



Commonwealth Bank

Electronic Banking

Terms and conditions

29 September 2023

If you have any questions about the Terms and Conditions set out in this brochure, or fees and charges, please ask our staff or call **13 2221**.

This brochure is issued by the Commonwealth Bank of Australia, the provider of the services described in this brochure.

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Section 1: About these Terms and Conditions

What is Electronic Banking?	We explain the meaning of the term Electronic Banking (e-banking) and what conditions apply when you make transactions through electronic equipment.	Page 1
Contractual relationship	We outline the contractual relationship you enter with us if you decide to open an EFT account.	Page 2
What are the risks	We outline the risks involved if you decide to open an EFT account.	Page 3
Banking Code of Practice	We outline the Banking Code of Practice.	Page 5

What is Electronic Banking?

We offer a variety of card and electronic access services (e-banking) that utilise a card or electronic equipment. These include the following:

- Telephone Banking;
- NetBank (Internet banking);
- Mobile phone and tablet applications;
- BPAY and BPAY View;
- ATM;
- Debit Mastercard and Business Visa Debit Card;
- Keycard (debit card);
- Tap & Pay;
- Mastercard, Maestro/Cirrus, Visa, Visa Plus and eftpos networks;
- AFT (Automated Funds Transfer);
- Change Exchange Machine Services through Change Exchange Machine Terminals;
- Dedicated self-service coin counting machine.

E-banking offers the convenience of conducting most of your banking transactions at a time that suits you. You can access funds and transfer funds between accounts, pay bills and make purchases 24 hours a day, 7 days a week.*

* Regular system upgrades may limit access to your accounts through some services.

Using electronic equipment

When you make a transaction with electronic equipment you authorise us to act on the instructions entered into that electronic equipment. The protection provided under these Terms and Conditions extends to transactions made with electronic equipment that is not owned by us.

Please note that any credit aspects of your EFT account or EFT transaction are governed by the Terms and Conditions applicable to your credit contract. Credit card use is governed by the Bank's Credit Card Conditions of Use.

EFT Transactions

- are governed by the Terms and Conditions in this brochure and by the Terms and Conditions of the account, products and/or services being used. The Electronic Banking Terms and Conditions reflect the ePayments Code which we have adopted. We warrant that we will comply with the ePayments Code. The ePayments Code is not applicable to purchase transactions using your Debit Mastercard or Business Visa Debit Card where you sign to authorise the transaction (but chargeback protection may be available in that situation). See page 22 for 'Chargeback' information;
- may be directed to any one of the accounts that is linked to your card, PIN, device, password, code or NetCode if it is not possible to direct them in accordance with the instructions you give the electronic equipment;
- may be limited to specific amounts set by us. For example, there are maximum and minimum daily withdrawal amounts that may vary; and
- may be completed through the channel chosen by us if it is possible to effect a requested transaction using more than one payment or transfer channel.

Contractual relationship

The Terms and Conditions in this brochure together with Section 3 Fees and charges and the Terms and Conditions of the accounts, products and/or services being used, form the Terms and Conditions of the contract between you and us if you decide to open an EFT account or use one of our e-banking services.

These Terms and Conditions become binding once we give you (or any other user) an access method and you (or that

other user) accept the access method. As from that time, we and you undertake to keep to the Terms and Conditions. These terms and conditions apply to instructions and information you give to us through NetBank.

There are also further Terms and Conditions which may apply by operation of law, to any EFT account you decide to open with us. For example, legislation such as Chapter 7 of the Corporations Act 2001 and the Australian Securities and Investments Commission Act 2001. It is not possible to set out in these Terms and Conditions all of the legislative, common law or other code provisions which may apply to a banking or financial service provided to you. Please read this brochure before opening an account or using one of our e-banking services. You will then know what to expect from us and what we expect from you. You can ask us questions about any of the Terms and Conditions you do not understand and so avoid misunderstandings. If you open an account, or use one of our e-banking services then you should keep this brochure and all other documentation for future reference.

Definitions of important words and terms can be found on page 70 together with a list of useful contact numbers (on page 78) if you need help with your banking.

What are the risks?

All financial investments involve a certain amount of risk. The products offered in this brochure are all low risk investments. You should also be aware of other risks such as the possibility of unauthorised transactions on your account or that electronic banking may be used as a vehicle for financial abuse. Please refer to page 42 for details.

In addition, there is a risk that you may not be able to access your account information or make transactions through a service which is reliant on computer and/or telecommunications systems. The Bank is dependent on the reliability of its own operational processes and those of its technology and telecommunications partners in respect of computers, computer networks and telecommunications. Disruptions to these processes may result in electronic banking services being unavailable from time to time.

If you instruct us to accept facsimile signatures to authorise debits from your account, you will need to provide a separate authority and indemnity. Unless you have provided a separate authority and indemnity we will not accept facsimile signatures as authority to debit your account.

Under the separate authority and indemnity, we ask you to indemnify us (that is, ultimately bear the risk) of any unauthorised transactions on your account arising as a result of us acting on instructions received by facsimile. This is because a facsimile is not an original document and it is impossible to verify whether a signature appearing on a facsimile is genuine – e.g., whether it may have been photocopied or ‘cut and pasted’ onto the document which is sent to us.

Legal Risk

The Group is committed to complying with all applicable trade, economic or financial sanctions laws. Consequently, the Bank may be prohibited from dealing with certain persons or entities. Consequently, the Bank may be prohibited from dealing with certain persons or entities.

This means that if the Bank is aware that you are a Proscribed Person or entity, the Bank may be required to suspend, cancel or refuse you services or close or terminate any arrangement with you. We may also be required to freeze assets of yours. You could incur significant costs as a result of these actions.

In some circumstances, we may also suspend your access to electronic banking or not process a transaction, without having to provide you notice, where we reasonably consider it is necessary to comply with, for example, our financial crimes policies, any laws in Australian or overseas, or to manage any risk.

Special risks relating to Electronic Banking

- While electronic banking allows you to transact simply using your electronic equipment and codes, because of that simplicity, it also poses special risks.
- If someone else has your codes, they can transact on your account as if they were you. You may be liable for such transactions (refer to ‘Liability for transactions’) for details.
- You should take special care to keep your codes secret and to not disclose them to any third party including family, friends and institutions.
- You should ignore any emails that appear to come from us that require you to input your codes. We will never send such email requests. These emails may come from third parties seeking to use the information to access your accounts.

- You should also be careful about using services which offer to interface with NetBank or other means of electronic banking on your behalf. For example, you may be led to believe that you are inputting your codes into NetBank or the CommBank app, while in fact you are disclosing your codes to a third party hosting a hoax website or app.

We continually look at ways to minimise any unauthorised transactions on your account. We may use various techniques from time to time, including contacting you after an unusual transaction or series of transactions to confirm that you did in fact authorise the transaction(s).

Your access to NetBank and other means of electronic banking may be suspended if we detect or suspect unusual activity which may be the result of malware or a computer virus, ID takeover or phishing. The Bank reserves the right to withhold access to NetBank and other means of electronic banking where we continue to detect malware or a computer virus, or you refuse to follow our Help Desk's recommendations provided to you to assist with the removal of malware and/or computer viruses from your computer.

Banking Code of Practice

We observe the provisions of the Banking Code of Practice. Relevant provisions of the Code apply to the banking services in this brochure if they are held by individuals or small business customers.

The Banking Code of Practice (the Code) sets out the standards of practice and service in the Australian banking industry for individual and small business customers, and their guarantors.

Where to obtain a copy of the Banking Code of Practice

- Any branch of the Commonwealth Bank or ask your relationship manager
- Call **13 2221**
- Visit our website **www.commbank.com.au**

Acceptable use policy

You may not use Electronic Banking to engage in conduct that, in our opinion:

- is unlawful;
- interferes with any other person's access to Electronic Banking;
- is used as a vehicle for, or results in or may result in financial abuse;
- is offensive, defamatory, harassing or threatening to any person;
- promotes or encourages physical or mental harm of any person;
- promotes violence against any person; or
- threatens or promotes terrorism.

In the event that you fail to comply with our Acceptable Use Policy as detailed above, the Bank may without notice and immediately or at any time: (a) refuse to process or complete any transaction or dealing of yours and/or (b) suspend or discontinue your access to Electronic Banking.

We may receive a complaint or request from or on behalf of a recipient of a transaction or dealing of yours using Electronic Banking which we may investigate and consider in light of CBA's Acceptable Use Policy. You acknowledge and agree that we may respond to a complaint or request by sharing the outcome of such investigation, including any related action taken against you.

Section 2: Terms and Conditions

Ways to access your account	Find out more about the e-banking services available to you, as well as account access methods such as cards, PINs and passwords.	Page 9
Using VoIP	What you need to consider when using VoIP (Voice over Internet Protocol)	Page 16
Using NetBank and shopping online	Find out more about the special conditions when using NetBank and shopping online.	Page 16
Special conditions apply when using NetBank or the CommBank app on your mobile phone or tablet device	Find out more about the special conditions when using NetBank on your mobile phone or tablet device.	Page 17
Using your Debit Mastercard or Business Visa Debit Card	We explain authorisations, recurring transactions, refunds and claiming a chargeback.	Page 21
Sending you electronic communications	Find out when we provide notices and account statements electronically.	Page 24
Making e-banking transactions	Why it is important to enter correct information. We also tell you about making a deposit with an ATM, scheduling payments and transfers, when we process e-banking transactions and what happens if electronic equipment does not work.	Page 29

Disputes	How we handle complaints and disputes.	Page 38
Safeguarding your account against unauthorised access	What you must do to protect your account. Find out more about safeguarding cards, PINs and passwords.	Page 40
Liability for transactions	We explain when you are liable for transactions on your account and your liability in the event of unauthorised transactions.	Page 44
Conditions of use for BPAY	Terms and Conditions that apply when you use BPAY to pay your bills.	Page 49
What you agree to when using BPAY View	Terms and Conditions that apply when you use NetBank to access bills using our BPAY View facility.	Page 51
Changes to Electronic Banking Terms and Conditions	When we tell you about any changes we may make to your Terms and Conditions and how we keep you informed.	Page 62
Customer information and privacy	How we safeguard your privacy or why the Bank collects and may disclose your personal information.	Page 64
Consumer Data Right	How you can share certain data that relates to you with accredited data recipients and others under the Consumer Data Right.	Page 64

For the meaning of key words included in this section, refer to the 'Meaning of words' on page 70.

Ways to access your account

To find out more about e-banking or to get help with using electronic equipment, NetBank or Telephone Banking, please refer to page 78 for contact details.

Debit Mastercard or Business Visa Debit Card purchases	Use your Debit Mastercard or Business Visa Debit Card to pay for purchases wherever Debit Mastercard or Visa is accepted worldwide (including by mail order, telephone or online).
Debit Mastercard or Business Visa Debit Card, Keycard and linked credit card access via ATMs	Use your Debit Mastercard or Business Visa Debit Card, Keycard or linked credit card to conduct banking transactions at a wide range of ATMs.
EFTPOS	Use your Debit Mastercard, Business Visa Debit Card or Keycard to pay for purchases or withdraw cash at the same time (at the retailer's discretion).
Maestro/Cirrus, Mastercard, or Business Visa Debit Card and Business Visa Debit Card Plus	Maestro is an international EFTPOS system, that is available to those customers who have a Keycard issued prior to 11 June 2018. This feature is no longer offered for new Keycards. Cirrus and Business Visa Debit Card Plus are international ATM networks. Use your Commonwealth Bank Debit Mastercard, Business Visa Debit Card or Keycard to purchase goods and services, withdraw cash and obtain balances. If you are using your Keycard, just look for the Maestro or Cirrus logo and if you are using your Debit Mastercard or Business Visa Debit Card, look for the Mastercard or Visa logo.

Telephone Banking	Use a touch-tone telephone or VoIP to pay bills, obtain information on your accounts, transfer funds to linked accounts, activate your Debit Mastercard, Business Visa Debit Card, Keycard or credit card and change your password.
NetBank	<p>NetBank is a quick, cost efficient, simple and secure way to do your banking. With NetBank you can:</p> <ul style="list-style-type: none">• view your up-to-date account balances and details of NetBank initiated transactions;• access your CommSec trading account[^], Colonial First State FirstChoice range of super and pension products*, and all your Car and Home Insurance policies;• view balances, and initiate transactions on your Essential Super account and receive notifications**;• view transaction histories for the last 2 years on your open linked statement accounts including your Home Loans/ Investment Home Loans, Mortgage Interest Saver Accounts (MISA), credit card and Debit Mastercard or Business Visa Debit Card;• view your statements and notices for the last 7 years on eligible accounts;• redraw funds from your Home Loan/Investment Home Loan or Variable Rate Personal Loan (conditions apply);

**NetBank
(continued)**

- transfer funds between any NetBank linked accounts. These include transaction and savings accounts, credit card accounts, Home Loans/Investment Home Loans, Mortgage Interest Saver Accounts (MISA), and Personal Loans;
- transfer money to other peoples' accounts at the Commonwealth Bank or to selected accounts at other Australian financial institutions (You must key in the correct PayID or BSB number and account number – the account name of the recipient does not form part of your payment instructions and will not be used or checked by us in making your payment);
- make International Money Transfers to people overseas (minimum transaction amounts apply);
- set up scheduled and recurring payments - one-off or recurring bill payments and funds transfers can be created to occur on a future date(s) (not available on some accounts);
- pay your bills using BPAY;
- view and pay your bills using BPAY View;
- activate your credit card, Debit Mastercard, Business Visa Debit Card or Keycard and choose your own PIN;

**NetBank
(continued)**

- if you are experiencing hardship, financial assistance can be requested for your eligible loan and credit cards (if your personal circumstances have changed);
- change your card withdrawal limit;
- change your NetBank payment limits (if you are registered for NetCode)
- give access and remove access for people to transact on your account (depending on your account type);
- change your Home or Personal Loan repayment amount or switch to another Home Loan type (conditions apply);
- manage your Term Deposit maturity instructions online with NetBank;
- request a Business Visa debit card;
- retrieve your NetBank Client Number, change your password, unlock your NetCode Token or SMS, update your Personalised Identification Questions and Answers, address and contact details online without having to call the NetBank Help Desk (some limitations may apply)
- select an option to remember and partially mask your Client Number on the logon page;
- open or apply for a wide range of products using simplified applications complete with information we already know about you and upload documentation to support your application (if required);

**NetBank
(continued)**

- apply for a credit limit increase on an existing credit card or a balance transfer from another financial institution to an existing Commonwealth Bank (conditions apply);
- get an on the spot decision for a Personal Loan (conditions apply) and receive bank messages to monitor and track the status of your Personal Loan, Term Deposit and Home Loan increase applications;
- view and redeem your Commonwealth Awards points;
- customise transaction descriptions for easier statement reconciliation;
- 'nickname' your accounts and bills for easy reference;
- import payments into NetBank from a file (such as MYOB) so you don't have to type in all the details;
- make an appointment with a lending specialist;
- electronically enter into and sign agreements and documents.

