

DNISTER

Ukrainian Credit Co-operative Ltd

Visa Debit Conditions of Use

Effective Date: January 2025



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2. BEFORE YOU USE YOUR VISA CARD

Please read these Conditions of Use. They apply to:

- all transactions initiated by you through an Electronic Banking Terminal (which in these Conditions of Use refers to eftpos Devices and ATMs) by the combined use of your Visa Card and a Personal Identification Number (PIN) or signature; and
- all other transactions (including telephone transactions, internet transactions and, if applicable, Visa payWave transactions) effected with the use of your Visa Card or Visa Card Number.

Either the activation of your Visa Card (if required by your Financial Institution) or the first transaction you complete using your Visa Card, (whichever comes first), will be taken as your agreement to comply with the terms and conditions set out in these Conditions of Use. You should be aware that a transaction may arise on your Visa Card prior to you activating your Visa Card (if required by your Financial Institution) in circumstances where a transaction is conducted manually or is below the Floor Limit where no electronic approval is required. In these circumstances, the balance in your Linked Account will be reduced by the amount of any transaction that is made in these circumstances.

These Conditions of Use apply to you and any Additional Cardholder. If you fail to properly safeguard your Visa Card and PIN you may increase your liability for unauthorised use (refer to section 14 for a list of circumstances where you may be held liable for unauthorised use of your Visa Card).

If these Conditions of Use are not clear to you, contact your Financial Institution BEFORE using your Visa Card or alternatively seek independent advice from your accountant or lawyer. Information on your current fees and charges that apply in relation to the use of your Visa Card can be obtained by contacting your Financial Institution. Words that are capitalised are defined in section 25 below.

3. IMPORTANT POINTS TO REMEMBER TO SAFEGUARD YOUR ACCOUNT

If you fail to safeguard your Visa Card or PIN, you may increase your liability for unauthorised use. We therefore strongly recommend that you:

- sign your Visa Card immediately when you receive it;
- memorise your PIN and never store it with or near your Visa Card;
- never write your PIN on your Visa Card;

- never lend your Visa Card to anyone;
- never tell anyone your PIN or let anyone see it, including any family member or friend;
- don't choose a PIN that is easily identified with you, e.g. your birth date, an alphabetical code which is a recognisable part of your name or your car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- try to prevent anyone else seeing you enter your PIN into an ATM or eftpos Device;
- never leave your Visa Card unattended, e.g. in your car or at work;
- immediately report the loss, theft or unauthorised use of your Visa Card to the VISA CARD 24hr EMERGENCY HOTLINE on Free Call – 1800 621 199;
- keep a record of the VISA CARD 24hr EMERGENCY HOTLINE telephone number with your usual list of emergency telephone numbers;
- make sure nobody watches you when you are entering or using your PIN at electronic equipment (e.g., ATMs and POS terminals);
- notify your Financial Institution immediately if you request a PIN mailer and it has not been received intact or if a PIN change request has taken place without being requested;
- do not enter your PIN into an electronic banking terminal that does not look genuine, has been modified, has a suspicious device attached to it or is operating in a suspicious manner;

do not record the PIN as a telephone number with the PIN in its correct sequence anywhere within the telephone number;

- examine your account statement as soon as you receive it to identify and report, as soon as possible, any instances of unauthorised use; and
- for security reasons, on the expiry date, destroy your Visa Card by cutting it diagonally in half.

Refer to section 14 below for a list of circumstances where you may be held to be liable for loss caused by unauthorised transactions. Any liability for losses resulting from unauthorised transactions will be determined in accordance with section 14 below, rather than the security measures listed above, which are guidelines only.

4. INTRODUCTION

These Conditions of Use apply to:

- your use of your Visa Card when used in conjunction with a PIN, in an Electronic Banking Terminal;
- use of your Visa Card to purchase goods or services where a PIN is not required; and

- use of your Visa Card or Visa Card Number in a way acceptable to your Financial Institution (for example, to make a transaction via online banking, Dnister app or through Bank@Post).

