

GEELONG BANK ONLINE CONDITIONS OF USE

Before you use Geelong Bank Online

You must:

have submitted to us an executed copy of the Geelong Bank **Online registration form** or have applied to us to use Geelong Bank Online in such other prescribed form as we may determine from time to time;
have been approved as a Geelong Bank Online member and have been issued with a Password;
and
read these Conditions of Use carefully as they will form the contractual basis for the use of Geelong Bank Online between you and us.

Below contains a summary of important steps you must take to guard against unauthorised use. However, at all times, any use of Geelong Bank Online by you or a Nominee is subject to these Conditions of Use.

Use care to keep your Geelong Bank Online Password secret.

Do not tell any person your Password or allow any person to observe as you enter the Password. If you decide to tell someone your Password, they become your Nominee and are subject to these Conditions of Use.

We recommend against recording your Password. If you do so, you are responsible for keeping any records of your Password secure and protected.

You must keep any records of your membership number and your Password separate from each other.

You must change your Password the first time you use Geelong Bank Online and at frequent intervals thereafter, for example, monthly. Do not use an obvious Password such as a dictionary word, name, date or vehicle make model or registration number, or any other character combination that could be associated with you. Passwords may consist of any combination of characters on your keyboard but must contain (in any order you choose) at least two numeric digits and at least two characters that are not numeric digits.

If you forget your Password, contact us and we will ask you to identify yourself before granting you access to Geelong Bank Online.

If you believe that another person knows your Password, change your Password immediately or report the matter to us.

You have a responsibility to exercise reasonable care to prevent unauthorised access to the computer you use for Geelong Bank Online. Please read carefully clause 3(e) in these Conditions of Use for methods to minimise unauthorised access and maximise protection for your privacy.

Immediately notify us of any change to your address.

Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where Geelong Bank Online has been used without your authority.

Check your last log-in details which will appear under the account summary screen every time you log into Geelong Bank Online and notify us immediately if the last log-in details are incorrect.

1. Introduction

- a. In accepting access to Geelong Bank Online from us you agree to comply with these Conditions of Use. The Conditions of Use operate in conjunction with the terms and conditions applicable to Nominated Accounts. The provisions in clause 4(e) of these Conditions of Use, if there is any inconsistency between these Conditions of Use and the Nominated Account, these Conditions of Use prevail.
- b. In these Conditions of Use, any reference to Geelong Bank is a reference to; Ford Co-operative Credit Society Limited 74 087 651 456 trading as Geelong Bank. Any reference to "us", "we", "ours" is a reference to Geelong Bank.
- c. In these Conditions of Use, where the words or terms appear in capital letters, they shall have the following meaning:

Ancillary Equipment means any equipment (personal computer or otherwise) specified by us that you will require to use Geelong Bank Online.

Biller means an organisation which tells you that you can make payments to it using BPAY.

BPAY means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to Billers who participate in BPAY, via Internet access or any other access method as approved by us from time to time.

BPAY payment means a payment transacted by us on your behalf using BPAY.

Business Day means a day that is not Saturday or Sunday, or a public holiday or bank holiday in the place in which any relevant act is to be done.

Cut Off Time means the time, as we advise you from time to time, by which your payment instructions must be received by us in order for these instructions to be processed that Business Day by BPAY.

Geelong Bank Online means our Internet banking service which you access with the Ancillary Equipment via the Internet. This facility allows you to obtain information on our products and services and to carry out transactions on your Nominated Accounts.

Nominee means any person to whom you have disclosed your Password or have authorised in any way to use your Geelong Bank Online.

Nominated Accounts means, upon you receiving authorisation from us to access Geelong Bank Online, all your accounts under your membership.

Notice means any form of written communication between you and us which includes written correspondence faxed, mailed by prepaid post or emailed.

Password means the 5-12 digit alphanumeric combination that enables you to use Geelong Bank Online.

