



phone & internet banking application

Dnister Ukrainian Credit Co-operative Ltd

ABN 59 087 651 394 AFSL 240673 BSB 704235 www.dnister.com.au admin@dnister.com.au

Head Office : 912 Mt Alexander Road, Essendon VIC 3040 (PO Box 279) T (03) 9375 1222 F (03) 9370 5361

Hoverla Branch : 62 Orsmund Street, Hindmarsh SA 5007 (PO Box 260) T (08) 8346 6174 F (08) 8346 2262

Geelong Branch : 3/29-35 Milton Street, Bell Park VIC 3215 T (03) 5278 5950 F (03) 5277 9108

Perth Branch : 20 Ferguson Street, Maylands WA 6051 (PO Box 154) T/F (08) 9271 4984

member details

Name	<input type="text"/>	Member Number	<input type="text"/>
Address	<input type="text"/>		Account Number <input type="text"/>
Phone	<input type="text"/>	Fax	<input type="text"/>
		Email	<input type="text"/>

service options

Phone Banking Internet Banking Business Banking (batch & multiple) signatory

internet banking options

Note : Accounts which require 2 or more members to sign conjointly are only eligible for balances via Internet or Phone Banking. Members who require to transact with more than one signatory on an account will require to register for the Business Banking module available through Internet Banking.

Internal Transfers	Yes <input type="checkbox"/>	No <input type="checkbox"/>	BPAY®	Yes <input type="checkbox"/>	No <input type="checkbox"/>
External Transfers	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Electronic Billing - BPAY View™	Yes <input type="checkbox"/>	No <input type="checkbox"/>

transfer limits

The following transfer limits are applied to all members who have access to internet banking. If members require to permanently or temporarily change these limits, Dnister will require that you apply in writing by contacting the credit union.

	Internet Banking	Business Banking	Telephone Banking
Internal Transfers	\$250,000	\$250,000	\$250,000
External Transfers	\$2,000	\$5,000	\$2,000
BPAY®	\$10,000	\$10,000	\$10,000

declaration

I/we accept, understand and confirm that I/we have read, understood and agree to the Internet & Phone Banking terms & conditions including the terms and conditions of Electronic Banking and Bpay.

account owner / signatory - please circle

Full name	<input type="text"/>
Signature	<input type="text"/>
Member no.	<input type="text"/>
Dated	<input type="text"/>

account owner / signatory - please circle

Full name	<input type="text"/>
Signature	<input type="text"/>
Member no.	<input type="text"/>
Dated	<input type="text"/>

Please forward the **completed and signed application to Dnister** by mail or via the fax number listed. If you have any queries or require further assistance please contact our member services team. Dnister will send you an email confirming your Internet Banking Registration and your initial Access Password. You will be required to change the initial Access Password when you first access Internet Banking (www.dnister.com.au).

Office use only

Processed by	<input type="text"/>	Date	<input type="text"/>	Verified by	<input type="text"/>	Date	<input type="text"/>	Email sent	<input type="checkbox"/>
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Conditions of Use Internet Banking and Phone Banking

By using Internet Banking or Phone Banking (Rubik), members are able to control their finances from the comfort and convenience of their home or business any time, 24 hours a day, 7 days a week.

You will need a personal computer with internet access for Internet Banking, and for Phone Banking you will need a Touch Tone telephone.

Features of these services include:

Internet Banking: View transaction details on all accounts; print statements; move money between your own accounts; transfer funds to accounts at other financial institutions; view your bills using BPAY View; pay your bills using BPAY; obtain details of interest earned on your accounts; change your password; schedule ongoing payments, and SMS password authentication security. Phone banking: Check balances of your savings and loans accounts; check recent transactions on your account; pay your bills using BPAY; transfer funds between accounts; check interest earned on your accounts; change your access code.

These facilities are only available to members over the age of 15 years.

Terms & Conditions

- Important: Before you use the Dnister Internet or Phone Banking Service, you must:
- be over the age of 15 years.
- have submitted to us an executed copy of the Dnister Internet or Phone Banking Service application form
- have been issued with a Password;
- have acknowledged receipt of the password; and
- have read these Conditions of Use carefully as they will form the contractual basis for the use of Dnister Internet & Phone Banking services.