At your request your Financial Institution may attach other services to the Visa Card. Any additional services that you request to be attached to your Visa Card will be advised to you in writing. The first time that you activate your Visa Card (if required by your Financial Institution) or the first time that you use your Visa Card (whichever comes first) constitutes your agreement to the conditions set out in these Conditions of Use.

If you do not agree with the terms of these Conditions of Use, do not:

- activate your Visa Card (if activation is required by your Financial Institution) or use it (or allow anyone else to use or activate your Visa Card); or
- permit an Additional Cardholder to use his or her Visa Card. Instead, return all Visa Cards to your Financial Institution (cut in half for your protection, including cutting in half any chip on your Visa Card).

5. APPLICATION OF CODES

Your Financial Institution warrants that it will comply with the requirements of the ePayments Code (the Code) as established or replaced from time to time by the Australian Securities and Investments Commission. You can find a copy of the Code on ASIC's website (www.asic.gov.au).

The provisions of any industry code of practice such as the Customer Owned Banking Code of Practice may also apply to the use of your Visa Card if your Financial Institution has agreed to be bound by an industry code of practice.

If you would like to know which industry codes of practice apply to the use of your Visa Card or you would like to obtain a copy of any relevant code, you should contact your Financial Institution.

6. SIGNING YOUR VISA CARD

You agree to sign your Visa Card as soon as you receive it and before using it, as a means of preventing unauthorised use.

7. REPORTING THE LOSS OR THEFT OF YOUR VISA CARD

If you believe your Visa Card or PIN record has been lost or stolen, or your PIN has become known to someone else, you should IMMEDIATELY report this by contacting:

DURING NORMAL BUSINESS HOURS

DNISTER within Australia: 1800 353 041

Overseas: +61 1800 353 041

Your Financial Institution via phone or email (refer to your Financial Institution's website for a list of your Financial Institution's normal business hours, and contact details at Schedule 1 below).

(refer to your Financial Institution's website for a list of your Financial Institution's normal business hours, and contact details at Schedule 1 below).

OUTSIDE NORMAL BUSINESS HOURS

Visa Card 24hr Emergency Hotline

Free Call: 1800 621 199

If you contact the Visa Card 24hr Emergency Hotline:

- you will be given a reference number which you should retain as evidence of the date and time of your report; and
- you should advise your Financial Institution, as soon as you can,

that you have made a report to the Visa Card 24hr Emergency Hotline. If for any reason any of the above methods of notification is unavailable, any losses occurring due to non-notification will be the liability of your Financial Institution. To avoid further losses, you are required to continue to try to provide notification of your lost or stolen Visa Card by using one of the methods referred to above. Providing you continue to try and use reasonable endeavours having regard to your own individual circumstances to notify your Financial Institution or the Visa Card 24hr Emergency Hotline, your Financial Institution will continue to be liable for any loss occurring as a result of further unauthorised use of your Visa Card.

If your Visa Card is reported as lost or stolen, your Financial Institution will issue to you a replacement Visa Card. You must give your Financial Institution a reasonable time to arrange cancellation and the issue of a replacement Visa Card.

If the loss, theft or misuse occurs OUTSIDE AUSTRALIA you must

notify a financial institution displaying the Visa logo and you must also then confirm the loss, theft or misuse of your Visa Card with your Financial Institution by telephone or priority paid mail as soon as possible.

8. USING YOUR VISA CARD

Your Visa Card is generally accepted anywhere the Visa logo is displayed in Australia or overseas. Your Financial Institution will advise you:

- what transactions your Visa Card will enable you to perform at an Electronic Banking Terminal;
- which Electronic Banking Terminal networks you may use; and
- what mail, internet transactions you may carry out with your Visa Card by quoting your Visa Card Number.
- This information is included in Schedule 1 below.

You may only use your Visa Card to perform transactions on your Linked Account.

If your Visa Card is payWave enabled, then it may be possible for your Visa Card to be used to pay for transactions that are under \$100.00 by using the Visa payWave functionality at Visa payWave participating merchants. Before authorising a Visa payWave transaction by waving your Visa Card over the merchant's enabled Visa payWave terminal, you must check that the correct amount is displayed on the Visa payWave terminal. If your transaction exceeds \$100.00, you will be required to enter your PIN. The threshold amount for payWave transactions may be changed from time to time by your Financial Institution. Any update to the maximum amount enabled for a payWave transaction will be available on your Financial Institution's website.