- d. Unless otherwise required by the context, words importing the singular include the plural and vice versa.
- e. We may attach services to or remove services from Geelong Bank Online. You will be notified if this is the case. Separate terms and conditions of use may apply to the added services.
- f. Certain provisions of the Customer Owned Banking Code of Practice (COBCOP) apply to these Conditions of Use. A copy of the Customer Owned Banking Code of Practice is available from any of our branches or online on our website.

2. Restrictions and Cancellation of Geelong Bank Online Access

- a. We reserve the right to restrict your access to Geelong Bank Online.
- b. You may cancel your access to Geelong Bank Online at any time by giving us Notice.
- c. We can immediately cancel Geelong Bank Online access to you and your Nominee at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of any Nominated Accounts.
- d. We may terminate Geelong Bank Online, for whatever reason, by giving you 14 days' notice. The Notice does not have to specify reasons for cancellation.

3. Protecting your Password, Computer and Ancillary Equipment

- a. We will provide you with a Password to use Geelong Bank Online. You agree to protect this Password as a means of preventing fraudulent or unauthorised use of your Nominated Accounts via Geelong Bank Online.
- b. You must change your Password the first time you use Geelong Bank Online and at frequent intervals thereafter, for example, monthly. Do not use an obvious Password such as a name, date or vehicle registration number.
- c. If you give your Password to your Nominee, you will be liable for all transactions carried out by your Nominee using Geelong Bank Online. Your Nominee's use of Geelong Bank Online is governed by these Conditions of Use. You will be liable for any failure of your Nominee to observe these Conditions of Use.
- d. If you need to record your password then do not under any circumstance record it on your computer or related articles unless you have taken reasonable steps to carefully disguise it. It is not reasonable to disguise your Password as a telephone number, a birth date or by changing the order of the characters in the Password.
- e. You have a responsibility to exercise reasonable care to prevent unauthorised access to the Ancillary Equipment you use for the Geelong Bank Online:

You must not leave your computer unattended while you are on-line to Geelong Bank Online.

You should ensure that the computer is checked for viruses before using Geelong Bank Online.

We suggest you clear your browser cache (session memory) files at the end of your Geelong Bank Online session in order to protect your privacy and prevent anyone from tracing your steps through the cache memory files. Additionally, we suggest that you shut down all the windows of the browser you have used to gain access to Geelong Bank Online and then restart the browser in order to ensure that the "back" function (or similar function in your browser) cannot be used to trace your activities.

If you require assistance in regards to clearing your browser's cache, we suggest you review your browser Help facility or contact a PC support or maintenance service for instructions on how to complete this process.

4. Using Geelong Bank Online

- a. We will advise you from time to time of the transactions that Geelong Bank Online will enable you to perform.
- b. In order to access Geelong Bank Online, you must:

Be a member of the Geelong Bank;

Own or operate the required Ancillary Equipment; and

Hold an account with us or be a signatory to an account with us.

- c. You may only use Geelong Bank Online to perform transactions on Nominated Accounts. If the terms and conditions of a Nominated Account such as, but not limited to, a fixed term deposit or loan account, provide a transactional restriction, then such a restriction will equally apply to Geelong Bank Online.
- d. If you are a signatory to a Nominated Account which can be operated on the instructions of any one signatory to the account, you may access the account with Geelong Bank Online. If you are a signatory to a Nominated Account which requires more than one signatory for its operation, your ability to transact on such an account with Geelong Bank Online is subject to Clause 4A.
- e. Except as we otherwise agree from time to time to allow future dated transactions and subject to terms and conditions of accounts under which funds are not available at call such as notice of withdrawals account, transactions utilising Geelong Bank Online will normally be processed the same Business Day or the following Business Day
- f. You acknowledge and agree that we are authorised to act on instructions given by you (or your Nominee) through Geelong Bank Online using your Password.
- g. If any Nominated Account is in the name of more than one person, the liability of all account holders under these Conditions of Use will be joint and several for any transactions carried out on that account in accordance with these Conditions of Use.

4.a Multiple Signatures Nominated Accounts*

* This provision will only apply if we offer this facility as part of Geelong Bank Online.