NetBank for your mobile phone and tablet device

Access NetBank with a version of NetBank specially tailored for your mobile phone and tablet device.

You can:

- view your up-to-date account balances; and
- view your most recent transactions for your linked statement accounts, including your Home Loans/Investment Home Loans, Mortgage Interest Saver Accounts (MISA) and credit cards;
- redraw funds from your Home Loan/Investment Home Loan or Variable Rate Personal Loan (conditions apply);
- transfer funds between any NetBank linked accounts. These include transaction and savings accounts, credit card accounts, Home Loans/Investment Home Loans, Mortgage Interest Saver Accounts (MISA), and Personal Loans;
- transfer money to other peoples' accounts at the Commonwealth Bank or to selected accounts at other Australian financial institutions recorded in your NetBank account address book (You must ensure that the correct PayID or BSB number and account number are used – the account name of the recipient does not form part of your payment instructions and will not be used or checked by us in making your payment);

NetBank for your mobile phone and tablet device (continued)	<ul style="list-style-type: none">• pay your bills to billers recorded in your NetBank biller address book using BPAY.• view pending authorisations for credit cards and debit cards;• select an option to remember and partially mask your Client Number on the logon page.
BPAY and BPAY View	Most bills can be paid using BPAY over the telephone or with NetBank. With BPAY View you can also receive some bills electronically instead of in the mail and then view and pay them using NetBank.
Automated funds transfers	Schedule automatic payments to and from your designated accounts in branch. Not available on some accounts. Payments only processed on business days.

[^] Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec) is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited (formerly Chi-X Australia Pty Limited), a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

^{*} FirstChoice balances may be viewable in some circumstances. Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank) holds an interest in CFS through its significant minority interest in HoldCo.

^{**} AIL is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Bank.

Customers under the age of 14 require consent from their parent or legal guardian to obtain access to these e-banking channels for Youthsaver or Smart Access accounts.

Telephone Banking and NetBank are the only ways you can access your NetBank Saver Account.

Using VoIP

If you use VoIP, we urge you to take steps to adequately secure your computer. The systems used by your VoIP provider and/or telephone calls made using your VoIP service may not be secure. We strongly recommend you use up-to-date anti-virus, firewall and anti-spyware software before conducting any banking using VoIP.

You should also contact your VoIP service provider to ensure that you are satisfied with your service provider's:

- (a) security measures;
- (b) data protection standards; and
- (c) personal information handling policies.

You should also note that your service provider may route communications offshore. If so, these communications may not be secure nor may they be regulated by Australian law.

Using NetBank and shopping online

If you are registered for NetBank or hold a Commonwealth Bank credit card or Debit Mastercard or Business Visa Debit Card, we may also register you for NetCode security. NetCode provides an extra layer of security where you engage in transactions that can carry a higher risk, e.g., where you make International Money Transfers or purchase from merchants overseas. NetCode assists in protecting your transactions in such circumstances.

For some NetBank transactions and functions you may, in addition to entering your password, be required to correctly answer your Personalised Identification Questions.

If you are provisioned a NetCode Token, then you must:

- register the NetCode Token within 30 days from the date we sent it to you; and
- generate and enter your current NetCode when you login to NetBank and for some internet purchases using your Commonwealth Bank credit card and Debit Mastercard or Business Visa Debit Card.

If you are registered for NetCode SMS, then you must:

- make sure your current mobile telephone number is registered with the Bank (to check, simply log in to NetBank, go to the 'Profile and Preferences' tab and select 'My contact details'); and
- enter your current NetCode when requested in NetBank and for some internet purchases using your Commonwealth Bank credit card and Debit Mastercard or Business Visa Debit Card.

NetCode Tokens remain the property of the Bank and must be returned to the Bank on request. One active NetCode Token is issued per Client Number and cannot be used in conjunction with another person's Client Number. The Bank reserves the right to charge for additional and replacement NetCode Tokens.

Special conditions apply when using NetBank or the CommBank app on your mobile phone or tablet device

The version of NetBank specially tailored for your mobile phone or tablet device and the CommBank app are designed for phones or tablet devices linked to the network of an Australian telecommunications provider. They may not be available to some customers who have an overseas telecommunications provider.

You must be registered for NetCode SMS or a NetCode Token to access NetBank and be registered for NetCode SMS to use the secure features of the CommBank app on your mobile phone or tablet device.

If you have an exemption from NetCode for any period of time, you will not be able to access NetBank or the secure features of the CommBank app on your mobile phone or tablet device for the duration of that exemption.

You are responsible for any charges imposed by your telecommunications provider for connecting to NetBank or the CommBank app on your mobile phone or tablet device, including call costs and data costs associated with browsing the internet. You can continue to use NetBank or the CommBank app on your mobile phone or tablet device overseas if you have roaming access to the internet on your phone or tablet device. Your telecommunications provider's charges may be higher than those for using NetBank or the CommBank app on your mobile phone or tablet device in Australia if you access it while overseas.

Section 2: Terms and Conditions

If your Client Number is suspended by the Bank for any reason (for example, if an incorrect password has been entered) you will be unable to access NetBank via a computer, a mobile phone or tablet device until it is reactivated or use the secure features of the CommBank app.

Certain functionality on NetBank and the CommBank app may require you to elect to allow distribution of alerts from the Bank via a push or other notification service. Alerts will be sent to any compatible iOS or Android device on which you have installed and registered the CommBank app with notifications enabled, and associated with your mobile number (including wearables). Alerts could be seen by others (including unauthorised persons) who observe, use or access your device or any wearables associated with the device, which could include when the device is locked. Please check the notifications settings on all your devices to ensure the privacy and alerts settings are appropriate for your use. If you have an iPhone, you can enable or disable CommBank app notifications via the Notification Centre in your phone Settings. If you have an Android phone, you can turn CommBank app notifications on or off via Settings within the CommBank app.

Alerts will include:

- NetCode information
- Account alerts
- Security and service alerts
- Alerts when new versions or upgrades are available
- Special offers and information about products and services
- Customer identification alerts
- Details of credit card transactions and spend
- BPAY View bill reminders
- Payment Agreement notices (including authorisation requests)
- Messages from our advisers

All alerts will be sent to you and managed in accordance with the Bank's Privacy Policy. The Bank reserves the right to suspend or discontinue its alerts services at any time without notice.

Cards, PINs, passwords and devices

Cards, PINs, passwords and devices remain the property of the Bank. To use your account, you must first sign your card(s) and then activate them online in NetBank, in branch or by calling **13 2221**, after which time your card(s) can be used. Once activated, your card(s) is valid only for the period indicated on it. You cannot use it after the expiry month on the card(s).

You can nominate a specific PIN online in NetBank, or call into one of our branches. Our staff will be pleased to help. If you want any other people to be able to access your account using a card, we can issue them with cards and PINs, but you must ask us to do so in writing.

Letting others have a card

If you ask us to do so in writing, we may issue a card and PIN to another person. An additional cardholder must be 14 years of age or older and satisfy any other eligibility requirements.

An additional cardholder's use of a card is subject to these Terms and Conditions and we suggest that additional cardholders have a copy of them.

You are responsible for an additional cardholder's use of a card and for all the amounts of any withdrawals, purchases or payments an additional cardholder makes using an access method as if you had used that access method to make the transactions. You should note that additional cardholders will have access to your account information.

If you or an additional cardholder ask us, we will remove the additional cardholder from your account. This means that we update our records so that the additional cardholder is no longer shown as an additional cardholder.

If you wish to stop access by an additional cardholder, you must ask us to remove the additional cardholder and place a stop on the additional card. You may do this either by attending a branch or by phoning us on **13 2221**.

How do you cancel or stop a card, or other device?

You must tell us if you wish to cancel a card or other device issued to another user. You can also ask us to place a stop on your account, in which case you and any other user will not be able to make any further transactions on the account until you ask us to remove the stop.

Cancellation of a card or other device or a stop will not take full effect immediately. You will continue to be liable for any transaction amounts not yet processed on your Debit Mastercard or Business Visa Debit Card and for all transactions made using a card or other device at a time when any of our electronic transaction systems are unavailable, until you have taken all reasonable steps to have the card or other device returned to us. You will also be liable for Debit Mastercard or Business Visa Debit Card transactions to purchase goods and services at a price below a merchant's authorised floor limit or where no authorisation is required, until you have taken all reasonable steps to have the card destroyed or returned to us. You authorise us to debit any outstanding Debit Mastercard or Business Visa Debit Card transaction amounts on your accounts to any other Account in your name.

Confidential and up-to-date information

We take all reasonable steps to ensure that the information available through electronic equipment is correct and updated regularly. We also try to protect your account information from unauthorised access during transmission through electronic equipment, but we will not otherwise be liable for any unauthorised access by any means to that information.

Recurring transactions

You can arrange for regular payments to be automatically debited from your account. When getting a replacement card (for example when a card expires), remember to give each merchant you make regular payments to your updated card details so payments continue. In some cases we automatically provide your new card details to the card schemes and subject to arrangements between that card scheme and the merchant, the card scheme may provide those details to merchants with whom you have a regular payment with. However, to make sure these payments continue, we recommend that you provide your new card details to merchants you want to continue to transact with, as well.

If you want to cancel recurring payments linked to your card you must contact the merchant debiting your account to do so. If the merchant still continues debiting money, contact us so we can try to get your money back.

Using your Debit Mastercard or Business Visa Debit Card

When you use your Debit Mastercard or Business Visa Debit Card, you may be asked to choose between the 'credit' and the 'savings' options or Mastercard, Visa or eftpos. Whichever option you choose, the funds are debited to the underlying account.

Checking your transactions

Make sure you keep all receipts and records of payment arrangements you receive from merchants and check them against the transactions on your statement. Offline transactions processed by a merchant (including some Contactless transactions) may not appear on your statement with the same date as the date you made the transaction. It is your responsibility to ensure there are sufficient funds in the account when this transaction is processed by the Bank. If you have access to NetBank, you can check the transactions online.

Where Debit Mastercard or Business Visa Debit Card purchases or transactions are made overseas (such as purchases made over the internet), they may be processed using the date overseas (value date), which may not be the same as the date in Australia. This means that it may be processed using the balance in your account on that value date (as shown in your statement).

Authorising your transactions

Some merchants, e.g. restaurants, hotels and car rental agents, may ask us to confirm that your account has sufficient available balance to meet the estimated cost of the goods and services. We treat this as a request for authorisation.

We may choose not to authorise a particular transaction. For example, there may be security issues with the transaction or network or, you may have insufficient funds in your account. If we do authorise a transaction, we reduce your available account balance by the estimated cost of the goods and services. Normally, this is then cancelled out when the actual transaction is completed.

However, in the following situations, your available account balance may be reduced for up to six business days after the authorisation date:

- the merchant did not complete the transaction (e.g. you decided not to purchase the goods or services); or
- the actual amount the merchant charged to your account was different to the original amount we authorised and the merchant didn't cancel the original authorisation (e.g. a hotel might get authorisation for one night's accommodation when you check in but the amount later processed to your Debit Mastercard or Business Visa Debit Card might be different to that authorisation).

Refunds

A merchant must issue a valid credit voucher to make a refund to you. We can only credit the refund to your account when we receive the voucher from the merchant's bank.

Requesting a chargeback

In some cases, card scheme rules allow us to dispute a transaction and request a refund of the transaction (i.e. chargeback) for you from the merchant's financial institution. Usually, we can only do this after you have tried to get a refund from a merchant and were unsuccessful. **You should tell us as soon as possible if you think your statement has a mistake in it or records a transaction which is possibly unauthorised, so that we may ask for a chargeback. Time limits may not apply where the ePayments Code applies.** Chargeback rights do not apply to BPAY transactions – see 'BPAY Conditions of Use' on page 49.