Type of transaction	Limit amount
payWave per transaction limit (contactless)	\$100
Standard daily contactless limit#	\$1,000
Number of payWave transactions per day*	30

If you wish to set a different daily contactless limit to the standard default, please contact us.

*Any amount that exceeds your daily contactless limit and/or 30 transactions per day will require the card be inserted into the terminal. The contactless function will decline the transaction.

Your Visa Card will be registered with Verified by Visa. Verified by Visa is a program designed to authenticate online transactions. This

means that when you use your Visa Card online to make a purchase at a Verified by Visa Participating Merchant, your identity may need to be validated if the relevant transaction is deemed to be high risk. In certain circumstances, if your transaction is deemed to be very high risk, the transaction will be declined. If you are unable to validate your identity, your Visa Card may be suspended. For assistance in these circumstances or to learn how your Visa Card may be unsuspended, please contact your Financial Institution during its normal business hours (refer to your Financial Institution's website for details of your Financial Institution's normal business hours).

Your Financial Institution does not warrant or accept any responsibility if an Electronic Banking Terminal does not accept your Visa Card. You should always check with the relevant merchant that it will accept your Visa Card before purchasing any goods or services.

You must not use your Visa Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of Australia and/or the laws of the location where the Visa Card is used or where the goods or services are provided. Should your Visa Card be used for unlawful purposes, your Financial Institution may restrict you from accessing any available funds from your Linked Account.

It is an offence under Australian law to conduct transactions on an account which may lead to an actual or attempted evasion of a taxation law, or an offence under any other Commonwealth or Territory law.

To facilitate the processing of transaction information, your Visa Card details and transaction details may be processed by Visa in countries other than Australia. By using your Visa Card, you agree that information regarding any transactions may be processed outside of Australia.

In the first instance, your Financial Institution will debit your Linked Account (which will reduce the balance of your Linked Account) with the value of all transactions carried out:

- by using your Visa Card at an Electronic Banking Terminal;
- by using your Visa Card Number (for example, using your Visa Card Number to conduct a telephone or internet transaction); or
- when your Visa Card is presented to a merchant (or someone else on behalf of a merchant) in a way acceptable to your Financial Institution.

You may be able to use your card for Card-Not-Present Transactions such as internet-based transactions, mail, or reservations, and recurring payments. Your Financial Institution may, in their

discretion and without giving you prior notice, approve or authorise a Card-Not-Present Transaction in which event you shall be liable for all Card-Not-Present Transactions effected through the use of your Visa Card for any reason. Your Financial Institution will not be liable to you in any way for any authorisation done in connection with a Card-Not-Present Transaction.

If your account is a joint account that may be operated by the signature of any account holder, a separate Visa Card and PIN will be issued to each account holder. For such a joint account, each account holder will be jointly and severally responsible for all transactions involving the use of the Visa Card issued. Your Financial Institution may debit your account for all transactions authorised by you or any other Joint Card Holder (i.e. your authorisation doesn't need to be obtained if the Joint Card Holder provides authorisation).

Fraudulent transactions can arise from use of your Visa Card or Visa Card Number. Where you advise your Financial Institution that a transaction that has been debited (deducted) from your Linked Account is fraudulent, unauthorised or disputed, your Financial Institution will investigate and review that transaction in accordance with section 16 of these Conditions of Use.

Your Financial Institution will also credit your Linked Account (which will increase the balance of your Linked Account) with the value of all deposit transactions processed at Electronic Banking Terminals. Your Financial Institution is not responsible in the event that you have a dispute regarding the goods or services purchased using your Visa

Card. In the first instance, you should contact the merchant directly. If you cannot resolve the dispute with the merchant, your Financial Institution has the ability in certain circumstances to investigate disputed transactions on your behalf (refer to section 16 below for a list of circumstances when your Financial Institution can investigate disputed transactions) and attempt to obtain a refund for you.