- a. For the avoidance of doubt, in this Clause a reference to a Nominated Account that requires more than one signature (Multiple Signatures Nominated Account - MSNA) is a reference to, but without limitation, a joint account, company account, trust account, partnership and any other account that requires more than one signature to operate the account but excluding an account of an individual that requires multiple signatures.
- b. An individual signatory to an MSNA may access the MSNA with Geelong Bank Online to make inquiries about the details of the account (such as obtaining the account balance... etc). An individual signatory cannot effect transactions on the account unless the individual signatory has obtained the authority of all other signatories to the MSNA in accordance with Clause 4A(c).
- c. If an individual signatory to an MSNA:
provides us with, or arranges for the other signatories to the MSNA to provide us with, a written authority signed by all signatories to the MSNA, in a form acceptable to us, that the individual can access the MSNA with Geelong Bank Online for the purpose of effecting transactions on the account; and
the authority is received by us at least 48 hours, not including Saturday, Sunday or a public holiday, prior to the proposed use of Geelong Bank Online by the individual signatory, the individual signatory can access the account using all facilities offered by Geelong Bank Online in respect of the account and all signatories to the account will be jointly and severally liable for all transactions effected by the individual to whom they have provided the authority.

5. Disputed Transactions

- a. If you believe a Geelong Bank Online transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify us. We may ask you to provide further information.

b. If we are unable to settle your complaint within a reasonable time following you providing Notice to us, we will:

Advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you; and

Within 5 days of receipt from you of the details of your complaint, do any of the following;

Advise you in writing of the results of our investigation; or

Advise you in writing that we require further time (not exceeding a further 21 days) to complete our investigation.

In exceptional circumstances which we must tell you about in writing, we may require more time to complete our investigation. In such circumstances we will provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response from you and you have been advised that we require such a response.

When we notify you of the result of our investigation, we will advise you of the reasons for our decision. If your Nominated Account is found to have been incorrectly credited or debited we will adjust the account accordingly and notify you of this. If you are not satisfied with the decision, you may wish to take the matter further. We will tell you about other avenues of dispute resolution that are available to you. It is recommended that you record all receipt numbers, payment or transfer reference numbers as issued to you by Geelong Bank Online to assist in checking transactions against your statements.

6. Withdrawals, Transfers, Payments and Transaction Limits

In the absence of any arrangements between you and us, you are only able to withdraw, transfer funds or make payments up to the available balance of your selected Nominated Account including the unused portion of any credit limit relating to that account. You agree that aggregation of any available balance or credit limit on Nominated Accounts is not possible when determining the available balance or credit limit for the selected Nominated Account.

Transaction Limits

(a) The use of Geelong Bank online is subject to transaction limits. These may be imposed by us or by other parties involved in any transaction. These include:

- The maximum amounts which can be transferred in any day.
- The maximum amounts for bill payments.

(b) The following daily transaction limits via our Geelong Bank online service apply, unless arranged by you.

For External Payments

Standard daily limits apply per Member, per day:

- BPAY - \$10,000
- External Transfers - \$5,000
- OSKO/NPP - \$5,000
- International transfers - \$2,500

We provide a 'Self-Service' option where you can manage your daily limit increases via Internet Banking. A maximum daily limit may be available to each Member. The following transaction limits apply per Member, per day:

- BPAY - \$10,000
- External Transfers - \$10,000
- OSKO - \$10,000

The above limits also apply to loan redraw and is subject to change.

You can request reductions to any of your daily limits or temporary limit increases by altering these in Internet Banking, calling us on 1300 361 555 or visiting our branch.

We may, at our discretion, reduce the Daily Transaction Limit or any other transaction limit applying to your accounts or payment type, or set it at \$0, where it is reasonably necessary to protect the legitimate interest of Geelong Bank and its customer as a whole.

For Internal Transfers

(a) There is no maximum daily limit for transfers between accounts that are linked under the same Internet Banking login. Any amount may be transferred up to the available account balance or credit facility.

Our agreement to increase any of these limits is at the Bank's discretion and may be subject to the requirement that additional security measures be taken, for example, a secondary password be used to effect transactions.