How to request a chargeback

To request a chargeback:

- tell us you want us to chargeback the transaction within 30 days after the date of the statement which shows the transaction; and
- provide us with any information we ask for to support your request.

If you don't follow these steps, we may lose any chargeback right we have under card scheme rules. However, this doesn't apply to an unauthorised transaction that is regulated by the ePayments Code - see 'Unauthorised transactions' on page 44.

What happens when we claim a chargeback

We will try our best to claim a chargeback for you. However, for your claim to be successful, the merchant's financial institution must first accept the claim. If they reject a chargeback, we will only accept the rejection if we are satisfied that it is reasonable and is consistent with the card scheme's rules. As a result of our investigations, if we find that your account:

- has been incorrectly debited or credited, then we will adjust your account (including any interest and charges) and notify you in writing. A disputed transaction amount is usually refunded to your account at around the time the dispute is successfully resolved in your favour. However, fees and/or interest charged in connection with the disputed transaction may take additional time to calculate and therefore be refunded some time later; or
- has not been incorrectly debited or credited or that you're liable for the loss or part of the loss, then we will give you copies of the relevant documents or evidence;
- we reserve the right to reverse a refund made to your account on reasonable grounds, including for example, where a refund is paid twice in error resulting in a duplicate payment into your account or a merchant provides evidence satisfactory to us, that you are liable for the transaction. We will notify you in writing after exercising this right.

When we may block a transaction

You may only use your Debit Mastercard, Business Visa Debit Card or any other card issued by us for lawful purposes.

We may block purchases from certain websites or merchants if we have reason to believe that:

- the products or services being offered are illegal in Australia or elsewhere;
- the products or services being offered contain offensive material;
- the products or services being offered the associated purchase poses a risk to the function or integrity of information systems or data;
- the Account or the Debit MasterCard or Business Visa Debit Card or other card issued by us may be being used unlawfully including fraudulently or as part of a possible scam or in any way that might otherwise cause you or us to lose money;

- the purchase is from an account or type of account which we reasonably believe may be being used unlawfully including fraudulently or as part of a possible scam or in any way that might otherwise cause you or us to lose money; or
- the purchase is from an account which we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange.

Sending you electronic communications

We provide statements and notices electronically where:

- You have selected an account or service which only offers statements and notices electronically; or
- The terms and conditions for that account or service permit us to do so.

Where applicable, we will give you your statements and notices through:

- (a) NetBank (or in the case of notices, we may post the notice on our CommBank website) – We'll let you know when the information is there by:
 - Email to an email address you have given us for contacting you;
 - SMS message to a mobile telephone number you have given us for contacting you; or
 - Push notification from the CommBank app that the information is available for retrieval by you; or
- (b) email to an email address you have given us for contacting you;
- (c) SMS to a mobile phone number you have given us for contacting you;
- (d) electronic message to any other electronic address you have given us for contacting you;
- (e) advertising in the national or local media; or
- (f) any other means we agree with you.

You can change your electronic address on NetBank or by calling us on **13 2221**.

We record that you received an electronic statement or notice on the day that our notification enters the first information system outside CommBank (e.g. the server of your email address).

Where we provide notice by advertising in the national or local media, that notice will take effect on the day the advertisement appears in the media unless a later date is set out in the notice.

For changes to these Electronic Banking Terms and Conditions, we notify these only by electronic delivery (using any of the methods set out above) or advertising in the national or local media. Paper copies are not provided.

We have restrictions on the types of accounts or customers who can receive statements electronically. It may not be possible to receive statements electronically if you require multiple statements for an account.

Even if we normally provide electronic notices or statements, we reserve the right to send paper ones instead to your nominated postal address (e.g. if for any reason we are not able to provide them electronically, or we cancel your election to receive statements or notices electronically including for example because you do not have NetBank or because we are unable to deliver emails to your nominated email address). Paper notices take effect on the day they would normally be received in the ordinary course of business unless a later date is set out in the notice.

If you've given us your email address or mobile phone number, unless you tell us otherwise, we may from time to time send you commercial electronic messages, for example, messages advertising, promoting or offering new or existing products, services or investments.

You can unsubscribe from such messages by using the link or following the instructions we provide in communications with you.

You can also at any time update your message or marketing preferences:

- in NetBank after you log on; or
- by calling us on 13 2221 (you'll need to satisfy identity verification before we process your request).

Receiving your electronic communications and agreements

You are responsible for the acts and omissions of all users, including any person you authorise to act for you. Except for EFT Transactions, all communications and acceptances, including electronically signed documents, received by us through NetBank from any person logged into NetBank

using your Client Number and password are deemed to be authorised by you unless you can prove that you did not authorise the person and that:

- without your knowledge your Electronic Equipment has been taken over by use of malware despite you having up to date antivirus, antimalware and firewall software installed on your Electronic Equipment; or
- the person gained access to your Client Number and password without your approval despite you taking all reasonable precautions to prevent such access; and
- you did not unreasonably delay in reporting to us the compromise of your Electronic Equipment or the loss, theft or misuse of your Client Number and password. If you agree to enter into agreements electronically or to electronically sign documents, you must do everything you can reasonably do to protect your Client Number and password from becoming known to any other person including by installing and maintaining up to date antivirus, antimalware and firewall software on your Electronic Equipment. You must not disclose your password to any other person. You must not keep a record of your Client Number and password without making any reasonable attempt to protect the security of the record, such as

making a reasonable attempt to disguise the password within another record, hiding the record where it would not be expected to be found or keeping the record in a securely locked container or in password protected device. You must not choose a password that represents your date of birth or name.

Daily IQ

Daily IQ is a business intelligence toolkit NetBank users can access. It uses your daily transaction data to draw valuable insights on your business and customers. It is not available for all account types or customers. It is for general informational purposes only and not intended to be financial, accounting or other professional advice. While we use reasonable endeavours to present accurate information, we can't guarantee its accuracy.

All information presented in Daily IQ is confidential and must not be disclosed without our consent to any third parties. Unless otherwise specified, it is copyrighted to us.

Deposits at our ATMs

Types of deposits

Deposits can be made at select CommBank ATMs:

With your eligible CommBank card and PIN to deposit into a linked account;

With your eligible CommBank card and PIN using the 'Pay someone else' feature to deposit into a CommBank account using account details;

By entering your mobile phone number and the 4 digit code we will text you, followed by the BSB and account number of the account you're depositing into.

Using an ATM Deposit Code (only available with select business account types).

Responsibility when depositing at our ATMs

When you or any other user make a deposit at our ATMs, it is your responsibility to confirm the correct amount you wish to deposit and the correct account to which you wish to deposit to. The account name of the recipient does not form part of your deposit instructions and will not be used or checked by us in making your deposit. If you tell us to make a deposit and after we have implemented your instructions you discover that you have made an error, or the incorrect amount has been deposited, contact us on 13 2221 or at a branch to lodge a dispute as soon as possible.

We accept responsibility for the security of deposits lodged at our ATMs. Unless you can provide satisfactory evidence to the contrary, the amount of the deposit is subject to later verification by us. Our count of the funds deposited is regarded as conclusive evidence of the actual amount. If we differ on the amount of the deposit, we will tell you of the discrepancy as soon as possible.

Deposit limits

A maximum of \$10,000 in cash can be deposited into an account per day using an ATM.

As a depositor, the following limits also apply for cash deposits at our ATMs depending on how you make the deposit:

Cash deposit type	Limit
Using your card with a linked account.	\$10,000 per day per card.
Using the 'Pay someone else' feature (No longer available for Deposit Only or corporate cards).	\$5,000 per day per card.
With your mobile phone number.	Up to \$1,000 cash per transaction, no more than once per day per mobile phone number.
By ATM Deposit Code.	Each code can be used up to 5 times per day.

At our sole discretion, we may vary any of these limits. If we do so, we will let you know.

ATM Deposit Code

An ATM Deposit Code is a code which select business account customers may generate in NetBank or CommBiz. Once generated, an ATM Deposit Code can be used at a CommBank ATM which accepts deposits to make cash, cheque or coin deposits into a linked account. Notes, cheques and coins deposited with an ATM Deposit Code are credited real time (cheques are still subject to existing clearing process).

By creating an ATM Deposit Code and providing this information to a third party, you acknowledge that you are effectively granting the third party authority to deposit funds into the eligible CommBank account(s) linked by you when you set up the code. This authority remains in effect until the code is deleted.

There are limits on the number of codes that you can have attached to any one account at any one time as well as limits on the number of times the codes can be used per day.

To find out more, refer to: www.commbank.com.au/atm.

By using this service, you acknowledge that you are fully responsible for the administration (including the setup and deletion) of the ATM Deposit Code using NetBank or CommBiz, as well as the distribution of the code to any third parties.

We reserve the right to suspend, limit, or terminate ATM Deposit Code functionality without notice at any time, e.g. if we suspect the facility is being misused.

Transactions at our dedicated self-service coin counting machines

Responsibility when transacting at our dedicated self-service coin counting machines

Dedicated self-service coin counting machines may be used (where available) by a customer or user in branch, as a way of transacting the monetary value of unmutated and undamaged coins, either into a nominated CommBank account or as an assisted cash exchange (depending on device type).

We reserve the right to adjust the monetary value of the amount of the transaction completed using a dedicated self-service coin counting machine where errors occur, including for example, where mutilated or damaged coins have been inserted into the machine contrary to these terms and conditions, and have been included in the value of a transaction determined by the machine. We will notify you if such later adjustment occurs and return the damaged or mutilated coins to you where you may choose to complete a damaged coin claim.

It is your responsibility to ensure that the value of the transaction is known prior to usage and to notify us at the time of completing the transaction of any errors.

Making e-banking transactions

Enter the correct information

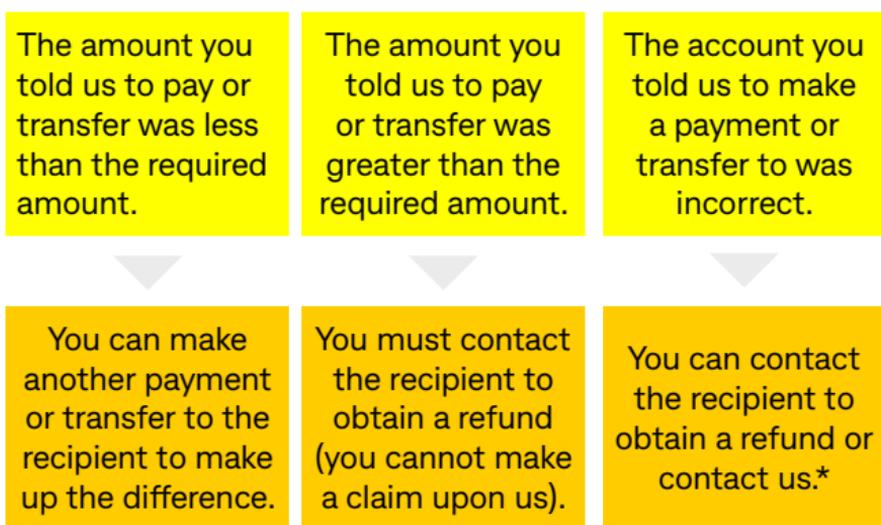
When you or any other user make a transaction with electronic equipment, it is your responsibility to tell us the correct amount you wish to pay or transfer, and the correct account to which you wish to have the payment or transfer credited. The account name of the intended recipient does not form part of your payment instructions and will not be used by us in making your payment.

Section 2: Terms and Conditions

If you are making a payment using a PayID, it is your responsibility to ensure the PayID is correct. A variation of the PayID owner's name will be displayed to you before you submit the payment. You should check that it matches the name of your intended recipient.

If you are making a payment using a BSB and account number, it is your responsibility to ensure the BSB and account number are correct. We may use our NameCheck technology to give you a view on the likelihood that the account name you enter matches the account and prompt you to take further steps to ensure you are paying the intended recipient. If the NameCheck prompt indicates that the details do not look right, we strongly recommend you check the information entered and re-confirm the details with the intended recipient. NameCheck prompts are based on our available payment information, but we are not able to confirm that the name actually matches the account.

If you tell us to make a payment or transfer and after we have implemented your instructions you discover that:



* We will attempt to recover the funds on your behalf but we are not liable unless we fail to comply with the process and timeframes set out below. We will acknowledge receipt of your report and provide you with a reference number which you can use to verify that your report has been recorded by us and to enquire about progress of your claim. Once we have the information we require and are satisfied that you have made a payment to an unintended recipient, we will send a request for return of the funds to the unintended recipient's financial institution.

If we are satisfied that a mistaken internet payment has been made into your account, and we've been advised of this within 7 months of the payment, we may, without your consent, debit your account or place a hold on the available amount in order to return the payment to the payer.

Scheduling future payments and transfers

With NetBank you can 'schedule' a payment or transfer by nominating a future date on which such a transaction is to be made (not available for all account types).

Depending on the availability of cleared funds, NetBank will make up to 5 attempts to process your scheduled transfer or payment. NetBank will make the first attempt early in the morning on the day your transfer or payment is due; further attempts will be made by NetBank on subsequent business days. Scheduled transaction can be suspended or cancelled by you up to and including the day the transfer or payment is due if we have not begun processing the payment (usually around 4:30am Sydney time). Otherwise we will process the payment or transfer as originally instructed by you.