If the Linked Account is in the name of more than one person (referred to as a joint account), then you and the joint account holder will be jointly and severally liable (in the first instance) for all transactions carried out by using yours or the joint account holder's Visa Card or Visa Card Number. This means that:

- your joint account holder will be liable to your Financial Institution (in the first instance) for all transactions that are carried out by use of your Visa Card or Visa Card Number; and
- if applicable, you will be liable to your Financial Institution (in the first instance) for all transactions that are carried

out by use of the joint account holder's Visa Card or Visa Card Number.

- The minimum age for using your Visa Card is included in Schedule 1 below.

9. RECURRING PAYMENTS

Your Visa Card is able to be used to set up recurring payments to a merchant. When using your Visa Card for the following: you may purchase a good or service by authorising the seller to transact with your account by using the 16 digit Visa Card number and the expiry date; unlike direct debits, your Financial Institution will not be able to cancel a recurring payment on your behalf; your Financial Institution will be obliged to process any request until you cancel the authority of the seller; and you will need to provide your Financial Institution with a copy of the correspondence with the seller to enable your Financial Institution to dispute any transaction(s) on your behalf.

10. USING YOUR VISA CARD OUTSIDE AUSTRALIA

All transactions conducted overseas will be converted into Australian dollars. Transactions will either be converted directly into Australian dollars or will be first converted from the currency in which the transaction was made into US dollars and then converted to Australian dollars by Visa. The conversion rate used is either:

- a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate Visa receives; or
- the government-mandated rate in certain countries in effect for the applicable processing date.

A currency conversion fee may be payable by you when you make a transaction on your Visa Card or make a cash withdrawal (e.g. withdrawal at an ATM) in a currency other than Australian dollars. A currency conversion fee may also be payable if you make a transaction on your Visa Card in any currency (including AUD) that is processed by a card scheme or financial institution or billed by the merchant outside of Australia. It may not always be clear, particularly when purchasing online, that the merchant, financial institution or card scheme processing is located outside of Australia. You will be advised by your Financial Institution whether a currency conversion fee applies and the amount of this fee at the time you apply for your Visa Card.

Note: Refunds in currencies other than Australian dollars are converted to Australian dollars as at the date they are processed by Visa using exchange rates determined by them. This may lead to

the refund being converted using an exchange rate different from the one used to convert the original purchase. The converted Australian dollar amount appears on your transaction history as the transaction amount.

11. TRANSACTION LIMITS

You agree that you will NOT use your Visa Card to:

- overdraw the balance in your Linked Account; or
- exceed the unused portion of any credit limit provided by your Financial Institution under any pre-arranged credit facility.
- Your Financial Institution:
- may set temporary or permanent limits on the minimum and maximum amounts that you may withdraw from your Linked Account on any one day through the Electronic Banking Terminal; and
- will advise you of any daily transaction limits that apply at the time of your application for your Visa Card.

Where your Financial Institution imposes a temporary minimum or maximum limit, your Financial Institution will use reasonable endeavours to notify you that it has imposed a temporary transaction limit. A temporary maximum transaction limit will usually be imposed in circumstances where transactions appear to be suspicious or fraudulent. Where your Financial Institution imposes a new permanent minimum or maximum transaction limit, your Financial Institution will inform you of this change in accordance with the requirements set out in section 21 of these Conditions of Use.

Merchants offering eftpos facilities have the right to impose conditions on the use of such facilities. This can include imposing their own transaction limits or restrictions on the amount of cash or value that you may obtain using your Visa Card.