If we agree to a temporary limit increase, we'll tell you the maximum number of days that your temporary limit will remain in place. We may also limit the number of times you can draw up to the temporary limit period. A temporary limit increase may increase your liability in the case of Unauthorised Transactions.

Transfers of Funds *

* This provision will only apply if we offer this facility as part of Geelong Bank Online.

- a. an account held by a third party with us or with another financial institution; or
- b. a Nominated Account or to an account you hold with us under a different membership or to an account you hold with another financial institution, by following the process set out below:

- a. at all times you acknowledge and agree that once you have confirmed a transfer of funds, the instruction is irrevocable and cannot be reversed. If you have made an error in the transfer instruction you must contact us as soon as you realise the error as well as, if applicable, contact the intended recipient of the funds, in an endeavour to correct the erroneous transfer. We cannot warrant that the transfer can be stopped or that the funds will not be appropriated prior to you taking action to correct the error. It is therefore imperative that transfer details are verified by you prior to confirming the instruction.
- b. Instructions requiring the transfer of funds will not be acted upon if there are insufficient funds available in the selected Nominated Account either at the time you confirm the transfer instructions or when we attempt to perform the transfer in the course of our normal business procedures.

Payments

This provision will only apply if we offer this facility as part of Geelong Bank Online.

- c. Instructions requiring the transfer of funds will not be acted upon if there are insufficient funds available in the selected Nominated Account either at the time you confirm the transfer instructions or when we attempt to perform the transfer in the course of our normal business procedures
- d. At all times you acknowledge and agree that once you have confirmed a payment, the instruction is irrevocable and cannot be reversed. If you have made an error in the payment instruction you must contact us as soon as you realise the error as well as, if applicable, contact the intended recipient of the funds, in an endeavour to correct the erroneous payment. We cannot warrant that a payment can be stopped or that the funds will not be appropriated prior to you taking action to correct the error. It is therefore imperative that payment instruction details are verified by you prior to confirming the transaction.

Redraw Facility

This provision will only apply if we offer this facility as part of Geelong Bank Online. Fees and charges may apply to the redraw facility depending on the terms and conditions of the loan contract.

- e. If you have a loan account with us, and under the loan contract there is a redraw facility, you will be able to utilise Geelong Bank Online to access the redraw facility.
- f. There are several conditions attached to the use of the redraw facility. These are:
Your loan contract must specify that a redraw facility is available;
You must have sufficient funds in the redraw facility so that you can access these funds
The loan contract dictates what proportion of the available funds you may access at any one time and in what multiples (for example, multiples of \$500 or \$1000 etc);
Once you have accessed the redraw facility, the terms and conditions of the loan contract will apply to the outstanding balance of the loan which will include the funds drawn under the redraw facility; and
- g. You agree that you will not use the Geelong Bank Online to exceed the unused portion of your credit limit whether under any pre-arranged credit facility such as a line of credit, overdraft or otherwise.

7. Using BPAY through the Geelong Bank Online

This provision will only apply if we offer this facility as part of Geelong Bank Online.

- a. The provisions of this clause 7 apply if and when you instruct us to make a BPAY payment. If there is any inconsistency between clause 7 and the remainder of the Conditions of Use, clause 7 prevails to the extent of the inconsistency.

Using BPAY

- b. BPAY can be used to pay bills bearing the BPAY logo.
- c. We will advise you if and when other transactions can be made using BPAY but until you are advised otherwise, you may use BPAY only to make payments.
- d. To instruct us to make a BPAY payment you must advise us the Biller's Code number (found on your bill), your Customer Reference Number (eg your account number with the Biller), the amount to be paid and the Nominated Account from which the amount is to be paid. You acknowledge that we are not obliged to affect a BPAY payment instruction if that information is incomplete and/or inaccurate.
- e. We will debit the value of each BPAY payment and any applicable fees to the selected Nominated Account. Instructions will not be acted upon if there are insufficient funds available in the selected Nominated Account.