Limits for transfers through e-banking

If you transfer funds through Telephone Banking or NetBank, the maximum amount that can be transferred per transaction is:

- \$99,999,999.99 to or from a linked statement account;
- \$99,999,99 (or up to the available credit limit) to or from a linked credit card account;

The default limits per customer per day for transfers via NetBank are:

- \$2,000 when transferring to a PayID or non-linked account (for example, another person's account or an account at another financial institution)¹.
- \$5,000 when transferring by International Money Transfers using NetBank. Before you can use this service, you need to contact us to activate it¹.
- \$20,000 when making payments through BPAY using NetBank¹.

1. To amend these limits, log in to NetBank and go to the 'Security' tab and select 'Transfer and BPAY daily limits' or call us on **13 2221 option 4**. You must be registered for NetCode security for any NetBank limit changes.

Apart from transfers to a PayID or non-linked account (which fall under the same daily limit), the daily limits applying to transfers to PayIDs/non-linked accounts, International Money Transfers and BPAY-using NetBank operate independently of each other. If you request a higher daily limit (or ask the Bank to activate the International Money Transfer service in NetBank) your liability for unauthorised transactions may increase. Minimum transaction amounts also apply.

Please phone the NetBank Help Desk on **13 2221 option 4** for details.

We may in our discretion, and without liability to you for any loss or damage, remove or reduce your access to transfers and/or payments to third parties or non-linked accounts, including by PayID, BPAY payments and/or International Money Transfers (if applicable) and/or reduce your payment limit if:

- you have requested a higher payment limit and have not made a transaction utilising any of that increased limit within the last month;
- we believe it is reasonably necessary to protect you or us from possible fraudulent activity, scams or other activity that might cause you or us to lose money;
- we provision a NetCode Token and you don't register it with us within 30 days of the date we sent it to you;
- you are registered for NetCode SMS but your mobile telephone number has not been advised to the Bank;
- you tell us that you don't want to use NetCode SMS or Token. To reduce your exposure to liability for unauthorised transactions where the Bank considers it necessary, we may suspend NetCode if we have reason to believe that your online security is at risk, e.g. you entered the wrong NetCode more than once. If we do, your access to NetBank for any functions normally requiring a NetCode to be entered including payments to third parties using the CommBank app and secure online shopping using NetCode may be suspended or limited and won't apply until we reactivate it. If you have an exemption from NetCode for any period of time, your access to payments to third parties using the CommBank app may be suspended or limited and NetCode for your online shopping won't apply during that time; or
- we reasonably consider it is necessary to comply with, for example, our financial crimes policies, any laws in Australia or overseas, or to manage any risk.

When we do this we will act fairly and reasonably towards you. We will not be responsible for any loss, cost, expense or other inconvenience you incur.

If we reduce your payment limit, information about the new reduced limit can be accessed in NetBank and the CommBank app, and information on default payment limits is set out above.

If you deposit a cheque or other payment instrument to a passbook account, no transfers or BPAY payments (including transfers or payments of available funds) using electronic banking will be permitted for 3 business days from the date of the deposit. If you do wish to transact on your passbook account during this period, please take your passbook to one of our branches to discuss your options.

Transfers to PayIDs and non-linked accounts and transfers sent by International Money Transfer are not permitted from passbook accounts.

Cash withdrawals made through ATMs, EFTPOS, overseas using Maestro/Cirrus and Visa Plus networks, Post Offices and other agencies with electronic banking terminals, are subject to a daily card withdrawal limit. The daily card withdrawal limit is the total amount of cash that can be withdrawn from all accounts linked to a card in any one day.

Unless you have changed it since, if your Keycard or Debit Mastercard or Business Visa Debit Card was issued before 28 July 2008, then your limit is \$800, and if it was issued on or after 28 July 2008, then your limit is \$1,000. Unless you have changed it since, if your Debit Mastercard or Business Visa Debit Card was issued on or after 9 February 2015, then your limit is \$2,000. In some cases, your daily card withdrawal limit may be lower than those amounts. Credit cards have a default limit of \$800.

Withdrawals are also subject to the note denominations available at the ATM.

You can confirm and/or change your daily card withdrawal limit at any time using NetBank or the CommBank App.

Simply go to the 'Security' tab and select 'ATM & EFTPOS daily limit' in NetBank or select 'Cards' then 'Card Settings' then 'Daily card withdrawal limit; in the app. To help protect your account, you must be registered for NetCode SMS or NetCode Token to use this feature.

If you request a higher daily e-banking withdrawal limit your liability for unauthorised transactions may increase.

In addition to any other limit which may apply to e-banking transactions, we may in our discretion limit the amount each user may transfer or pay from all accounts:

- using e-banking and in branch to all accounts and/or merchants which we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange or being used to purchase cryptocurrency or digital assets to no more than AUD \$10,000 in a calendar month; and/or
- using a particular payment product, type of transaction or dealing via e-banking and in branch to no more than AUD \$10,000 in a calendar month; and/or
- using e-banking and in branch where it is reasonably necessary to prevent systemic or individual criminal activity, including suspected or potential fraud or scams, to no more than AUD \$10,000 in a calendar month.

Merchants, BPAY Billers and other financial institutions may impose other restrictions on transfers.

When are electronic banking (including BPAY) transactions processed?¹

E-banking transactions on most accounts are generally processed on the day they are made or scheduled² to occur (Sydney/Melbourne time). In some cases, for example, with payments addressed to a PayID, the transactions may be processed in near real time. Please see circumstances below when same day processing may not apply.

Due to processing requirements, a funds transfer from your account made via NetBank, the CommBank App or telephone banking between 12:00 midnight and 12:30am (Sydney/Melbourne time) on Sunday to Friday (inclusive), or transactions made between 12:00 midnight and 1:30am (Sydney/Melbourne time) on a Saturday, may be treated as if the transfer occurred on the previous calendar day. For example, a NetBank funds transfer made at 12:15am on Wednesday morning may be treated as if the transfer was made on Tuesday and will appear on your statement as at Tuesday's date.

Please note that the following e-banking transactions, whilst debited from your account as above, may not be processed by us or credited to the recipient's account until the next business day:

- transfers to CommBank home loans, credit cards, Savings Investment, Passbook Savings and Pensioner Security accounts (Passbook option);
- transfers to other financial institutions and BPAY payments made or scheduled to occur after 6pm (Sydney/Melbourne time) or on a non-business day.

Automated Funds Transfers initiated or scheduled to occur on non-business days will be processed by us, and credited into the recipient's account on the next business day³.

1. For security reasons, including to protect you or us from losses resulting from payments or transfers to accounts we reasonably believe may be being used for unlawful purposes or associated with cryptocurrency or digital asset exchanges, we may place a hold on funds transferred to or from your account through an e-banking facility. See 'Refusal of Service' below for more details. The hold may apply:
 - For 24 hours;
 - In some circumstances, where the transaction takes place after 7:30pm (Sydney/Melbourne time), until the day after the following day; or
 - For as long as we reasonably need to investigate the transaction.
2. Refer to page 34 Scheduling future payments and transfers for more information.
3. If you schedule an Automatic Funds Transfer on or around the last business day of the month, if that day falls on a non-business day (for example, a weekend day or national public holiday), or a non-existent day (for example, a transfer is scheduled for the 31st of each month in months where there are only 28, 29 or 30 days), we will not process the transfer until the following business day. This will result in this amount not being included in your closing account balance for the receiving account until the next business day. In certain circumstances this may impact you qualifying for bonus interest for certain savings accounts. For example, if an Automatic Funds Transfer is scheduled from one of your accounts into a GoalSaver account, and this is to occur on the last day of the month which happens to fall on a nonbusiness day, you will not meet the criteria for bonus interest for that month if no other payments into the GoalSaver account for that month have been made. In that scenario, the funds transferred into the GoalSaver account will count towards qualifying for the bonus interest for the following month.

Refusal of service

We may in our discretion, and without liability to you for for any loss or damage, suspend or terminate the provision of a product or service to you (for example this may include suspending your access to NetBank or the CommBank app, or holding the processing of a transaction, dealing or payment). When we do this we will act fairly and reasonably towards you.

Our rights to do this include cancelling or suspending any access or use of an e-banking facility and declining or holding the processing of a transaction or dealing or particular types of transactions or dealings without prior notice. Such circumstances may include where:

- you have not logged into NetBank or the CommBank app for six months and we lock your access to safeguard your security (you may contact us to unlock your access at any time);
- we think your account or e-banking facility or the transaction, dealing, payment or type of transaction,

dealing or payment may be being used unlawfully including fraudulently or as part of a possible scam or in any way that might otherwise cause you or us to lose money;

- you seek to make a payment to an account or type of account which we reasonably believe may be being used unlawfully including fraudulently or as part of a possible scam or in any way that might otherwise cause you or us to lose money;
- you seek to make a payment to an account which we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange;
- we consider is reasonably necessary to do so, for example, to comply with laws in Australia or overseas, card scheme rules, manage regulatory risk or if your instructions are not clear;
- your account or access method has been operated in a manner we reasonably consider is unsatisfactory or inconsistent with these Terms and Conditions;
- You do not provide us with any information we reasonably request from you;
- We believe on reasonable grounds that you may be (or a signatory using your account or access method may be) a person, acting for or conducting business with a person:
 - with whom we are not permitted to deal with by law or a regulatory authority;
 - in breach of laws relating to money laundering and terrorism financing.
- If you are travelling to a sanctioned jurisdiction, we may without notice suspend your accounts and any account access methods while you are in that jurisdiction. Should we reasonably suspect you are residing in a sanctioned jurisdiction, we may without notice close your account or any account access methods. A list of sanctioned jurisdictions may be found at www.commbank.com.au/sanctionedcountries

Without limiting our liability to account to you for any funds we receive on your account, we will not be responsible for any loss, cost, expense or other inconvenience you incur when we terminate or suspend the provision of a product or service, or decline to process or hold the processing of a transaction, dealing or payment.

Except to the extent we act negligently in taking any such action, you must pay any losses, costs or expenses that we incur in relation to any such action, including administrative costs.

What happens if the electronic equipment does not work properly

We take all reasonable steps to ensure that our electronic equipment functions properly during its usual operating hours.

However, failures may occur and this has an impact on liability.

If	Then
The equipment accepts a user's instructions	We are liable to you for any loss caused by a transaction that is not completed in accordance with those instructions.
The equipment does not accept a user's instructions or a user's card or other device and/or PIN fails to activate the equipment	We are not liable to you.
A user is aware at the time of use that the equipment is not functioning properly	Our liability to you is limited to correcting any wrong entry in your account. We will refund any charges and fees debited to your account as a result of the wrong entry.

You do not lose any protection that we give you under these Terms and Conditions when you (or any other user) use your card or other device, PIN or password in electronic equipment that is not owned by us.

Disputes

What to do if you have a complaint

If you have a complaint about our services, products, facilities or any other aspect of Commonwealth Bank, we'd like to hear from you.

To make a complaint, please contact us on **1800 805 605** (freecall). You can also make a complaint in the following ways:

- verbally or in writing directly to your relationship manager or at any one of our Commonwealth Bank branches;
- by visiting www.commbank.com.au/contact-us/compliments-complaints and completing the online complaint form; or
- by writing to us, care of:
CBA Group Customer Relations
Reply Paid 41Sydney, NSW 2001

We strive, wherever possible, to resolve your complaint within 5 working days.

You will be advised of the details (including the timeframes) of our internal dispute process, and an officer with the appropriate authority to resolve the dispute will investigate your complaint thoroughly. We will do our best to resolve your complaint promptly.

If you're not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution. The Australian Financial Complaints Authority (AFCA) scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.

The contact details for AFCA are:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: **1800 931 678** (free call)

Postal address: GPO Box 3, Melbourne, VIC, 3001

To find out more information about our Complaints process visit: www.commbank.com.au/contact-us/compliments-complaints

BPAY

- If we conclude that your account has been incorrectly debited or credited, we will, where appropriate, adjust your account (including any interest and charges) and let you know in writing of the amount with which your account has been debited or credited.
- If we reasonably conclude that your account has been correctly debited or credited or, in the case of unauthorised transaction, that you are liable for the loss or part of the loss, we will give you copies of any document and/or other evidence on which we based our finding.

If any BPAY payment was made as a result of a mistake by you and, after 20 business days we are unable to recover the payment from the Biller or any other person who received it, you should then pursue the matter with the biller or the person receiving the payment.

We are not liable if any retailer refuses to accept a card, PIN, password or other code.

Disputes with other parties

We are not liable if any retailer refuses to accept a card, PIN, password or other code.

Unless required by law, we are not responsible for the goods and services a retailer supplies to the user. If the user has any disputes, they must be resolved with the retailer. We are also not responsible for complaints with respect to the goods and services a retailer supplies to the user if incorrect charging occurred.

You must ensure that you enter the correct amount in the electronic equipment before authorising the transaction.

Unless you can provide satisfactory evidence to the contrary, you agree that:

- the amount shown on a sales voucher or any other evidence of a purchase is sufficient evidence of the purchase;
- the amount shown on a cash withdrawal voucher, receipt or any other evidence of a cash withdrawal is sufficient evidence of the cash withdrawal; and
- the above applies regardless of whether the voucher or other evidence is signed by you.

You should pursue any disputes over incorrect charging with the retailer.

Safeguarding your account against unauthorised access

Access methods comprise the keys to your EFT account. You must do everything you reasonably can to protect all means of access to your account. That means making sure your cards, devices, client numbers, PINs, passwords and other codes and electronic equipment are not misused, lost or stolen or disclosed to any Account access service or person. You may suffer loss if you don't sufficiently safeguard these items.