You must follow the guidelines below to guard against unauthorised use of your Password. These guidelines provide examples only of security measures and will not determine our liability for any losses resulting from unauthorised transactions using your Password.

Guidelines for Ensuring the Security of Your Password

Use care to keep your Dnister Internet and Phone Banking Service Password secret.

Do not tell any person your Password or allow any person to observe you entering 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 the Dnister Internet or Phone

Banking Service and at frequent intervals thereafter, for example, monthly.

Internet Banking: 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; however it would be preferable to choose at least two numeric digits and at least two characters that are not numeric digits.

Phone Banking: Avoid using simple sequences, repeated numeric digits or a numeric code which represents your birth date. Your password must consist of 4 to 6 numeric digits.

If you forget your Password contact us to arrange to apply for a replacement password.

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

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

Immediately notify the Credit Union of any change of address.

Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Dnister Internet or Phone Banking Service has been used without your authority.

1. Introduction

a) In accepting access to the Dnister Internet or Phone Banking Service 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. 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 the Credit Union is a reference to the Credit Union Limited. Any reference to us, we, ours is a reference to the Credit Union.

c) In these Conditions of Use where the words or terms appear they shall have the following meaning:

1. Ancillary Equipment means any equipment (personal computer, touch tone phone or otherwise) specified by us to use Dnister Internet or Phone Banking.

2. Internet Banking Service means Credit Union's internet banking service which you access with the Ancillary Equipment via the internet.

3. Dnister Phone Banking Service means Credit Union's phone banking service which you access with a touch tone phone.

These facilities allow you to obtain information on our products and services and to carry out transactions on your Nominated Accounts.

4. Nominee means any person to whom you have disclosed your Password or have

authorised in any way to use your Dnister Internet or Phone Banking Service.

5. Nominated Accounts means each or all of your accounts with the Credit Union which may be accessed by you when utilising the Dnister Internet or Phone Banking Service.

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

7. Password means the 6-10 digit alphanumeric combination that enables you to use the Dnister Internet Banking Service or the 4-6 digit numeric combination that enables you to use the Dnister Phone Banking Service.

d) Unless otherwise required by the context, words importing the singular include the plural and vice versa.

e) the Credit Union may attach services to or remove services from the Dnister Internet or Phone Banking Services. You will be notified if this is the case. Separate terms and conditions may apply to the added services.

f) In accepting access to the Dnister Internet or Phone Banking Service from the Credit Union you agree to comply with these Conditions of Use.

g) Certain provisions of the Credit Union Code of Practice apply to these Conditions of Use. A copy of the Credit Union Code of Practice is available from any branch of the Credit Union.

h) We warrant that we will comply with the terms of the Electronic Funds Transfer Code of Conduct where that code applies.

2. Restrictions and Termination of Access to the Dnister Internet or Phone Banking Service

a) We reserve the right to restrict your access to the Dnister Internet or Phone Banking Service.

b) You may cancel your access to the Dnister Internet or Phone Banking Service at any time by giving us Notice.

c) the Credit Union can immediately cancel the Dnister Internet or Phone Banking Service 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) the Credit Union may terminate the Dnister Internet or Phone Banking Service, for any reason, by giving you 14 days Notice. The Notice does not have to specify reasons for cancellation.

3. Protecting your Passwords, Computer and Ancillary Equipment

a) When you apply for registration, your nominated password will be enabled. You agree to protect your Passwords as a means of preventing fraudulent or unauthorised use of your Nominated Accounts via the Dnister Internet or Phone Banking Service.

b) You must change your Password the first time you use the Dnister Internet or Phone Banking Service and at frequent intervals thereafter, for example, monthly. When you

change your Password, you must not select a Password which represents your birth date or a recognisable part of your name. If you do use an obvious Password such as a name or date you will be liable for any losses which occur as a result of unauthorised use of your Password before you notify us that your Password has been misused, lost or stolen or become known to someone else.