Processing BPAY Payments

- f. You cannot stop a BPAY payment once you have instructed us to make it except:
where the instruction relates to a future dated payment and you instruct us to stop the payment prior to the stipulated date for payment; or
where we agree that we are able to arrange for the Biller's Financial Institution to stop the payment to the Biller.
- g. If you make an error in a payment instruction you should contact us immediately. We will use our best endeavours to assist you in tracing and stopping the payment instruction but we cannot undertake that a

payment instruction can be stopped. There are BPAY procedures dealing with erroneous payment instructions and we must abide by these procedures.

- h. You must be careful to ensure you tell us the correct amount you wish to pay. If you instruct a BPAY payment to be made and later discover that:
the amount you told us to pay was greater than the amount you needed to pay, you must contact the Biller to obtain a refund of the excess; or

the amount you told us to pay was less than the amount you needed to pay, you must make another BPAY payment for the shortfall.

- i. A BPAY payment is treated as received by the Biller to whom it is directed:
On the date you instruct us to make it, if we receive your instruction by the Cut Off Time on a Business Day; or
On the next Business Day after you instruct us to make it.

Notwithstanding this, a delay may occur in processing a BPAY payment if a Biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

Future Dated Payments

- j. You may arrange in advance for a BPAY payment to be made on a nominated future date. If you use this option:
You must ensure that there are sufficient cleared funds in the relevant Nominated Account to cover all future-dated BPAY payments on the day you have stipulated for payment; and
If there are insufficient cleared funds on a stipulated date, the BPAY payment will not be made and you may be charged a dishonour fee
- k. You may alter or cancel a future-dated payment instruction before the stipulated date for the payment. You cannot stop the BPAY payment on or after that date.

BPAY Transactions Limits and Refusals

- l. We, the Biller or BPAY may limit the amount of any BPAY payments you can make.
- m. If at any time BPAY allows transactions other than bill payments to be processed through BPAY, we may limit the amount you may transact on any one day via BPAY on such other transactions.
- n. You acknowledge and agree that:
we may refuse for any reason to give effect to any instruction you give us in respect of a transaction to be made via BPAY; and
we are not liable to you or any other person for any loss or damage which you or that other person may suffer as a result of such refusal.

Resolving Errors and Liability and Unauthorised and Mistaken Payments

- o. All BPAY payments and applicable fees will be recorded on the statements of the Nominated Accounts to which they are debited.
- p. If you believe a BPAY transaction entered on your statement is wrong, contact us promptly and give the following details:
your name, membership/and Nominated Account number;
the date and amount of the transaction in question;
the date of the account statement in which the transaction in question first appeared; and
a brief and clear description of why the transaction is unauthorised or an error
- q. Your liability for unauthorised or mistaken payments is as follows:
 - (i) If a BPAY payment is made to a person, or for an amount, which is not in accordance with your instructions (if any), and a Nominated Account is debited for that payment, we will credit its amount to your account, except where you were responsible for a mistake resulting in that payment and we cannot recover its amount from the person who received it within 20 business days of us attempting to do so.
 - (ii) If a BPAY payment is made in accordance with an instruction which appeared to be from you or on your behalf but for which you did not give authority and a Nominated Account is debited for that payment, we will credit its amount to your account, except where we cannot recover it from the person who received it within 20 business days of attempting to do so and the payment was made as a result of your instruction which did not comply with our security procedures (including clauses 3 and 7(d)).
 - (iii) If a BPAY payment is induced by the fraud of a person involved in the BPAY scheme, then that person should refund you the amount of the fraud-induced payment. If not, you must bear the loss unless some other person involved in the BPAY scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

If a BPAY payment you have made falls within the type described in (ii) and also (i) or (iii), then we will apply the principles stated in (ii).

If a BPAY payment you have made falls within both the types described in (i) and (iii), then we will apply the principles stated in (iii).

- r. If you notify us that a BPAY payment made from a Nominated Account is unauthorised, you must provide us with a written consent addressed to the Biller who received that payment allowing us to obtain information about your account with that Biller as is reasonably required to investigate the payment. We are not obliged to investigate or rectify any BPAY payment if you do not give this consent.
- s. If we are unable to settle your concern immediately and to your satisfaction, we will advise you in writing of the procedures for further investigation and resolution of the complaint and may request further relevant details from you.