If you use VoIP, please refer to page 16 for more information.

You must report the loss, theft or misuse of a card, device, PIN, password, Client Number or electronic equipment.

Scenario	What to do	What we will do
Your card, device, PIN, password, Client Number or electronic equipment may have been lost or stolen.	Tell us as soon as you become aware. You may suffer loss if you don't tell us. Call our hotline numbers listed in Where to Get Help or visit any branch.	If you report the event, we will give you a number that you should keep to verify the date and time that you reported the misuse, loss or theft. We will be liable for all losses incurred after you tell us.
You suspect that someone has knowledge of your or any user's PIN, password or other codes.		
There has been unauthorised access to your account.		

Even if you are confident that codes are secure you must tell us as soon as you become aware of the loss or theft of an access method or of any unauthorised access to your account(s).

What happens if I don't report loss, theft or misuse?

If it can be shown that you unreasonably delayed telling us of the loss, theft or misuse of a card, device, PIN, password, Client Number or other codes, or electronic equipment, then you will be liable for unauthorised transactions that occur on your account.

We do not hold you liable for any unauthorised transactions that could have been stopped if the Bank's hotline facilities weren't available at the time you tried to report the loss, theft or misuse.

However, you should visit or telephone one of our open branches as soon as possible.

Ensuring the security of your cards, devices, PINs, passwords, Client Numbers or other codes

If we reasonably believe a card, PIN, password, other code or device is being used in a way that may cause losses to you or us, we may cancel or withhold its use at any time, without notice.

We may cancel a Debit Mastercard or Business Visa Debit Card and Keycard if it is not used for 6 months or more.

Before using a Debit Mastercard or Business Visa Debit Card and Keycard that hasn't been used for 6 months or more, you should contact us to ensure that it is still activated.

A Client Number may be permanently cancelled by us without notice to you if:

- it has not been used for 12 months or more; or
- it has been suspended by the Bank for security reasons (for example, because an incorrect password was entered) and you do not contact the Bank within a reasonable time to arrange for a password change and for the Client Number to be reactivated.

If the Bank cancels a Client Number, the internet banking service to which it relates will be closed without notice to you. If following cancellation you want to continue to use the internet banking service, you can again register for the service by contacting the Bank on **13 2221 option 4** or by visiting our website **www.commbank.com.au/netbank**.

**Safeguarding your cards and devices
(including NetCode Tokens)**

Always	Never
<ul style="list-style-type: none">• Sign cards immediately upon receipt.• Destroy cards when they reach their expiry date or when they are no longer valid.• Return cards and devices to us upon request.• Carry cards and devices whenever possible and regularly check they are still in your possession.• Remember to take your card, cash and transaction record with you when a transaction is completed.	<ul style="list-style-type: none">• Keep cards and PIN records anywhere near each other e.g. in a briefcase, bag, wallet or purse.• Leave cards and devices in a car.• Keep cards or other devices and PIN records in one item of furniture, even if in different compartments (e.g. different drawers of the same bedroom dresser).

Safeguarding your PINs, passwords or other codes

Always	Never
<ul style="list-style-type: none">• Memorise a PIN, password or other code* as soon as possible or disguise any PIN or password that is recorded so that others will not be able to decipher it or make a reasonable attempt to prevent unauthorised access to the PIN Record, including keeping the PIN Record in a securely locked container or password protected device or computer.• Destroy or delete PIN, password or other code notifications as soon as possible after receiving them or if a user nominates a specific PIN, password or other code, it must not be an obvious word or number (such as a date of birth, middle name, family member's name or driver's licence number) or one which is easily guessed.• Take precautions when using e-banking e.g. be ready to make the transaction when you approach the electronic equipment and never let anyone watch you enter your PIN, password or other code. Check the location of mirrors, security cameras or any other means of observing PIN, password or other code entry and then shield it from anyone.	<ul style="list-style-type: none">• Tell or let anyone find out a PIN, password or other code – not even family or friends.• Record a PIN, password or other code (disguised or not) on a card, device, computer, mobile phone or tablet device.• Keep a record of a PIN, password or other code in a situation where, if a thief finds a card or code they will also find the record of the PIN or password.

* Excluding NetCode

^ We will not consider that a reasonable attempt has been made to disguise a PIN, password or other code if it is recorded in reverse order; in an easily understood code, e.g. A=1, B=2; as a "phone" number where no other phone numbers are recorded or as a four digit number, prefixed by a telephone area code; as a "date" (e.g. 9/6/63) where no other dates are recorded; as a series of numbers or words with any of them marked, circled or in some way highlighted to indicate the PIN, password or other code; as an obvious word or number or one that can be found in a purse or wallet.

Liability for transactions

Generally speaking you are liable for any losses arising from the acts and omissions of all users. This includes you and any person authorised by you to carry out EFT transactions on your account, including where we use our NameCheck technology to give you a view on the likelihood that the account name you enter matches the account and to prompt you to take further steps to ensure you are paying the intended recipient. You will be liable for:

- transactions carried out by you or with your knowledge and consent;
- transactions carried out by any other user, unless you have told us to cancel that user's PIN, password or other code, and you have taken all reasonable steps to have the card or other device returned to us; and
- unauthorised transactions if you or any other user have not made a reasonable attempt to disguise or prevent unauthorised access to a PIN, password or other code.

Unauthorised transactions

An unauthorised transaction is a transaction which is carried out by someone besides you without your knowledge and consent. This does not include, for example, a transaction as a result of a fraudster tricking you into giving them your access codes.

We comply with the ePayments Code to determine your liability for losses resulting from unauthorised transactions. We have reflected the relevant Code provisions in the following sections. Please note though that the relevant Code (and the sections below dealing with unauthorised transactions) are not applicable to purchase transactions using your Debit Mastercard or Business Visa Debit Card where you sign to authorise the transaction (but chargeback protection may be available in that situation).

We'll accept a report of an unauthorised transaction under the ePayments Code, provided you submit the report to us within 6 years from the day that you first become aware (or should reasonably have become) aware of the unauthorised transaction.

When you will not be liable for loss due to unauthorised transactions

You will not be responsible for any loss resulting from an unauthorised transaction if any of the following apply:

- it is clear a user did not contribute to the loss in some way;
- the loss arises after you notify us that any card or other device used to access the account has been misused, lost or stolen or that the security of a PIN, password or other code used to access the account has been breached;
- the loss was due to fraud or negligent conduct by any of our employees or agents or the employees or agents of any person (including merchants) involved in the Electronic Funds Transfer network;
- the loss occurs because any component of an access method was forged, faulty, expired or cancelled;
- the loss results from a transaction which occurred prior to you or another user receiving a device or code required to access the account;
- the same transaction was incorrectly debited more than once to your account; or
- the loss results from any conduct expressly authorised by us (provided any conditions imposed have been met); or
- a user leaving a card in an ATM, as long as the machine incorporates reasonable safety standards that mitigate the risk of a card being left in the machine (for example, the machine captures cards that are not removed after a reasonable time or requires that the card be removed from the machine before the transaction can proceed).

When you will be liable for loss due to unauthorised transactions

Where we can prove on the balance of probability that you contributed to the loss, you will be responsible for losses resulting from unauthorised transactions (refer to page 40 for details on Safeguarding against unauthorised access to your account) in the following scenarios.

Scenario	What you will be liable for
<p>The losses occur before you notify us that a card or other device used to access the account has been misused, lost or stolen or that the security of a PIN, password or other code used to access the account has been breached as a result of:</p> <ul style="list-style-type: none">• fraud by any user;• any user voluntarily disclosing their PIN, password or other code;• any user recording or otherwise indicating one or more PIN, password or other codes on the outside of a card or other device;• any user keeping a record of one or more PIN, password or other codes (without making any reasonable attempt to protect their security) on one article or on several articles which are kept with a card or other device or which could be lost or stolen at the same time as the card or other device;• any user selecting or changing any of their PINs, passwords or other codes to one which represents their date of birth or a recognisable part of their name, despite us specifically instructing the user not to do so and bringing to their attention the consequences of their doing so;	<p>The actual losses which occur before you notify us that:</p> <ul style="list-style-type: none">• the card or other device used to access the account has been misused, lost or stolen; or• the security of the PIN, password or other code used to access the account or perform the transaction has been breached, but only if such breach was the dominant cause of the loss.

Scenario	What you will be liable for
<ul style="list-style-type: none">• or a user acting with extreme carelessness in failing to protect the security of all their PINs, passwords or other codes; or• a user leaving a card in an ATM, as long as the machine incorporates reasonable safety standards that mitigate the risk of a card being left in the machine (for example, the machine captures cards that are not removed after a reasonable time or requires that the card be removed from the machine before the transaction can proceed).	<p>The actual losses which occur before you notify us that:</p> <ul style="list-style-type: none">• the card or other device used to access the account has been misused, lost or stolen; or• the security of the PIN, password or other code used to access the account has been breached, but only if such breach was the dominant cause of the loss.
<p>The losses result from your unreasonable delay in notifying us after you become aware of the misuse, loss or theft of a card or other device used to access an account or that the security of all the PINs, passwords or other codes used to access an account have been breached.</p>	<p>The actual losses which occur between when you become aware (or should reasonably have become aware in the case of a lost or stolen card or device) and when you notify us.</p>

Limits on your liability for losses

Even if losses occur in the previous scenarios you will not be liable for:

- that portion of any money that has been withdrawn from your account in any one day which is more than the applicable daily transaction limits;
- that portion of any money that has been withdrawn from your account in a period which is more than any other applicable periodic transaction limits;
- that portion of any money that has been withdrawn from your account which exceeds the balance of that account (including any pre-arranged credit) when the transaction occurs;
- that portion of any money that has been withdrawn from an account which we had not agreed with you could be accessed using the access method; and
- any amount recovered under the card scheme rules when you use a Debit Mastercard, Business Visa Debit Card or Keycard.

If a PIN, password or other code was needed to perform the unauthorised transactions and none of the circumstances above apply (that is, it cannot be proven on the balance of probability whether or not you contributed to the loss) you will be liable for the lesser of:

- (i) \$150;
- (ii) the balance of those account(s) (including any prearranged credit) from which funds were transferred in the unauthorised transactions and which we had agreed with you may be accessed using the access method; or
- (iii) the actual loss at the time you notify us (where relevant that the card or other device has been misused, lost or stolen or that the security of the PIN, password or other codes has been breached (excluding that portion of any money lost on any one day that is more than the applicable daily transaction or other periodic transaction limits).

When we may reduce your liability

Where you allege that a transaction is unauthorised and we have not placed a reasonable daily or periodic transaction limit, either we or an external dispute resolution body may decide to reduce your liability having regard to:

- whether the security and reliability of the means used by us to verify that the relevant transaction was authorised by you adequately protected you from losses in the absence of reasonable daily or other periodic transaction limits protection; and
- if the unauthorised transaction was a funds transfer that involved drawing on a line of credit accessible by the card, PIN, password or other code needed to perform the transaction (including drawing on repayments made to a loan account), whether at the time of making the line of credit accessible by the card, PIN, password or other code, we have taken reasonable steps to warn you of the risk of the card, PIN, password or other code being used to make unauthorised transactions on that line of credit.

Conditions of use for BPAY

BPAY (Bill Payment) lets you pay most bills over the telephone (Telephone Banking), with NetBank or with the CommBank app. To register to use BPAY you must first establish a password for Telephone Banking or register with NetBank. Please note that Youthsaver customers cannot use BPAY over the phone and NetBank Saver customers and Business Online Saver customers cannot use BPAY.

What to give us when you make a BPAY transaction

You will need to provide the following accurate information so that we can process a BPAY payment.

Biller code (printed on your bill near the BPAY logo)	✓
Customer reference number (printed on your bill near the BPAY logo)	✓
Details of the account from which you wish to make the payment	✓
Amount of the payment to be made	✓
Date on which the payment is to be made (only if the user is scheduling a future payment with NetBank)	✓

What happens if I enter incorrect information?

You must be careful to tell us the correct amount to be paid. If you tell us to make a payment and later you discover that:

- an amount was not paid in accordance with your instructions – then you should call **13 2221** and talk to a customer service officer;
- the amount you told us to pay was less than the required amount – then you can make another BPAY payment to the Biller to make up the difference;
- the amount you told us to pay was more than the required amount – then you should call **13 2221** and talk to a customer service officer. We will attempt to recover the overpayment on your behalf, however, recoveries are performed on a best endeavours basis and if after 20 business days we are unsuccessful, you will need to ask for a refund from the payment recipient; or
- the account, Biller code or customer reference number was incorrect – then you should call **13 2221** and talk to a customer service officer.

Can I cancel a BPAY transaction?

We cannot stop any BPAY transaction once you have entered the relevant data, and given the instruction to process the payment.

What happens if a Biller cannot process a BPAY payment?

If we are advised that a BPAY payment cannot be processed by a Biller, we will credit your account with the amount of the BPAY payment.

What you agree to when using BPAY View

BPAY View lets you receive some bills electronically instead of by mail. You can view and then pay these bills using NetBank. When you register to receive a bill or statement electronically through BPAY View, you represent that you are entitled to receive that bill or statement from the applicable Biller.