12. AUTHORISATIONS AND PROCESSING OF TRANSACTIONS

Certain transactions that you make using your Visa Card may need to be authorised by your Financial Institution before they can proceed. In these circumstances, prior to the transaction being completed, the relevant merchant's financial institution will obtain authorisation from your Financial Institution for the transaction to be processed. Once authorisation is obtained, it will reduce the amount of available funds in your Linked Account. If circumstances occur where authorisation is obtained by your Financial Institution but the relevant transaction is not completed, your available funds in your Linked Account may be reduced for a period of time. Transactions will not necessarily be processed to your Linked Account on the same day they occur. The date that you conduct the

transaction is referred to as the transaction date. Some transactions will be processed after the transaction date. This is usually due to the relevant merchant's financial institution not processing the relevant transaction on the transaction date. Your Financial Institution has the right to refuse authorisation for you to effect a transaction if:

- your Financial Institution has restricted access to your Linked Account in accordance with section 12 of these Conditions of Use;
- in accordance with section 24 of these Conditions of Use, your Financial Institution believes on reasonable grounds that the transaction is fraudulent or suspicious; or
- the transaction will result in you overdrawing your balance in your Linked Account.

Before a cash withdrawal is processed in Australia, you may be required to show a second form of identification such as a passport or driver's licence. Overseas, a passport may be required for Visa Card cash withdrawals.

13. DEPOSITS AT ELECTRONIC BANKING TERMINALS

Any deposit you make at an Electronic Banking Terminal will not be available for you to draw against until your deposit has been verified by your Financial Institution. You should note that not all Electronic Banking Terminals accept deposits.

Proceeds of cheques will not be available for you to draw against until cleared.

Proceeds from deposits at Bank@Post will not be credited to your account with your financial institution until verified and funds have been received.

Once a deposit has been verified, the funds will be credited to your account with your Financial Institution. Any deposit will be subject to your Financial Institution's daily deposit limit, details of which can be found in Schedule 1 below.

14. ADDITIONAL CARDS

Your Financial Institution may allow you to apply to your Financial Institution and request that an additional Visa Card be given to your nominee (referred to as an Additional Cardholder). Your Financial Institution is not obliged to grant any additional Visa Cards. Your Financial Institution is required to comply with all laws governing the issuing of debit cards (including identification and verification

of any additional cardholders in accordance with the AML Legislation).

When your Financial Institution issues an additional Visa Card at your request:

- you agree that you will provide the Additional Cardholder with a copy of these Conditions of Use and any updates your Financial Institution makes to these Conditions of Use from time to time that are communicated to you;
- you will be liable (in the first instance) for all transactions carried out by use of the additional Visa Card. Fraudulent or unauthorised transactions can occur on debit cards. Where you (or your Additional Cardholder) advise your Financial Institution that a transaction that has occurred on your Visa Card or your Additional Cardholder's Visa Card is fraudulent, unauthorised or disputed, your Financial Institution will investigate and review that transaction in accordance with section 16 below;
- you authorise your Financial Institution to give to any Additional Cardholder information about your accounts for the purposes of their use of the additional Visa Card. You also authorise your Financial Institution to act on the instructions of the Additional Cardholder in relation to their use of their additional Visa Card, except to the extent that any such instructions relate to the termination of your accounts or the replacement of an additional Visa Card following cancellation of that Visa Card by you; and
- you can cancel the additional Visa Card at any time by cutting it in half diagonally and either returning the pieces to your Financial Institution and requesting the additional Visa Card be cancelled or by informing your Financial Institution that you have destroyed the additional Visa Card and disposed of the pieces securely. You must then write to your Financial Institution confirming cancellation of the additional Visa Card. If you cannot destroy the additional Visa Card you should contact your Financial Institution by telephone and request that your Financial Institution place a “stop” on your Linked Account.

If an Additional Cardholder does not comply with these Conditions of Use then you will be in breach of these Conditions of Use (refer to section 12 below).

Refer to Schedule 1 below for where these Conditions of Use may be located in electronic form on your Financial Institution's website.

15. RENEWAL OF YOUR VISA CARD

Your Financial Institution will forward to you and your Additional Cardholder a replacement Visa Card before the expiry date of your current Visa Card or additional Visa Card, provided that you are not

otherwise in default under these Conditions of Use. If you do not require a replacement Visa Card, either for yourself or your Additional Cardholder, you must notify your Financial Institution before the expiration date of your current Visa Card. You must give your Financial Institution a reasonable time to arrange cancellation of the issue of a replacement Visa Card. Your Financial Institution may issue a new Visa Card to you or your Additional Cardholder at any time. All reissued cards are subject to these Conditions of Use. Your Financial Institution will typically do this in circumstances where it considers that the security of your Visa Card or PIN may have been compromised or where your Financial Institution is required to issue new cards to all its cardholders as a result of any payment scheme rule changes. In these circumstances, you will not be charged any replacement card fee.