Ownership of BPAY

- t. BPAY is owned and operated by third parties. If the rules and regulations of BPAY require that these Conditions of Use be changed, in any way at any time, (including without prior or full notice to you) then we will have the right to change these Conditions of Use accordingly.

8. On-line Information and Changes

- a. There are certain changes to your personal member information that you will be able to effect on- line. These are changes to contact details, such as: This provision will only apply if we offer this facility as part of Geelong Bank Online.
 - mobile telephone number; and
 - email address.
- b. When a Nominated Account is a joint account, where both must sign for any transaction on the account, you will not be able to effect the changes set out in Clause 8 (a) unless we receive written authorisation from the other account owners that a single access and authority is permitted on the account.
- c. You are able to view the following details regarding your Nominated Accounts:
 - overdraft;
 - line of credit;
 - loan application; and
 - term deposit
- d. From time to time, we will tell you what other information you may view when using Geelong Bank Online and what other changes you can make on-line. If we give you access to make changes on- line, you agree that effective from the time you confirm the changes, by submitting them to us on-line, you are solely responsible and liable for any changes made on-line.

9. Direct Debit Hierarchy

- a. Subject to the provisions of this clause 9, you may use Geelong Bank Online to view details of any direct debit authorities you give to third parties in relation to your accounts with us.
- b. Subject to subclause (c), you may at any time use Geelong Bank Online to change the Nominated Account in respect of which an individual direct debit authority is to operate provided that the Nominated Account you nominate is at all times, savings account. It cannot be a loan account (line of credit etc) *. You may stipulate more than one Nominated Account in respect of each direct debit authority and also the order in which the accounts are to be debited. The total amount of each debit must be made to the one account so that if there are inadequate funds available in the first account you nominate, the debit will be made to another account you nominate and according to the order you nominate provided it has the available funds.

This provision will only apply if we offer this facility as part of Geelong Bank Online.

New Direct Debits

This provision will only apply if we offer this facility as part of Geelong Bank Online.

- c. If you give a new direct debit authority to a third party, the first payment made pursuant to the authority will be debited to the account you select as the default account or to the account we advise you is the default account. You may only nominate another account to which direct debits are to be made pursuant to that authority after the first debit is made to the default account.

10. Your Liability in Case of Unauthorised Use of Geelong Bank Online

Your Liability:

- a. You are liable for all transactions carried out by you, or by your Nominee regardless of when the transactions are processed to Nominated Accounts. You are liable for all transactions and other losses caused by unauthorised use of Geelong Bank Online unless any of the circumstances specified in paragraphs b. and c. below apply.
- b. You are not liable for losses:
 - That are caused by the fraudulent or negligent conduct of employees or agents of:

Geelong Bank; or

Any third party organisation involved in the provision of Geelong Bank Online; or

Caused by the failure of the security measures we employ in our Geelong Bank Online to prevent unauthorised or fraudulent access to Nominated Accounts.

- c. You are not liable for any unauthorised use of Geelong Bank Online in relation to a transaction which takes place:
Before the time your Password is provided to you; or
After we have received your request in writing to terminate your access to Geelong Bank Online;
or
After you notify us that your Password has been misused, lost or stolen or become known to someone else.
- d. You will be liable for any loss of funds arising from any unauthorised transaction on a Nominated Account if the loss occurs before you notify us that your Password has been misused, lost or stolen or become known to someone else and if you contributed to the loss because:

Your fraud or your failure to look after and keep your Password secure in accordance with clause 3; or
You unreasonably delay in notifying us of the misuse, loss or theft of your Password or of it becoming known to someone else and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time you notify us.

However, your liability will not exceed the lesser of:

The actual loss; or

The balance of the relevant Nominated Account (including the unused portion of any credit limit relating to the account); or

The amount you are able (by reference to any daily limits) to withdraw from the Nominated Account on the day the unauthorised transaction takes place.