You agree to	That means you
Receive bills and statements electronically	Agree that any electronic bill or statement you receive using BPAY View satisfies any legal obligations a Biller has to provide you with bills and statements.
Access BPAY View regularly to receive your electronic bills and statements	<ul style="list-style-type: none">• Agree to check your emails and/or our NetBank web site at least weekly;• Agree to ensure your mailbox can receive email notifications (e.g. it has sufficient storage space available);• Agree to tell us if you or any user is unable to access your email, our NetBank website or a link to a bill or statement for any reason;• Agree that a bill or statement is deemed to have been received by you if a notification that you have a bill or statement is sent to your server at the email address nominated by you, whether or not you choose to access your email; or a notification that you have a bill or statement is posted on our NetBank website, whether or not you choose to access our NetBank website; and• Agree that a bill or statement will not be deemed to have been received by you if we receive notification that: your mailbox is full; or you cannot receive an email notification; or an email notification to you is returned to us undelivered.

You agree to	That means you
Disclose personal and transactional information as needed to facilitate the BPAY View process	<ul style="list-style-type: none">• Agree to disclose any personal information (e.g. your name, email address and the fact that you are our customer) that is needed to enable Billers to verify that you have registered to receive bills and statements electronically using BPAY View or have cancelled your BPAY View registration;• Agree to disclose any of your transactional information that is needed to process your BPAY Payments and any user's use of BPAY View;• Agree to allow data to be collected by us or your nominated Biller(s) about whether you access your emails, our NetBank website and any link to a bill or statement;• Agree to notify us of any changes to your personal information including email address;• Agree to disclose any updates to your personal information to all other participants in the BPAY Scheme referred to underneath this table, as necessary.

Personal and transactional information will only be disclosed to: the Bank; BPAY Pty Ltd; the Billers nominated by you; these Billers' financial institutions; any agent appointed by BPAY Pty Ltd to provide the electronic systems needed to implement the BPAY Scheme (e.g. Cardlink Services Limited). The Bank does not store the personal information you provide to register with BPAY View with a particular Biller. You can request access to your personal and transactional information held by the Bank, BPAY Pty Ltd or its agent, Cardlink Services Limited.

Availability of electronic statements and bills

Except as expressly provided for in the Terms and Conditions in this section, we accept no responsibility to arrange for or ensure that any Biller with whom you register to receive bills and statements using BPAY View actually makes those bills or statements available to you.

If you fail to receive bills and statements from a Biller or the bill or statement is not available to be viewed using BPAY View, you must contact the applicable Biller to obtain a paper bill or statement.

Suspending or cancelling BPAY View

If, at any time, continued use of the BPAY View service may cause loss to you or us, or if the Bank elects not to continue with the service, we may:

- suspend or cancel use of BPAY View entirely or in relation to a particular Biller; and
- suspend or cancel your registration to use BPAY View without prior notice.

We will advise you of such suspension or cancellation via the most appropriate means, which may include by notification to your email address or by posting a notice on NetBank.

Using NetBank to store and delete bills and statements

Unless you delete the bills and statements delivered to you through our NetBank website, they remain accessible for a period determined by the Biller (up to 18 months). After this set period they will be deleted, whether they have been paid or not.

The maximum number of bills and statements available through our NetBank website is 150. If you reach this number and a new bill or statement is delivered to you, the oldest bill (according to the time of delivery) will be deleted by us.

What happens if there is problem with BPAY View?

If, as a result of an act or omission by you or any user or the malfunction, failure or incompatibility of computer equipment you are using at any time to participate in BPAY View, a bill or statement is:

- not delivered to you on time or at all (other than because you failed to view an available bill);
- delivered to the wrong person;
- delivered with incorrect details; or
- delivered to you after you have unsuccessfully attempted to deregister from using BPAY View.

You must contact the applicable Biller to advise them of the error and if applicable obtain a correct paper bill or statement as soon as you become aware of the error.

You are responsible for any charges or interest which are payable to the Biller due to any late payment as a consequence of such error. Please contact the Biller directly if you have any queries in relation to bills or statements.

Receiving paper bills and statements instead of electronic ones

You may receive from the applicable Biller paper bills and statements instead of electronic bills and statements, although the Biller may charge a fee where you request a paper bill in addition to an electronic version.

Unless we are also the applicable Biller, we accept no liability to provide you with a paper bill or statement in any of the following circumstances:

- (a) if you or the Biller deregister from BPAY View;
- (b) if we receive notification that your mailbox is full or that you cannot receive any email notification of a bill or statement;
- (c) if our email to you is returned to us undelivered, e.g. your email address is incorrect or cannot be found;
- (d) if we are aware that you are unable to access your email or our NetBank website or a link to a bill or statement for any reason; or
- (e) if any function necessary to facilitate BPAY View malfunctions or is not available for any reason for longer than the period specified by the applicable Biller.

However, we will take all reasonable steps to advise the applicable Biller of the circumstances, unless the Biller already knows about them.

PayTo payer conditions of use

Creating a Payment Agreement

- 1.1 PayTo allows payers to establish and authorise Payment Agreements with Merchants or Payment Initiators who offer PayTo as a payment option.
- 1.2 If you or an Authorised Signatory elect to establish a Payment Agreement with a Merchant or Payment Initiator that offers PayTo payment services, you or the Authorised Signatory will be required to provide that Merchant or Payment Initiator with personal information including BSB/Account number or PayID. You or the Authorised Signatory are responsible for ensuring the correctness of the Account number or PayID provided for the purpose of establishing a Payment Agreement and that you or the Authorised Signatory are authorised to provide such information to the Merchant or Payment Initiator. Any personal information or data provided to the Merchant or Payment Initiator will be subject to the privacy policy and terms and conditions of the relevant Merchant or Payment Initiator.
- 1.3 Payment Agreements must be recorded in the Mandate Management Service in order for NPP Payments to be processed in accordance with them. The Merchant or Payment Initiator is responsible for creating and submitting a record of each Payment Agreement to their financial institution or payments processor for inclusion in the Mandate Management Service. The Mandate Management Service will notify us of the creation of any Payment Agreement established using your Account or PayID details. We will deliver a notification of the creation of the Payment Agreement to you and/or any Authorised Signatories and provide details of the Merchant or Payment Initiator named in the Payment Agreement, the payment amount and payment frequency (if these are provided) to seek your confirmation of the Payment Agreement. You or an Authorised Signatory may confirm or decline any Payment Agreement presented for approval. If confirmed, we will record the confirmation against the record of the Payment Agreement in the Mandate Management Service and the Payment Agreement will then be deemed to be effective. If you or an Authorised Signatory decline, we will note that against the record of the Payment Agreement in the Mandate Management Service.

- 1.4 We will process payment instructions in connection with a Payment Agreement, received from the Merchant's or Payment Initiator's financial institution, only if you or an Authorised Signatory have authorised the associated Payment Agreement. Payment instructions may be submitted to us for processing immediately after you or an Authorised Signatory have authorised the Payment Agreement so care must be taken to ensure the details of the Payment Agreement are correct before authorising them. We will not be liable to you or any other person for loss suffered as a result of processing a payment instruction submitted under a Payment Agreement that you or an Authorised Signatory have authorised.
- 1.5 If a Payment Agreement requires authorisation within a timeframe stipulated by the Merchant or Payment Initiator, and authorisation is not provided within that timeframe, the Payment Agreement may be withdrawn by the Merchant or Payment Initiator.
- 1.6 If you or an Authorised Signatory believe the payment amount or frequency or other detail presented is incorrect, you or the Authorised Signatory may decline the Payment Agreement and contact the Merchant or Payment Initiator and have them amend and resubmit the Payment Agreement creation request.

Amending a Payment Agreement

- 1.7 Your Payment Agreement may be amended by the Merchant or Payment Initiator from time to time, or by us on your instruction.
- 1.8 We will send you and/or any Authorised Signatory a notice of proposed amendments to the payment terms of the Payment Agreement requested by the Merchant or Payment Initiator for authorisation. Such amendments may include variation of the payment amount, where that is specified in the Payment Agreement as a fixed amount, or payment frequency. The Mandate Management Service will notify us of the amendment request. You or an Authorised Signatory may authorise or decline any amendment request presented for approval. If authorised, we will record the authorisation against the record of the Payment Agreement in the Mandate Management Service and the amendment will then be deemed to be effective. If declined, the amendment will not be made. A declined amendment request will not otherwise affect the Payment Agreement.

- 1.9 Amendment requests which are not authorised or declined within 5 calendar days of being sent for authorisation, will expire. If you or an Authorised Signatory do not authorise or decline the amendment request within this period of time, the amendment request will be deemed to be declined.
- 1.10 If you or an Authorised Signatory decline the amendment request because it does not reflect the updated terms of the agreement that you have with the Merchant or Payment Initiator, you may contact them and have them resubmit the amendment request with the correct details. We are not authorised to vary the details in an amendment request submitted by the Merchant or Payment Initiator.
- 1.11 Once an amendment request has been authorised by you or an Authorised Signatory, we will promptly update the Mandate Management Service with this information.
- 1.12 Once a Payment Agreement has been established, you or an Authorised Signatory may only amend your account details. Account details may only be replaced with another eligible account you hold with us. We may decline to act on an instruction to amend your Payment Agreement if we are not reasonably satisfied that the request is legitimate. You may not request us to amend the details of the Merchant or Payment Initiator, or another party.

Pausing your Payment Agreement

- 1.13 You or an Authorised Signatory may instruct us to pause and resume your Payment Agreement in NetBank or by contacting us on 13 2221. We will act on the instruction to pause or resume your Payment Agreement promptly by updating the record of the Payment Agreement in the Mandate Management Service. The Mandate Management Service will notify the Merchant's or Payment Initiator's financial institution or payment processor of the pause or resumption. During the period the Payment Agreement is paused, we will not process payment instructions in connection with it. We will not be liable for any loss that you or any other person may suffer as a result of the pausing of a Payment Agreement that is in breach of the terms of an agreement between you and the relevant Merchant or Payment Initiator.

1.14 Merchants and Payment Initiators may pause and resume their Payment Agreements. If the Merchant or Payment Initiator pauses a Payment Agreement to which you are a party, we will promptly send you and/or any Authorised Signatory a notice of that, and of any subsequent resumption. We will not be liable for any loss that you or any other person may suffer as a result of the pausing of a Payment Agreement by the Merchant or Payment Initiator.

Cancelling your Payment Agreement

1.15 You or an Authorised Signatory may instruct us to cancel a Payment Agreement on your behalf in NetBank or by contacting us on 13 2221. We will act on the instruction promptly by updating the record of the Payment Agreement in the Mandate Management Service. The Mandate Management Service will notify the Merchant's or Payment Initiator's financial institution or payment processor of the cancellation. You will be liable for any loss that you suffer as a result of the cancellation of a Payment Agreement that is in breach of the terms of an agreement between you and the relevant Merchant or Payment Initiator.

1.16 Merchants and Payment Initiators may cancel Payment Agreements. If the Merchant or Payment Initiator cancels a Payment Agreement to which you are a party, we send you and/or any Authorised Signatory a notice of that cancellation. We will not be liable to you or any other person for loss incurred as a result of cancellation of your Payment Agreement by the Merchant or Payment Initiator.

Migration of Direct Debit arrangements

1.17 Merchants and Payment Initiators who have existing Direct Debit arrangements with their customers, may establish Payment Agreements for these, as Migrated DDR Mandates, in order to process payments under those arrangements via the NPP rather than BECS (the Bulk Electronic Clearing System). If you have an existing Direct Debit arrangement with a Merchant or Payment Initiator, you and/or an Authorised Signatory may be notified by them that future payments will be processed from your account under PayTo. You are entitled to prior written notice of variation of your Direct Debit

arrangement and changed processing arrangements, as specified in your Direct Debit Service Agreement, from the Merchant or Payment Initiator. If you do not consent to the variation of the Direct Debit arrangement you or an Authorised Signatory must advise the Merchant or Payment Initiator. We are not obliged to provide notice of a Migrated DDR Mandate to you or an Authorised Signatory for you to authorise or decline. We will process instructions received from a Merchant or Payment Initiator on the basis of a Migrated DDR Mandate.

- 1.18 You or an Authorised Signatory may amend, pause (and resume), cancel or transfer your Migrated DDR Mandates, or receive notice of amendment, pause or resumption, or cancellation initiated by the Merchant or Payment Initiator, in the manner described above.

General

Your responsibilities

- 1.19 You and/or an Authorised Signatory must carefully consider any Payment Agreement creation request, or amendment request made in respect of your Payment Agreement or Migrated DDR Mandates and promptly respond to such requests. We will not be liable for any loss that you suffer as a result of any payment processed by us in accordance with the terms of a Payment Agreement or Migrated DDR Mandate.
- 1.20 You or an Authorised Signatory must promptly read and where applicable respond to any notice received from us regarding the pausing or cancellation of a Payment Agreement or Migrated DDR Mandate for misuse, fraud or for any other reason. We will not be responsible for any loss that you suffer as a result of you not promptly responding to such a notification.
- 1.21 You are responsible for ensuring that you comply with the terms of any agreement that you have with a Merchant or Payment Initiator, including any termination notice periods. You acknowledge that you are responsible for any loss that you suffer in connection with the cancellation or pausing of a Payment Agreement or Migrated DDR Mandate by you which is in breach of any agreement that you have with that Merchant or Payment Initiator.