A replacement Visa Card will not automatically be issued if the card has not been used to make a transaction in the preceding 12 months.

16. CANCELLATION AND RETURN OF YOUR VISA CARD

The Visa Card always remains the property of your Financial Institution.

Your Financial Institution may cancel your Visa Card and demand the return of the Visa Card issued to you and your Additional Cardholder at any time:

- for security reasons where your Visa Card has been or is reasonably suspected by your Financial Institution to have been compromised and such compromise has been caused directly by you, an Additional Cardholder or any other third party as
- a result of your conduct;
- if you breach these Conditions of Use or the terms and conditions of the Linked Account and you fail to remedy that default within 14 days after receiving a written notice from your Financial Institution requesting you to remedy the default;
- if you close your Linked Account;
- if you cease to be a member of your Financial Institution if it is a credit union or building society; or
- if you alter the authorities governing the use of your Linked Account (unless your Financial Institution agrees otherwise).

Your Financial Institution may also capture your Visa Card at any Electronic Banking Terminal.

In these circumstances, your Financial Institution will notify you that your Visa Card has been cancelled.

You may cancel your Visa Card or your Additional Cardholder's Visa Card at any time by giving your Financial Institution written notice. In these circumstances you must either return all Visa Cards to your Financial Institution (cut in half for your protection, including cutting

in half any chip on your Visa Card) or confirm by telephone that all Visa Cards have been destroyed and that you have disposed of the pieces securely. You must then write to your Financial Institution to confirm cancellation of your Visa Cards.

Your Financial Institution may restrict the ability for you to access any available funds from your Linked Account by using your Visa Card and prevent you and your Additional Cardholders from using your Visa Card in circumstances where:

- you are in default in accordance with these Conditions of Use; and
- your Financial Institution has notified you of this default and advised you that it will restrict access to your Linked Account through use of your Visa Card if you do not rectify the relevant default in accordance with the timeframes set out in the notice your Financial Institution provided to you.

Your Financial Institution, where possible, will provide you with at least seven (7) days notice of its intention to restrict the ability for you to access any available funds from your Linked Account by using your Visa Card.

17. CONDITIONS AFTER CANCELLATION OR EXPIRY OF YOUR VISA CARD

You must not use your Visa Card or allow your Additional Cardholder to use his or her additional Visa Card:

- after it has been cancelled or restricted; or
- after the expiry date shown on the face of the Visa Card.

In some circumstances your Visa Card may be used for store purchases which are below certain Floor Limits (which are set by the relevant merchant's financial institution) and where no electronic approvals are in place or if a transaction is processed manually. If you or your Additional Cardholder use your Visa Card after it has been cancelled or restricted in these circumstances, then you will be liable to your Financial Institution for the value of any transaction as well as any reasonable costs incurred by your Financial Institution in collecting the amounts owing. Any such amounts are immediately due and owing upon demand by your Financial Institution.

18. LIABILITY

18.1 Lost or stolen Visa Card

1. You are not liable for any loss arising from unauthorised use of your Visa Card:

- a) where the losses are caused by the fraudulent or negligent conduct of:
 - i) your Financial Institution;
 - ii) employees or agents of your Financial Institution;
 - iii) companies involved in networking arrangements; or
 - iv) merchants or agents or employees of merchants;
- b) before you have actually received your Visa Card and/or PIN (including a reissued Visa Card and/or PIN);
- c) subject to section 13, where the losses relate to any component of your Visa Card or PIN being forged, faulty, expired or cancelled;
- d) where the losses are caused by the same transaction being incorrectly debited more than once to your Linked Account;
- e) after you have reported your Visa Card lost or stolen or reported the breach of the security of your PIN;
- f) if you did not contribute to any unauthorised use of your Visa Card; or
- g) if the unauthorised transaction was made using your Visa Card information without use of your actual Visa Card or PIN.