- e. You are liable for any interest charge or fees and government taxes if you select an incorrect account type while using Geelong Bank Online.
- f. For the purposes of these Conditions of Use, 'day' means a 24-hour period commencing on midnight Eastern Standard Time or Eastern Daylight Saving Time, as the case may be.

Our Liability

- g. Other than to correct the error in your Nominated Accounts and to refund any charges or fees imposed on you as a result and subject to your rights which are implied by law and which cannot be excluded by these Terms and Conditions, we, our agents or nominated service providers will not be liable to you for:
any loss caused by Geelong Bank Online malfunctioning
any breakdown or interruption in Geelong Bank Online due to circumstances which are not under our direct control;
Or in connection with, any inaccuracy, corruption of data, errors or omissions on, or in relation to, Geelong Bank Online because of the operation (or failure) of the communication network, Ancillary Equipment or any other circumstances beyond our reasonable control;
Any error or delay in the execution of any transaction instructions you provide if the error or delay is due to circumstances not under our direct control;
Any refusal of another party to receive a payment instruction from you; or
Any indirect, economic or consequential loss suffered or sustained by you as a consequence of your use of Geelong Bank Online or the availability of such service irrespective of whether we, our agents or nominated service providers were aware or ought to have been aware of the risk for such a loss.

11. Transaction and Other Fees

- a. We will advise you whether we charge any fees and the amounts of such fees (including any dishonour fees) for:
Issuing your Password or any additional or replacement Password;
Any other service provided in relation to Geelong Bank Online;
Any BPAY payment:
Giving you access to BPAY;
Any other service provided in relation to BPAY and its access via Geelong Bank Online.
- b. We will also advise you whether we will debit any Nominated Account with government charges, duties or taxes arising out of a Geelong Bank Online transaction.
- c. General information on standard fees and charges is also available to you on request from any of our branches.
- d. We may charge you with dishonour fees for any future-dated BPAY payments which have failed or any other transactions that fail due to insufficient funds in the Nominated Account.

12. Changes to Conditions of Use

- a. We may change these Conditions of Use from time to time or may vary Geelong Bank Online provided to you.
- b. We will notify you (by Notice in newsletter or statement or by an individual Notice) at least 30 days before the effective date of change if it will:
 - Impose or increase charges for transactions or for issuing additional or replacement Passwords; or
 - Increase your liability for unauthorised use.
- c. Conversely, reducing these obligations means we will notify you when we next correspond with you, by a Notice in the newsletter or statement of account.
- d. We will notify other changes no later than the day the change takes effect by advertisement in national or local media, Notice in newsletter or statement of account, or individual Notice sent to member.
- e. We are not obliged to give you advance Notice if an immediate change to the Conditions of Use is deemed necessary for security reasons.

13. Miscellaneous

- a. These Conditions of Use govern your access to Nominated Accounts using Geelong Bank Online. Each transaction on an account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any Nominated Account, these Conditions of Use shall prevail. General descriptive information on the operation of accounts is available from any of our branches.
- b. Any transactions undertaken on your Nominated Account will appear in our next statement sent to you in accordance with the terms and conditions of your Nominated Account.
- c. You agree that you will promptly notify us of any change of address for the mailing of account statements, etc.
- d. We may post all account statements and Notices to you at your registered address as provided for in our Rules or constituting document.
- e. It is your responsibility to obtain and maintain the Ancillary Equipment required to use Geelong Bank Online.
- f. Our agreement with you in accordance with these Conditions of Use and for the transactions carried out under it are governed by the law in force in the State or Territory in which we carry on business. Both you and we submit to the non-exclusive jurisdiction of the courts of that State or Territory in respect of any disputes.
- g. You authorise us to give information about you and any Nominated Account to others in order to execute your instructions to us via Geelong Bank Online or where we reasonably think it necessary for the provision of that service. However, you may instruct us not to share your information by giving us written instructions to that effect.
- h. From time to time, we may advertise financial products or services on the website through which you access the Geelong Bank Online. You consent to receiving such advertising material when accessing our website Geelong Bank Online.