

1. Mobile App Terms and Conditions

- 1.1 The Mobile App is designed for smart phone devices, and offers a fast, simple and convenient mobile banking experience so you can take your bank with you wherever you go.
- 1.2 The Mobile App is not a stand-alone product. It is an additional feature of Online Banking and is available to our members who have registered for Online Banking.
- 1.3 Each time you use the Mobile App these Terms and Conditions, along with the Account and Access Facility Terms & Conditions, will apply. These Terms and Conditions operate in conjunction with any terms and conditions which apply to any accounts accessed by use of this service.

2. Features

- 2.1 Not all Online Banking services and features are accessible via the Mobile App. The Mobile App will allow you to:
 - check your account balance and transaction history,
 - transfer money between your accounts,
 - pay your bills using BPAY,
 - make internal transfers to other memberships, and
 - make transfers to other financial institutions including real time payments using Osko.
- 2.2 Online Banking transaction limits will apply.

3. Security

- 3.1 The Mobile App provides a high level of security. We may refund your money if your account is compromised due to internet fraud, as long as you comply with our Account & Access Facility Terms & Conditions. This includes:
 - keeping your Member Number, Online Banking password and Mobile App PIN private;
 - ensuring your mobile devices are covered by the latest software and security updates available;
 - setting a device PIN or password on your mobile phone; and
 - installing/enabling remote wipe software on your phone.

4. Logging in to the Mobile App

- 4.1 To log into the Mobile App, you will use your Member Number and Online Banking password.
- 4.2 When you register for the Mobile App you can set a PIN to access the service. You can change this PIN at any time, once you have logged in.
- 4.3 If you have the Mobile App installed on an iOS or Android device that has Touch ID/fingerprint

identification available, or an iOS device that has Face ID available, you will be able to turn on biometric access for the Mobile App.

5. Protecting your PIN

- 5.1 You should always:
 - memorise the PIN as soon as possible;
 - If you record it, you should disguise it, so others can't decipher it; and
 - if you nominate a PIN, use a number that is not obvious or can't be easily guessed (e.g. don't use date of birth or driver's licence number).
- 5.2 You must never:
 - tell or let anyone find out your PIN, not even family or friends;
 - record a PIN on your phone or computer; or
 - keep a record of the PIN with your phone.

6. Other things you must do

- 6.1 You must:
 - lock your phone and take any reasonable steps to stop unauthorised use;
 - notify us immediately if your phone is lost or stolen or you suspect your access PIN has become known to someone else; and
 - only install approved applications on your phone.
- 6.2 Don't ever:
 - leave your phone unattended and logged into the Mobile App;
 - use the Mobile App with a phone or device other than a compatible phone; or
 - override the software lockdown (i.e. rooted device).
- 6.3 Under the ePayments Code you may be liable for losses arising from an unauthorised transaction if you breach any of the Account & Access Facility Terms & Conditions, including these Terms and Conditions.

7. Suspension or termination

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

8. Changes to terms and conditions

- 8.1 We may make changes to these Terms and Conditions to be applied immediately at any time.
- 8.2 Subject to any relevant law, industry code, regulatory guidance or court judgment, we will provide you with advance notice (or at a minimum, the legally required

notice period). Where this notice period is not required, we will notify you no later than the day the changes take effect.

8.3 We will notify you of any material changes by electronic means via your phone or the App Store or Google Play Store or any other appropriate mediums.

8.4 You acknowledge that we have advised you that:

- you may not receive paper communications detailing changes to the terms and conditions.
- you must check your device regularly for any notifications, updates, requests or announcements from us.
- you must keep your device and software up to date.

8.5 We may require you to confirm acceptance of changes in order for your card to continue to be supported in Apple Pay.

9. Outside Australia

9.1 If you travel outside of Australia, you may still have access to the Mobile App. You should check with your telephone communications provider if your mobile device will be able to use relevant networks in those countries in which you are travelling. We are not liable for any additional costs you may incur.

10. Mobile Banking costs

10.1 We do not charge a licence fee to use the Mobile App. However, you may incur data charges from your mobile network provider for downloading the Mobile App and performing transactions with the Mobile App. Check with your service provider for more details.

10.2 There are no extra costs for using the Mobile App. Standard transaction fees and charges may apply. Internet data charges may be incurred through your mobile service provider check with your Internet Service Provider or your mobile phone service provider for more details. Access is subject to availability and maintenance.

11. Which mobile phones are supported?

11.1 Not all mobile devices are capable of accessing and using the Mobile App. You are responsible for ensuring your mobile device is compatible with the Mobile App. You should check the latest specifications and version requirements from the relevant App store.

12. ePayments Code and Customer Owned Banking Code of Practice

12.1 In providing you with the Mobile App, we warrant that it will comply with the ePayments Code and the Customer Owned Banking Code of Practice.

13. Trademark

13.1 Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.