2. For the purpose of section 14(1)(b), there is a presumption that you did not receive your Visa Card unless your Financial Institution can prove that you received your Visa Card by, for example, obtaining an acknowledgement of receipt from you or (if applicable) obtaining a record of your activating your Visa Card.

3. For the purpose of section 14(1)(f), your Financial Institution will undertake an assessment to consider whether you have contributed to any loss caused by unauthorised use of your Visa Card. This assessment will include a review of whether you:

- a) voluntarily disclosed your PIN to anyone, including a family member or friend;
- b) voluntarily allowed someone else to observe you entering your PIN into an Electronic Banking Terminal;
- c) wrote or indicated your PIN on your Visa Card;
- d) wrote or indicated your PIN (without making any reasonable attempt to disguise the PIN) on any article carried with your Visa Card or likely to be lost or stolen at the same time as your Visa Card;
- e) allowed anyone else to use your Visa Card;
- f) unreasonably delayed notification of:

- i) your Visa Card or PIN record being lost or stolen;
- ii) unauthorised use of your Visa Card; or
- iii) the fact that someone else knows your PIN; or

g) in relation to a transaction carried out at an ATM, used an ATM that incorporated reasonable safety standards that mitigated the risk of a card being left in the ATM.

18.2 Electronic Bank Access

Your Financial Institution will maintain electronic banking access to your account at all times unless:

- an electronic banking terminal malfunctions or is unavailable;
- your card is not accepted by a merchant; or
- your account is overdrawn.

Your Financial Institution will be responsible for any loss occurring because an electronic banking terminal accepts your instructions but fails to carry out the transaction as requested.

If you are aware that an electronic banking terminal is operating incorrectly, we will only be responsible for correcting your account and refunding any fees or charges.

Your Financial Institution will not be responsible if an electronic banking terminal malfunctions or your card fails to work at the terminal.

18.3 Unauthorised Use

Where a transaction can be made using your Visa Card but does not require your PIN, you are liable only if you unreasonably delay reporting the loss or theft of your Visa Card.

1. If your Financial Institution can prove on the balance of probability that you have contributed to the unauthorised use of your Visa Card under section 14(3) your liability will be the lesser of:

- a) the actual loss when less than your account balance (including the unused portion of any credit limit provided by your Financial Institution under any pre-arranged credit facility);
- b) your account balance (including the unused portion of any credit limit provided by your Financial Institution under any pre-arranged credit facility);
- c) an amount calculated by adding the actual losses incurred
- d) for each day or for each relevant period, up to the current daily or other periodic withdrawal limit, on which unauthorised use occurred before you reported the loss, theft or unauthorised use of your Visa Card or breach of PIN security, up to and including the day you make your report; or
- e) the amount for which you would be held liable if any card scheme rules, such as Visa's scheme rules, applied

(if you wish to find out what card scheme rules apply to transactions made using your Visa Card, please contact your Financial Institution).

2. In assessing your liability under section 14(9)(c):
 - a) where your Visa Card has been lost or stolen, the number of days will be calculated by reference to the day when you should reasonably have become aware that it was lost or stolen; and
 - b) the current daily withdrawal limit is the limit applicable at the time of the transaction by reference to the status and/or type of Electronic Banking Terminal at which the transaction occurred.
3. Where a PIN was required to perform the unauthorised transaction and it is unclear whether or not you have contributed to any loss caused by the unauthorised use of your Visa Card, your liability will be the lesser of:
 - a) \$150, or a lower figure determined by your Financial Institution;
 - b) your account balance (including the unused portion of any credit limit provided by your Financial Institution under any
 - c) pre-arranged credit facility);
 - d) the actual loss at the time your Financial Institution is notified of the loss or theft of your Visa Card or the breach of your PIN security, excluding the portion of the losses incurred on any one day which exceeds any relevant daily transaction or other periodic transaction limit; or
 - e) the amount for which you would be held liable if any card scheme rules, such as Visa's scheme rules, applied (if you wish to find out what card scheme rules apply to transactions made using your Visa Card, please contact your Financial Institution).
4. In assessing your liability under this section 14:
 - a) your Financial Institution will consider all reasonable evidence including all reasonable explanations for an unauthorised use having occurred;
 - b) the fact that an account is accessed with the correct PIN, while significant, is not of itself conclusive evidence that you have contributed to the loss;
 - c) the use or security of any information required to perform a transaction that you are not required to keep secret (for
 - d) example, your Visa Card Number and the expiry date on the front of your Visa Card) is not relevant to your liability; and