- 1.22 You are responsible for ensuring that you have sufficient funds in your account to meet the requirements of all your Payment Agreements and Migrated DDR Mandates.
- 1.23 If you or an Authorised Signatory receive a Payment Agreement creation request or become aware of payments being processed from your account that you are not expecting, or experience any other activity that appears suspicious or erroneous, please report such activity to us promptly by calling on 13 2221.
- 1.24 From time to time you and/or an Authorised Signatory may receive a notice from us requiring confirmation that all of your Payment Agreements and Migrated DDR Mandates are accurate and up to date. You or an Authorised Signatory must promptly respond to any such notification. Failure to respond may result in us pausing the Payment Agreements or Migrated DDR Mandates.
- 1.25 If you or any Authorised Signatories use the CommBank app to do your banking, we recommend allowing notifications on the devices to ensure that you and your Authorised Signatories are able to receive and respond to Payment Agreement creation requests, amendment requests and other notifications in a timely way.
- 1.26 In using the facilities that we provide in connection with establishing and managing your Payment Agreements and Migrated DDR Mandates you and any Authorised Signatory are required to:
- (i) not engage in conduct that in our opinion fails to meet our Acceptable Use Policy;
 - (ii) ensure that all data you or an Authorised Signatory provide to us or to any Merchant or Payment Initiator that subscribes to PayTo is accurate, up to date and permitted to be disclosed; and
 - (iii) otherwise comply with contractual obligations including in connection with safeguarding your account against unauthorised access (eg. protecting passwords/PINs).

- 1.27 All intellectual property, including but not limited to the PayTo trade marks and all documentation, remains our property, or that of our licensors (Our Intellectual Property). We grant to you a revokable, royalty free, non-exclusive license (or where applicable, sub-license) to use Our Intellectual Property for the sole purpose of using PayTo in a way that is consistent with the terms of this agreement.
- 1.28 Where an intellectual property infringement claim is made against you or an Authorised Signatory, we will have no liability to you or the Authorised Signatory to the extent that any intellectual property infringement claim is based upon:
- (i) modifications to Our Intellectual Property by or on behalf of you or the Authorised Signatory in a manner that causes the infringement; or
 - (ii) your or an Authorised Signatory's failure to use Our Intellectual Property in accordance with this agreement.
- 1.29 You and any Authorised Signatory must comply with all applicable laws in connection with the use of PayTo.

Our responsibilities

- 1.30 We will accurately reflect all information provided to us in connection with a Payment Agreement or a Migrated DDR Mandate in the Mandate Management Service.
- 1.31 In addition to any other rights we may have to refuse a service, we may monitor your Payment Agreements or Migrated DDR Mandates for misuse, fraud and security reasons. You acknowledge and consent to us pausing or cancelling all or some of your Payment Agreement or Migrated DDR Mandates if we reasonably suspect misuse, fraud or security issues.
- 1.32 If you or an Authorised Signatory become aware of a payment being made from your account, that is not permitted under the terms of your Payment Agreement or Migrated DDR Mandate or that was not authorised by you or an Authorised Signatory, please contact us as soon as possible on 13 2221 and submit a claim. We will not be liable to you for any payment made that was in fact authorised by the terms of your Payment Agreement or Migrated DDR Mandate.

Privacy

1.33 By you or an Authorised Signatory confirming a Payment Agreement and/or permitting the creation of a Migrated DDR Mandate against your account with us, you acknowledge that you authorise us to collect, use and store your name and account details (amongst other information) and the details of your Payment Agreement/s and Migrated DDR Mandates in the Mandate Management Service, and that these details may be disclosed to the financial institution or payment processor for the Merchant or Payment Initiator, for the purposes of creating payment instructions and constructing NPP Payment messages and enabling us to make payments from your account.

Changes to Electronic Banking Terms and Conditions

Our obligation to give you advance notice as specified below does not apply if changes are required to immediately restore or maintain the security of a system or an individual facility, including the prevention of systemic or individual criminal activity, including fraud and scams, or to otherwise manage a material and immediate risk.

Change	Minimum number of days' notice	Method of notice
Introduce or increase a fee or charge relating solely to the use of or the issue of any additional or replacement cards, PINs, passwords or other codes used to access your account.	30 days	In writing* unless we cannot locate you.
Increase your liability for losses relating to transactions using a card, PIN, password or other code (subject to the liability limits established in these terms and conditions).	30 days	In writing* unless we cannot locate you.

Change	Minimum number of days' notice	Method of notice
Introduce, remove or adjust the daily transaction limit or other periodical transaction limits applying to the use of your card, PIN, password, other code, an account or electronic equipment.	30 days	In writing* unless we cannot locate you.
Any other change.	Before the day of change	In writing* or by advertisement in the national or local media.

* Notices in writing may be provided electronically – see 'Sending you electronic communications' on page 24.

Variations to the Change Exchange Machine Service

We may provide you with access to the Change Exchange Machine Service in branch, at our discretion and subject to availability. Use of the Change Exchange Machine may be withdrawn at any time, without notice and for any reason, including if we consider usage is excessive or infringes upon the ability of another customer to use the machine. Card types that may be used at the Change Exchange Machine will be notified on request at point of use. This section may be changed by giving notice in writing (notice in writing may be provided electronically – see "Sending you electronic communications" on page 24) or by advertisement in the national or local media on or before the day of the change.

Severance

If any part of any of these Terms and Conditions is found to be void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining parts of these Condition of Use will continue to apply as if the void or unenforceable part had never existed.

Customer information and privacy

For information about our information collection practices, please see our Group Privacy Policy available on our website at www.commbank.com.au (follow the Privacy Policy link) or upon request from any branch of the Bank.

Our Privacy Policy contains information on how we process personal data under the General Data Protection Regulation (GDPR) and your rights under the GDPR in relation to any personal data that we process in connection with providing you with Electronic Banking services which is covered under the GDPR.

Our policy should be read in conjunction with the privacy disclosures we give you when you apply for a product or service.

Our policy includes information about:

- the ways we may collect, use or exchange your information;
- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

Consumer Data Right

The Consumer Data Right (CDR) was introduced by the Federal Government to provide customers with rights to access specified data that relates to them (CDR data) held by organisations (data holders). It allows customers to authorise the sharing of CDR data to organisations accredited by the ACCC under the Consumer Data Right (accredited data recipients), as well as providers collecting CDR data from, or on behalf of, an accredited data recipient.

For more information about the CDR, please see our Consumer Data Right Policy available on our website at commbank.com.au. Our Consumer Data Right Policy describes your rights under the CDR legislation.

For joint account holders, our Consumer Data Right Policy includes information about the circumstances in which you or any of your other account holders is able to:

- share CDR data from your joint account with accredited data recipients and others under the CDR, without each other's further approval; or
- Choose another person as a data sharing delegate without each other's approval. A data sharing delegate is able to share CDR data from your joint account with accredited data recipients and others without further approval.

Section 3: Fees and charges

Transactions Fees for Home Loans, Investment Home Loans, Viridian Line of Credit, Line of Credit and Mortgage Interest Saver Accounts (MISA)

Name of fee and description	Amount of fee to account?	When fee is charged
<p>Recent Transaction List Fee</p> <p>A recent transaction list fee is charged for each recent transaction list issued by a Commonwealth Bank Automatic Teller Machine.</p>	<p>AUD\$0.50</p>	
<p>Access Fees</p> <p>An access fee is charged for each withdrawal or purchase you make overseas, or any purchase (for example online), where the merchant is located overseas or the financial institution or entity processing the transaction is located overseas.</p>	<p>AUD\$2.00</p> <p>When you take out money at ASB Bank ATMs in New Zealand or CommBank ATMs outside of Australia.</p> <p>AUD\$5.00 plus 3% of transaction value</p> <p>Any other cash withdrawal overseas</p> <p>3% of transaction value</p> <p>Purchases made overseas or in Australia (for example online), where the merchant is located overseas or the financial institution or entity processing the transaction is located overseas.</p>	<p>The fee is charged to the account at the time of the withdrawal or after the purchase has cleared.</p>

Section 3: Fees and charges

Note: The Bank does not charge Access Fees on withdrawals or account balance enquiries on transaction and savings accounts (including MISA), home loans, investment home loans and lines of credit through non Commonwealth Bank ATMS in Australia. However, ATM owners may charge a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the withdrawal amount, if applicable).

Viridian Line of Credit/Line of Credit Loans only

Refer to table on page 65 for other NetBank specific fees.

For Foreign Currency Transactions

Visa International (Visa) converts purchases and withdrawals in foreign currencies into Australian dollar equivalents at the rates set by Visa on the day Visa processes the purchases or withdrawals. Mastercard International Incorporated (Mastercard) converts purchases and withdrawals in United States dollars into Australian dollar equivalents, and converts purchases and withdrawals in other foreign currencies into United States dollar equivalents and then into Australian dollar equivalents, at the rates set by Mastercard on the day Mastercard processes the purchases or withdrawals.

Withdrawals made at the ATMs of ASB Bank in New Zealand and Commonwealth Bank in Vietnam are converted by Commonwealth Bank into Australian dollar equivalents at a rate set by us on the day the transaction is processed. Withdrawals made at the ATMs of the Commonwealth Bank in Indonesia are converted into Australian dollar equivalents by Commonwealth Bank in Indonesia at a rate set by them on the day the transaction is processed.

NetBank service fees

Service fees may apply when you use NetBank and our mobile phone application (in addition to any other fees that apply to your account). These fees are set out below (only the Trace Fee, Recovery Fee and Rejected Transaction Fee apply to our mobile phone application).

Name of fee and description	Amount of fee	When fee is charged to account
International Money Transfers (IMT)		
IMT fee (AUD to AUD)	\$22.00 each ¹	The fee is charged when each transfer is debited and credited in AUD currency (no FX conversion) and will be debited to the account from which the transfer is made.
IMT fee (from AUD account or FCA)	\$6.00* each ¹	The fee is charged when each transfer is debited from an AUD account and converted to foreign currency and/or funds are debited from a Foreign Currency Account. This fee will be debited to the account from which the transfer is made.

*From 1 June 2023, this fee will be waived.

Section 3: Fees and charges

Name of fee and description	Amount of fee	When fee is charged to account
Amendment to detail	\$25.00 ⁵ each	This fee is charged when you request amendments to the original IMT (i.e. beneficiary name, bank details or address) including when the overseas bank is unable to effect payment on the information originally provided.
IMT advice of fate (trace) fee ²	\$25.00 ⁵ each	The fee is charged when each trace request is received and will be debited to the account from which the transfer was made.
Cancellation and return of cover fee ^{2,3}	\$25.00 ⁵ each	The fee is charged if you request to cancel an IMT where it has already been submitted, but has not yet been transferred to the beneficiary. This fee will be debited to the account from which the transfer was made.

Section 3: Fees and charges

Name of fee and description	Amount of fee	When fee is charged to account
Unpaid Scheduled Payments Fee		
A dishonour fee applies if there are insufficient available funds to make a Scheduled Payment.	\$5.00 each	The fee is charged to the account if we are unable to debit the account after 5 attempts. ⁴ This does not include a Scheduled Payment that you arrange between your individual and/or joint CommBank accounts.
Trace Fee		
If you request confirmation that a third party payment was received at the destination account.	\$25.00 per transaction	The fee is charged when you request the Bank to initiate the trace.
Recovery Fee		
If you ask us to attempt a recovery of a third party payment: <ul style="list-style-type: none">We charge this fee in addition to the Trace Fee and debit it to your account when you make a request.We do our best to recover the payment and charge this fee even if we don't recover the payment for you.	\$25.00 per transaction	The fee is charged when you request the Bank to attempt recovery.

Name of fee and description	Amount of fee	When fee is charged to account
Rejected Transaction Fee		
<p>A fee is charged for each payment transaction(s) that is rejected due to invalid destination account details. This fee only applies to such rejected payment transactions that originate from an account governed by the CommBank Business Transaction & Savings Accounts Terms and Conditions.</p>	<p>\$2.50 per transaction</p>	<p>The fee is charged when the payment is rejected and will be debited to the account from which the payment is made or a nominated account for fees and charges.</p>

1. Depending on the destination country and the delivery method selected (if applicable). If the funding account is a foreign currency account, the fee will be converted to the currency of the account using the Bank's applicable foreign exchange rate at the time of the transfer and debited to that account.
2. Messages sent to certain countries can require several follow-ups, which may extend the timeframe for completion of your request.
3. This is a request only and is dependent on the overseas bank obtaining the relevant debit authority to be able to return funds. If funds are returned in a foreign currency, they will be converted to the original currency of the funding account using the Bank's applicable foreign exchange rate on the day they are credited to your account.
4. NetBank will make the first attempt on the day on which your schedule is due; however further attempts will be made on subsequent business days.
5. If the funding account was a foreign currency account, the fee will be converted to the currency of the account using the Bank's applicable foreign exchange rate at the time of the request and debited to that account.

The Bank may introduce and/or vary fee/s charged for use of the Change Exchange Machine Service. If a fee for this service is introduced and/or varied, we will provide 30 days prior notice in writing (notice in writing may be provided electronically – see "Sending you electronic communications" on page 24) (unless we cannot locate you) or by advertising in the national or local media.

Meaning of words

Account

Any account with access to Electronic Banking.

Access Method

A method we make available to users in order for them to give us instructions which we will rely on and act on to debit or credit an EFT account. An access method involves the use of components including devices, identifiers and codes or a combination of these. It does not include a method where the comparison of the appearance of a manual signature with a written specimen is the principal means of authenticating a user's authority to give the instruction.

