in relation to a PayID, means a PayID which we have temporarily disabled in the PayID Service.

“**Misdirected Payment**” means an NPP Payment incorrectly credited to the wrong account due to the recipient PayID or associated account information being incorrectly recorded in the PayID Service.

“**Mistaken Payment**” means an NPP payment, made by a payer (who is a 'user' for the purposes of the ePayments Code), that has been incorrectly credited to the wrong account due to payer error.

“**NPP**” means the New Payments Platform operated by NPP Australia Limited.

“**NPP Payments**” means payments cleared and settled via the NPP.

“**PayID**” refers to the identifier via which you choose to use to identify an Account. “**PayID Name**” refers to the name you are assigned or choose (with our approval) that identifies you to Payers when your PayID is used to make an NPP payment.

“**PayID Service**” refers to the central payment addressing service that enables NPP payments and addressing NPP Payments.

“**PayID Type**” refers to the type of identifier you select to send and receive NPP Payments. For example, this may be your Australian mobile number and/or email address.

“**PayTo**” means the service when we begin to offer PayTo which enables us to process NPP Payments

from your Account in accordance with and on the terms set out in a Payment Agreement.

“**Payment Agreement**” means an agreement created by an approved merchant or payment initiator in the PayTo mandate management service by which you authorise us to make payments from your Account.

“**Privacy Law**” means the Privacy Act 1988 (Cth) and regulations made under the Act.

“**we**”, “**us**”, and “**our**” means Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994.

“**you**” and “**your**” means a person who, at the time a PayID Service is provided, is a current or prospective individual or business organisation customer.

2. PayID Terms of Use

2.1 Making and Receiving NPP Payments Using PayID

The PayID service when we begin to offer it, is the NPP Payment addressing service that enables Payers to make NPP Payments to Payees using an alternative identifier to BSB and Account Number and enables merchants and payment initiators to create PayTo Payment Agreements and for related PayTo Payments to be processed. In our discretion, acting reasonably, we may allow you to create a PayID for your Account. Before you can create your PayID you must satisfy security requirements around ownership and authorisation for your chosen PayID and possess an eligible Account. For details of eligible accounts please read the ‘Accounts and Access Facilities Terms of Use’ document for more information.

Whether or not you choose to create a PayID for your Account, you (and each Authorised User of your Account) may choose to make particular types of NPP Payments from your account to Payees via their own PayIDs provided that:

- We and the Payee's financial institution support the NPP Payment service;
- The Payee's account is able to receive the particular NPP Payment; and

- The PayID is not locked.

For terms of:

- How PayID may be used for particular NPP Payment services including Pay Anyone and PayTo, including your obligations to input correct PayID details and to check the payee's PayID Name before sending an NPP Payment using PayID, please read the 'Accounts and Access Facilities Terms of Use' document for more information.

Your rights in relation to the investigation and recovery of Mistaken Payments, Misdirected Payments and unauthorised (including fraudulent) NPP Payments please read the 'Accounts and Access Facilities Terms of Use' document for more information. We support the following PayID Types:

- Australian mobile phone number; and
- Email address.

We may update this list from time to time.

2.2 Choosing a PayID and PayID Name

Before you can create your PayID to receive NPP Payments into your Account, you must:

1. Possess an eligible account. For details of eligible accounts please read the 'Accounts and Access Facilities Terms of Use' document for more information.
2. Satisfy security requirements around ownership and authorisation for your chosen PayID
3. Only create and maintain a PayID if you are entitled to use the PayID;
4. Notify us immediately if you suspect unauthorised use of the PayID;
5. Not misuse your PayID by sending or receiving fraudulent transactions, the proceeds of crime, or use messages as part of a criminal enterprise or to harass, or intimidate the recipient;
6. Close the PayID if you are no longer authorised to use it;

7. Be able to demonstrate entitlement to use the PayID if requested by us from time to time;
8. Keep the PayID details (including your unique identifier, your name, and your linked account) with us up to date and notify us immediately if your details change; and
9. Keep your customers and payers apprised of any changes related to the PayID (including a change in your PayID name or status).

A PayID is created by linking a unique identifier to an eligible account such as email address or Australian mobile number. The following need to be considered to successfully set up a PayID and PayID name:

1. A PayID can only be registered with a single participating financial institution and linked to only one account. You can create separate PayIDs for each of your eligible accounts, and multiple PayIDs can be created for the same account, provided each PayID is unique, and you hold an eligible account type.

Depending on the policy of a payer's financial institution, your PayID Name may be displayed to payers who send NPP Payments to you. At the same time you create your PayID, we will either enable you to:

- Confirm your selection of a PayID Name for display to payers; or
- Select an alternative PayID Name, such as your business name, for display.

We will not permit selection of a PayID Name that is likely to mislead or deceive a payer into sending you NPP Payments intended for another payee, or which for any reason is inappropriate.