You agree to instruct your Nominee(s) not to select a Password which represents a date or name, and of the consequences to you if they do select such a Password.

c) If you give your Password to your Nominee, you will be liable for all transactions carried out by your Nominee using the Dnister Internet or Phone Banking Service. Your Nominee's use of the Dnister Internet or Phone Banking Service is governed by these Conditions of Use. You will be liable for any failure of your Nominee to observe these Conditions of Use.

d) You must not tell or show your Password to another person or allow it to be seen by another person, including family and friends.

e) 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 or to prevent unreasonable access to the record. 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.

f) You have a responsibility to exercise reasonable care to prevent unauthorised access to the Ancillary Equipment you use for the Dnister Internet Banking Service:

i) You must not leave your computer unattended while you are on-line to the Dnister Internet Banking Service.

ii) You should ensure that the computer is checked for viruses before using the Dnister Internet Banking Service.

iii) We suggest you clear your browser cache (session memory) files at the end of your Dnister Internet Banking Service 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 the browser you have used to gain access to the Dnister Internet Banking Service 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.

iv) If you require assistance in regard 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. Notification of Loss, Theft or Unauthorised Use of Your Password

If your Password is misused, lost, stolen or becomes known to someone else (other than your Nominee), you must notify us by telephoning us on 1300 363 041 . Immediately change the password using the facilities available on the internet or phone banking services.

5. Using Dnister Internet or Phone Banking Services

a) the Credit Union will advise you from time to time of the transactions which the Dnister Internet or Phone Banking Service will enable you to perform.

b) In order to access the Dnister Internet or Phone Banking Service, you must:

i) be a member of the Credit Union;

ii) own or operate the required Ancillary Equipment; and

iii) hold an account with us or be a signatory to an account with us.

c) You may only use the Dnister Internet or Phone Banking Service to perform transactions on Nominated Accounts.

d) If any Nominated Account is in the name of more than one person, then the liability of those persons under these Conditions of Use will be joint and several for transactions carried out on that account.

e) Access is not available where two or more signatures are required to operate the relevant Nominated Account, however, access to the enquiry functions (i.e. excluding transfer or withdrawals) with respect to the Nominated Account will be available to the registered user even though two or more signatures are required to operate that account.

f) Transactions utilising the Dnister Internet or Phone Banking Service will normally be processed the same business day or the following business day.

g) You acknowledge and agree that the Credit Union is authorised to act on instructions given by you (or your Nominee) through Dnister Internet or Phone Banking Service using your Password.

6. Disputed Transactions

a) If you believe a Dnister Internet or Phone Banking Service transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify the Credit Union.

b) Detailed procedures for complaints and disputes are provided in the Complaints and Disputes Resolution Guide available from Dnister.

7. Withdrawals, Transfers, Payments and Transaction limits

In the absence of any daily or other periodic transaction limit arrangements between you and the Credit Union, 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. Please note that aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

8. Transfers of Funds

a) You may transfer funds from a Nominated Account to: i) an account held by a third party with us or with other financial institutions; or ii) 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.

b) At all times you acknowledge and agree that once you have confirmed a transfer of funds, the transaction is irrevocable and cannot be reversed. If you have made an error in the transfer transaction 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 transaction.

c) Instructions requiring the transfer of funds will not be acted upon when 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. The aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

9. Payments

a) Instructions requiring the payment of funds to other parties will not be acted upon if there are insufficient funds available in the selected Nominated Account either at the time you confirm the payment instructions or when we attempt to perform the payment in the course of our normal business procedures. Please note that aggregation of any available balance or credit limit on accounts other than the selected Nominated Account is not possible when determining the available balance or credit limit for the selected Nominated Account.

b) 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.

10. Your Liability in Case of Unauthorised Use of the Dnister Internet Banking or LcuDirect Service

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 the Dnister Internet or Phone Banking Service unless any of the circumstances specified in paragraphs b. and c. below apply.

b) You are not liable for losses:

i) where it is clear that you and your Nominee have not contributed to the losses;

ii) that are caused by the fraudulent or negligent conduct of employees or agents of:

The Credit Union; or

any third party organisation involved in the provision of the Dnister Internet or Phone Banking Service;

iii) that are related to a Password that is forged, faulty, expired or cancelled;

iv) that are caused by the failure of the security measures we employ in our Dnister Internet or Phone Banking Service to prevent unauthorised or fraudulent access to Nominated Accounts;

v) that are caused by the same transaction being incorrectly debited more than once to your Nominated Accounts; or

vi) resulting from unauthorised use of your Password or the Dnister Internet or Phone Banking Service 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 the Dnister Internet Banking or LcuDirect Access Service; or

after you notify us that your Password has been misused, lost or stolen or become known to someone else.

c) 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 has become known to someone else and if we prove, on the balance of probabilities, that you contributed to the loss through:

i) your fraud, your failure to look after and keep your Password secure in accordance with clauses 3(b), 3(d) or 3(e) or your extreme carelessness in failing to protect the security of your Password; or

ii) unreasonably delaying 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, you will not be liable for:

iii) the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Nominated Accounts;

iv) the portion of the loss on any Nominated Account which exceeds the balance of that account (including any prearranged credit); and

v) all losses incurred on any Nominated Account which you had not agreed with us could be accessed using your Password.

d) If clause 10(c) does not apply, your liability for any loss of funds arising from an unauthorised transaction on a Nominated Account, if the loss occurs before you notify us that your Password has been misused, lost or stolen or has become known to someone else, is the lesser of:

i) \$150;

ii) the balance of your Nominated Account (including any pre-arranged credit); or

iii) the actual loss at the time you notify us of the misuse, loss or theft of your Password, or of it becoming known to someone else (excluding that portion of the loss which exceeds any applicable daily or other periodic transaction limits on the Nominated Account).

e) Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct.

11. Our Liability

a) To the extent permitted by law and the Electronic Funds Transfer Code of Conduct, we, our agents or nominated service providers will not be liable to you for any loss, including consequential damage, arising as a result of:

i) any breakdown or interruption in the Dnister Internet or Phone Banking Service before Dnister Internet or Phone Banking Service accepts your transaction in accordance with your instructions;

ii) any inaccuracy, corruption of data, errors or omissions on, or in relation to, the Dnister Internet or Phone Banking Service because of the operation (or failure) of the Ancillary Equipment; or

iii) any refusal of another party to receive a payment instruction from you.

b) If the Dnister Internet or Phone Banking Access Service malfunctions and you should have been aware that the Access Service was unavailable for use or malfunctioning, we will only be responsible for correcting errors in your Nominated Accounts and refunding to you any associated fees or charges.

12. Transaction and Other Fees

a) the Credit Union will advise you whether we charge any fees, and the amount of such a fee, for:

i) issuing your Password or any additional or replacement Password; or

ii) any other service provided in relation to the Dnister Internet or Phone Banking Service.

b) the Credit Union will also advise you whether it will debit any Nominated Account with government charges, duties or taxes arising out of a Dnister Internet or Phone Banking Service transaction.

c) General information on standard fees and charges is available to you on request from the Credit Union (Refer to MIG Part B: Member Rewards, Other Fees & Charges, and Transaction Limits).

d) You are liable for any interest charge or fees and government taxes if you select an incorrect account type while using the Dnister Internet or Phone Banking Service.

13. Miscellaneous

a) These Conditions of Use govern your access to Nominated Accounts using the Dnister Internet or Phone Banking Service. Each transaction on an account is also governed by the terms and conditions to which that account or account access service is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any Nominated Account or account access service, these Conditions of

Use shall prevail. General descriptive information on the operation of accounts and access services is available from the Credit Union.

b) Any transactions undertaken on your Nominated Account will appear in the next statement sent to you by the Credit Union in accordance with the terms and conditions of your Nominated Account.

c) You agree that you will promptly notify the Credit Union of any change of address for the mailing of account statements, and other documents.

d) the Credit Union may post all account statements and Notices to you at your registered address as provided for in the Credit Union's Rules.

e) It is your responsibility to obtain and maintain the Ancillary Equipment required to use the Dnister Internet or Phone Banking Service.

f) You authorise us to give information about you and any Nominated Account to others in order to execute your instructions to us via the Dnister Internet or Phone Banking Service, 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.

g) From time to time we may advertise financial products or services on the website or phone through which you access these services. You consent to receiving such advertising material when accessing our website or the Dnister Internet or Phone Banking Service.