Account access service

A service for the purposes of which either or both of the following apply:

- (a) the user must provide one or more codes to a service provider to enable the service provider or another person to access accounts at an account institution on the user's behalf; or
- (b) the user must record or store one or more codes in a manner required by the service provider to facilitate the user, the service provider or another person acting on your behalf to access an account at an account institution using that code or codes (for example, if we [acting as a service provider] provide the user with a software wallet to store codes and the wallet is used by the user or us to access an EFT account).

Account holder

The person(s) in whose name the account is held.

Additional cardholder

Refers to any other person to whom you have asked the Bank to issue a card on your credit card account.

Ancillary equipment

Any equipment as specified by us that users will require to utilise an account access service.

Authorisation

The process some merchants follow to confirm there are sufficient funds available in the account for the transaction.

Authorised Signatory, in relation to an account, has the same meaning as in the relevant account terms and conditions (for Business Transaction Accounts, this is the Business Transaction & Savings Accounts Terms and Conditions).

Biller

An organisation which issues bills to customers, which customers can pay through the BPAY Scheme.

BPAY Payment

A payment to a BPAY Biller through the BPAY Scheme.

BPAY Scheme or BPAY

The electronic payments scheme through which a user may instruct us to make payments (BPAY Payments) on your behalf to organisations (Billers) who have advised that you can make payments to them through this scheme. We will tell you if we cease to be a member of the BPAY Scheme.

BPAY View

A scheme through which you can receive or access bill summaries or access bill statements electronically from participating Billers nominated by you. You may access such bill summaries through NetBank.

BPAY and BPAY View are registered trademarks of BPAY Pty Ltd ABN 69 079 137 518.

Business Day

A day that is not:

- a Saturday or Sunday; or
- a public holiday, special holiday or bank holiday, in the place in which any relevant act is to be done or may be done.

Card Scheme Rules

The rules provided by the payment card networks (for example eftpos, Mastercard or Visa) which govern transactions processed through their network.

Change Exchange Machine Services

Means the service of offering Change Transactions via the use of a Change Exchange Machine Terminal.

Change Exchange Machine Terminal

Means an electronic terminal through which Change Transactions can be effected.

Change Transaction

Means a transaction, using a Change Exchange Machine Terminal, where Australian currency bank notes are exchanged for an equivalent value amount of Australia currency which is provided in different denominations of bank notes and/or coins.

Client Number

Means the number we give you which, together with your password, allows you to access your account through the Internet Banking Service that we may offer you from time to time. Apart from you and us, no one else should know your client number.

Code

Information (for example, a PIN, password, answers to your Personalised Identification Questions) which:

- is known to a user and is intended to be known only to the user, or only to the user and us;
- we require the user to keep secret; and which
- the user must provide (in any manner which we approve) to or through a device or electronic equipment in order to access an EFT account.

Communication Network

The communication network through which we make a service available to you from time to time.

CommBank app

Means an app for compatible iOS and Android mobile phones and tablet devices that we make available to Commonwealth Bank customers registered for NetBank with NetCode SMS.

Contactless

A way to pay for a purchase by tapping your card or device on a contactless supported terminal, with no need to use a PIN or signature for purchases under a certain limit.

Debit Mastercard or Business Visa Debit Card

A card access method that enables purchases and withdrawals from a linked CommBank account.

Dedicated self-service coin counting machine

A self-service machine used by customers in branch, to assist in determining the monetary value of coins, being Australian legal tender.

Device

A physical device used with electronic equipment to access an EFT account.

Direct Debit

Has the meaning given to the term “Direct Debit Request” in the BECS Procedures available at <https://www.auspaynet.com.au/resources/direct-entry>

e-banking

A range of banking services that utilise electronic equipment including Telephone Banking, NetBank, the CommBank app, ATMs, Debit Mastercard or Business Visa Debit Card, Keycards, BPAY and BPAY View, EFTPOS, Maestro/Cirrus and Visa Plus and Automated Funds Transfers (AFTs).

EFT Account

An account for your personal use (not being an account designed primarily for use by a business and established for business purposes) maintained by us, and which belongs to an identifiable account holder who is a customer of ours and which we permit a user to initiate an EFT transaction from or to, other than through QuickLine and Diamond Services online services. Transactions using QuickLine and Diamond Services are subject to separate terms and conditions.

EFT Transaction

A funds transfer either from or to an EFT account and which is initiated by the giving of an instruction through electronic equipment using an access method.

Electronic Equipment

Includes electronic terminal, computer, tablet device, television and mobile phone.

Eligible Pension or Allowance

Includes Age Pension, Disability Support Pension, Carer’s Pension, Wife’s Pension, Widow’s Pension, Veteran’s Pension, Mature Age Pension.

Financial Abuse

Financial Abuse is a form of domestic and family violence that may occur through a pattern of control, exploitation or sabotage of money and finances which affects an individual’s capacity to acquire, use and maintain economic resources and which threaten their financial security and self-sufficiency.

Inactive Account

When no customer-initiated transactions are made on the account for six complete consecutive calendar months.

Mandate Management Service

Means the central, secure database operated by NPP Australia Limited of Payment Agreements.

Merchant

Means a merchant with which you have established, or would like to establish, a Payment Agreement.

Migrated DDR Mandates

Means an existing Direct Debit arrangements which has been converted into a Payment Agreements, in order to process payments under those arrangements via the NPP rather than BECS (the Bulk Electronic Clearing System).

Mobile phone

A mobile telephone or other compact telecommunications device you use to perform banking transactions.

NameCheck

Means the technology we may use when you make a payment using a BSB and account number to:

- give you a view on the likelihood that the account name you enter matches the account and
- prompt you to take further steps to ensure you are paying the intended recipient.

NameCheck does not confirm that the name actually matches the account.

NetCode

A random number that is generated when you use a NetCode Token or NetCode.

NetCode SMS

A Bank-generated NetCode we send to your mobile phone to facilitate Two Factor Authentication or Secure Internet Shopping. A NetCode may be sent via an alert or other push notification service instead of SMS if you have installed and registered the CommBank app on a compatible iOS or Android device with notifications enabled, and associated with your mobile number.

NetCode Token

A device you use to generate a NetCode to facilitate Two Factor Authentication when using NetBank or your Commonwealth Bank credit card or Debit Mastercard or Business Visa Debit Card with merchants who take part in Mastercard SecureCode, Verified by VISA, or eftpos Secure.

NPP

Means the New Payments Platform operated by NPP Australia Limited.

NPP Payments

Means electronic payments cleared and settled by participating financial institutions via the NPP.

Our

Belonging to the Commonwealth Bank of Australia ABN 48 123 123 124.

Packages

Eligible Wealth Package, Wealth Package Plus, Mortgage Advantage (MAV) and Mortgage Advantage Plus (MAV Plus) customers on accounts contained in the package agreement.

PayID

Is an identifier you can register to receive payments, by linking your bank account to a memorable piece of information, such as your phone number, email address, ABN, ACN or Organisation ID. PayID is also the name of the service that enables direct payment through this identifier so you can send payments to a PayID without the need to remember BSB and account numbers.

Payment Agreement

Means an agreement established by you and an approved Merchant or Payment Initiator, by which you authorise us to make payments from your account.

Payment Initiator

Means an approved payment service provider who, whether acting on behalf of you or a Merchant, is authorised by you to initiate payments from your account.

PayTo

Means the service which enables us to process NPP Payments from your account in accordance with and on the terms set out in a Payment Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.

Pensioner

A retired person or independent retiree who is at least 55 years of age, or in receipt of an eligible pension or allowance from the Commonwealth Department of Family and Community Services or Department of Veterans' Affairs.

Personalised Identification Questions

Pre-arranged security questions that may be asked when you wish to perform certain transactions or use certain functions in NetBank. The correct answers must be provided or the transaction cannot be made or that function used.

PIN

Personal Identification Number.

Proscribed Person

A person who appears to us either:

- (a) to be a proscribed person or entity under any trade, economic or financial sanctions administered or enforced by Australia or any other relevant sanctions authority or country;
- (b) to be in breach of the laws of any jurisdiction relating to money laundering or counter-terrorism;
- (c) to appear in a list of persons with whom dealings are proscribed by the government or a regulatory authority of any jurisdiction; or
- (d) act on behalf, or for the benefit of, a person listed in subclauses (a) – (c).

Schedule (NetBank Only)

A request for a payment or transfer of funds for processing at a future date nominated by you.

Statement Period

Each period for which we draw up a statement of your account or would have drawn up a statement if:

- you and each other user had kept to these Terms and Conditions; or
- there had been a transaction (other than our writing off an amount you owed us) on your account since the date we last drew up a statement.

Tablet device

A personal mobile computer used to perform banking transactions.

Tap & Pay

Means functionality that users of our CommBank app can set up directly on a supported device by which they can make payments by tapping their phone at a Contactless, supported terminal.

Transaction

Means an EFT transaction.

Transfer

Transfer of funds that you instruct us to make to any of your linked Commonwealth Bank accounts, your Commonwealth Bank Traveller's Cash card, or other financial institution transaction accounts (excluding Home Loans, Personal Loans and credit cards).

Two Factor Authentication

When you use your NetCode with your existing NetBank Client Number and password to authenticate you as a user.

User

Includes you and any person authorised by you to perform EFT transactions on your EFT account.

VoIP (Voice Over Internet Protocol)

Involves the transmission of telephone calls via the Internet. Please refer to page 16 for more information.

We, Us and the Bank

Commonwealth Bank of Australia ABN 48 123 123 124.

You And Your

The account holder. In the case of customers under the age of 18 years of age, this includes parent/legal guardian.

Where to get help

Visit our website

www.commbank.com.au

Call us – within Australia

13 2221 – 6am to 10pm,
7 days a week

Call us – from overseas

+61 13 2221

Visit one of our branches

Monday to Thursday – 9.30 am to 4 pm.

Friday – 9.30 am to 5 pm.

Some branches open past these standard hours and on weekends. For details, visit our website. For details, visit our website www.commbank.com.au/find-us for details.

I want to

Who to contact

- | | |
|--|--|
| <ul style="list-style-type: none">• Get help understanding something in this brochure | Call 13 2221 (24 hours a day, 7 days a week), or visit your local Commonwealth Bank branch. |
| <ul style="list-style-type: none">• Activate my Debit Mastercard or Business Visa Debit Card, Keycard or credit card | If calling from overseas call +61 13 2221 . |
| <ul style="list-style-type: none">• Request a higher daily electronic banking withdrawal limit | |
| <ul style="list-style-type: none">• Obtain the balance on my account | |
| <ul style="list-style-type: none">• Establish a password for Telephone Banking | |
| <ul style="list-style-type: none">• Request a statement to be sent more frequently | |
| <ul style="list-style-type: none">• Request a copy of the Bank's privacy policy | |
| <ul style="list-style-type: none">• Advise of a change in personal details | |

I want to	Who to contact
<ul style="list-style-type: none">Report a Debit Mastercard or Business Visa Debit Card, credit card, Keycard or other device lost or stolenReport that someone has knowledge of my PIN, password or other codesReport unauthorised transaction on my account or a mistaken payment	<p>Call 13 2221 (24 hours a day, 7 days a week), or visit your local branch, or if calling from overseas +61 13 2221 or +61 2 9999 3283* (Available 24 hours a day, 7 days a week).</p> <p><small>* Reverse charges are accepted if you call about a mistaken payment, unauthorised transaction, breach of password or loss, theft or misuse of a card or token. (To use this reverse charges number please contact the international operator in the country you are in and request to be put through to +61 9999 3283. Please note: we have no control over any charges applied by the local or international telephone company for contacting the operator.</small></p>
<ul style="list-style-type: none">Obtain details of the Bank's current feesObtain current interest rates and special interest rate offers	<p>Call 13 2221, or visit your local branch, or visit our website: www.commbank.com.au</p>
<ul style="list-style-type: none">Register to use NetBankGet help with using NetBank	<p>Visit NetBank on our website www.commbank.com.au/netbank or call 13 2221 option 4.</p>
<p>Register to use BPAY View</p>	<p>Call 13 2221 option 4, or register on our website: www.commbank.com.au/netbank</p>

I want to	Who to contact
Telephone Banking for hearing or speech impaired customers	Contact the Bank via the National Relay Service: <ul style="list-style-type: none">• TTY users phone 133 677 then ask for 13 2221• Speak and Listen (speech-to-speech relay) users phone 1300 555 727 then ask for 13 2221• Internet relay users connect to the National Relay Service (via www.relayservice.com.au) and then ask for 13 2221)
Get help with EFTPOS terminals	The EFTPOS Helpdesk on Freecall ¹ (1800 022 966 is available 24 hours a day, 7 days a week).
Get help moving to Australia	Contact Migrant Financial Services by visiting our website www.commbank.com.au/movingtoaustralia or if in Australia call Freecall 1800 188 888 (24 hours a day, 7 days a week), or if overseas call +61 2 9762 0920 (24 hours a day, 7 days a week).

I want to	Who to contact
Make a complaint to Customer Relations, or contact them to access personal information	Contact us on 1800 805 605 (freecall). You can also make a complaint in the following ways: verbally or in writing directly to your relationship manager or at any one of our Commonwealth Bank branches; by visiting www.commbank.com.au/contact-us/compliments-complaints and completing the online complaint form; or by writing to us, care of: CBA Group Customer Relations Reply Paid 41 Sydney, NSW 2001
Take a complaint to the Australian Financial Complaints Authority (AFCA)	Contact AFCA: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call) Postal address: GPO Box 3, Melbourne, VIC, 3001