2.3 Creating a PayID

You can create a PayID by logging into internet banking and submitting a request to register the PayID in the 'Manage PayID' screen.

We will not create a PayID for you without your prior consent.

You may choose to create more than one PayID for your Account.

If your Account is a joint account, you and each other joint account holder can create a unique PayID for the Account.

If you have Authorised Users on your Account, each Authorised User may create a unique PayID for the Account.

Once a PayID is created and linked to your Account, it may not be used in relation to any other account with us or with any other financial institution.

The PayID Service does not support duplicate PayIDs. If you try to create a PayID for your Account that is identical to another PayID in the service, you will see the following message – ‘Unable to Register PayID’. You can contact us to discuss duplicate PayIDs at

☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST)

✉ Email us at:
bankingsupport@australianunity.com.au

We cannot disclose details of any personal information in connection with duplicate PayIDs.

2.4 Transferring Your PayID to Another Account

You can transfer your PayID to another Account with us, or to an account with another financial institution by logging into internet banking and submitting a request to transfer the PayID in the ‘Manage PayID’ screen. This makes the PayID available for transferring to another institution. You can also manage your PayID via the Mobile Banking app under the PayID menu item.

When a PayID is made transferrable, funds will continue to be received into the linked account until the PayID is transferred to another financial institution or the transfer is cancelled. A PayID in a transferrable status will automatically revert to a created status if the transfer is not completed or cancelled within 14 days.

A transfer of your PayID to another account with us will generally be effective immediately, unless we notify you otherwise.

A transfer of your PayID to another financial institution is a two-step process initiated by you and completed by that financial institution. First,

you are required to ask us to put your PayID into transferrable status before you then complete the transfer via your new financial institution. Please refer to your new financial institution for instructions on this. Until the transfer is completed, NPP Payments to your PayID will be directed to your Account with us.

If the other financial institution does not complete the transfer within 14 days, the transfer will be deemed to be ineffective and your PayID will remain linked to your Account with us. You can request transfer of your PayID at any time.

A locked PayID cannot be transferred: see Clause 2.8 for more information.

2.5 Transferring Your PayID from Another Financial Institution to Your Account With Us

To transfer a PayID that you created for an account with another financial institution to your Account with us, you will need to start the process with that financial institution.

2.6 Closing a PayID

To close your PayID, you can log into internet banking and submitting a request to close the PayID in the ‘Manage PayID’ screen.

You must notify us immediately if you no longer own or have authority to use your PayID.

2.7 Locking and Unlocking a PayID

We monitor PayID use to manage PayID misuse and fraud. You acknowledge and consent to us locking your PayID if we reasonably suspect misuse of your PayID or use of your PayID to procure NPP Payments fraudulently.

Request to unlock a locked PayID can be made by contacting us:

☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST)

✉ Email us at:
bankingsupport@australianunity.com.au

2.8 NPP Payments

We will ensure that your PayID and Account details are accurately recorded in the PayID Service.

Where we and the sending financial institution determine that an NPP Payment made to your Account is either a Mistaken Payment or a Misdirected Payment, we may, without your consent, and subject to complying with any other applicable terms and conditions, deduct from your Account, an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs. Please read the 'Accounts and Access Facilities Terms of Use' document for more information.

3. Privacy

By creating your PayID you acknowledge that you authorise:

- Us to record your PayID, PayID Name and Account details (including full legal account name) as a PayID Record in the PayID Service;
- NPP Participants that are a Payer's financial institution to use your PayID information for the purposes of constructing NPP payment messages, enabling payers to make NPP Payments to you, and to disclose your PayID Name to payers for NPP Payment validation. To the extent that the creation and use of the PayID Record constitutes a disclosure, storage and use of your personal information within the meaning of the Privacy Law, you acknowledge and agree that you consent to that disclosure, storage and use;
- third parties, such as NPP Australia Limited and other financial institutions that connect to or use the NPP, accessing your PayID information for the purposes of creating and sending PayTo Payment Agreement creation requests to us to seek your authorisation and for the purposes of sending PayTo Payment requests, in connection with an approved Payment Agreement, to us for processing from your Account.

Depending on the policy of a payer's financial institution, your PayID Name may be displayed to payers who send NPP Payments to you.

You can obtain a copy of our Privacy Policy from our website australianunity.com.au/privacy-policy.

4. Complaints

We understand that although we do our best to provide you with a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction. We have an internal process for handling complaints which is documented in our Australian Unity Complaints Management

Policy, which you can locate on our website at www.australianunity.com.au/complaintpolicy or by calling us.

You may contact us:

- 1300 790 740 (Mon - Fri 8.30am - 5.30pm)
- Bankingsupport@australianunity.com.au
- australianunity.com.au/banking

For more information refer to the [Accounts and Access Facilities Terms of Use](#)