

Geelong Bank App Terms and Conditions

Please read and accept the following terms and conditions. By clicking on the 'Accept' button you are confirming you understand and accept the terms and conditions for the Geelong Bank Mobile Banking App.

The Geelong Bank App is designed for smart phone devices, which offers a fast, simple and convenient Mobile Banking experience. With the Geelong Bank App, you can take your finances with you wherever you go.

The Geelong Bank App is not a stand-alone product. It is an additional feature of Internet Banking and is available to Geelong Bank members who have registered for Internet Banking.

Each time you use the Geelong Bank App these Terms and Conditions along with the [Accounts and Access Facilities](#) will apply.

These Terms and Conditions operate in conjunction with any terms and conditions which apply to any accounts accessed by use of this service.

Features

Not all Internet and Phone Banking services and features are available for the Geelong Bank App.

The Geelong Bank App will allow you to:

- check your account balance and transaction history;
- transfer money between your accounts;
- pay your bills using BPAY;
- make internal transfers to other memberships;
- make transfers to other financial institutions;
- view interest earned in the last financial year;
- change your contact details;
- redraw from your loan account; and
- manage your Visa Debit Card.
- Internet Banking transaction limits will apply.

Security

The Geelong Bank App provides a high level of security. Geelong Bank will refund your money if your account is compromised due to internet fraud, as long as you comply with our Account & Access Facility Terms & Conditions. This includes:

- keeping your Member number, Online Banking password and the Mobile Banking App PIN number private,
- ensure your mobile devices are covered by the latest software and security updates available,
- setting a device PIN or password on your mobile phone, and
- installing/enabling remote wipe software on your phone,

Log In

To log into the Geelong Bank App, you will use your Member Number and Internet Banking Password.

When you register for the Geelong Bank App you can set a four to nine digit PIN to access the service.

Protecting your PIN

You should always:

- memorise the PIN as soon as possible. If you record it, disguise it, so others can't decipher it
- if you nominate a PIN, use a number that is not obvious or can't be easily guessed (e.g. don't use date of birth or driver's licence number)
- do not tell or let anyone find out your PIN, not even family or friends
- do not record a PIN on your phone or computer
- do not keep a record of the PIN with your phone
- Other things you must do

You must:

- lock your phone and take any reasonable steps to stop unauthorised use,
- notify us immediately if your phone is lost or stolen or you suspect your access PIN has become known to someone else, and
- only install approved applications on your phone.

Don't ever

Leave your phone unattended and logged into the Geelong Bank App.

Use the Geelong Bank App with a phone or device other than a compatible phone.

Under the ePayments Code you may be liable for losses arising from an unauthorised transaction if you breach any of the Account & Access Facility Terms & Conditions

Suspension or Termination

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

Changes to these Terms and Conditions

We may change these Terms and Conditions at any time. We will notify you of any material changes by electronic notice to you via your phone or the App store or Google Play Store.

Outside Australia

If you travel outside of Australia you may still have access to the Geelong Bank App. You should check with your telephone communications provider that the mobile device will be able to use

relevant networks in those countries in which you are travelling. Geelong Bank is not liable for any additional costs you may incur.

Mobile Banking Costs

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

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

Which mobile phones are supported?

Not all mobile devices are capable of accessing and using the Geelong Bank App. You are responsible for using, having or obtaining a compatible mobile device in connection with any use of this service. We support the following systems:

- Apple iOS 9.0 and above
- Android Version 4.2 and above
- ePayments Code and Customer Owned Banking Code of Practice

In providing you with Geelong Bank App service, Geelong Bank warrants that it will comply with the ePayments Code and the Customer Owned Banking Code of Practice.

Trademark

iPhone is a trademark of Apple Inc. registered in the U.S. and other countries.