- e) the portion of losses incurred that you and the Financial Institution had not agreed could be accessed using the Visa Card and/or PIN that was used to perform the unauthorised
- f) transaction shall be excluded from the calculation of your liability.

5. Your liability for losses occurring as a result of unauthorised use will be determined under the Code. The guidelines set out at the beginning of these Conditions of Use; are the minimum suggested security measures you should take. If you disagree with your Financial Institution's resolution process, you should contact your Financial Institution and request that your Financial Institution review its decision in accordance with section 16.

6. You will not liable to your Financial Institution for losses resulting from unauthorized transactions that:

- a) require the use of a card and happen after you have requested us to cancel the card and have either returned the card to us, or taken all reasonable steps to have the card returned to us; or
- b) are made with a card, code or with any other device or identifier that is forged, faulty, expired or cancelled; or
- c) are the result of the same transaction being incorrectly debited more than once to the same account; or
- d) are electronic transactions made using an identifier without a device; or
- e) are electronic transactions able to be made using a device and not a PIN, provided the account holder did not unreasonably delay in reporting the loss or theft of the device.

7. You will be liable for losses resulting from unauthorized transactions caused by you:

- a) engaging in fraud; or
- b) voluntarily disclosing any of their PIN to anyone, including a family member or friend; or
- c) keeping a record of a PIN;
- d) without making a reasonable attempt to disguise it or to prevent unauthorised access to it; and

8. in a way that it could be lost or stolen with their card or any device to which the PIN relates; or

9. writing their PIN on their card or device to be used with the PIN; or

10. selecting a PIN which represents their birth date, or being an alphabetical code which is a recognisable part of their name, after we have asked them not to select such a code and told them of the consequences of doing so; or

11. leaving a card in an ATM (provided the ATM incorporates

reasonable safety standards that mitigate the risk of a card being left in the ATM); or

12. acting with extreme carelessness in failing to protect their PIN; or

13. unreasonably delaying notifying us of the misuse, loss or theft of their card or other device, or of their PIN becoming known to someone else.

19. VISA ZERO LIABILITY

In addition to the limits placed on your liability pursuant to the Code and described in section 14 above, Visa's scheme rules provide that your Financial Institution shall limit your liability to nil in the following circumstances:

- you have not contributed to any loss caused by unauthorised use of your Visa Card as described in section 14(3); and
- you have provided all reasonably requested documentation to your Financial Institution, which may include provision of a statutory declaration and police report.
- Where this Visa zero liability section applies, your Financial Institution will endeavour to refund the amount of the unauthorised transaction(s) within five (5) days, subject to:
- you having provided all reasonably requested information to your Financial Institution;
- you are not otherwise in default or have breached these Conditions of Use; or
- your Financial Institution has not reasonably determined that further investigation is necessary before refunding the amount of the unauthorised transactions based on:
 - (i) the conduct of the Linked Account;
 - (ii) the nature and circumstances surrounding the unauthorised transaction(s); and
 - (iii) any delay in notifying your Financial Institution of the unauthorised transaction(s).

Any refund is conditional upon the final outcome of your Financial Institution's investigation of the matter and may be withdrawn by your Financial Institution where it considers that this section shall not apply as a result of that investigation. In making any determination in respect of this section, your Financial Institution will comply with the requirements of section 16 of these Conditions of Use.

20. UNAUTHORISED OR INCORRECT TRANSACTIONS

If you believe a transaction is wrong or unauthorised or your account statement contains any instances of unauthorised use or

errors, you must immediately notify your Financial Institution or the Visa Card 24 Hour Emergency Hot Line as explained in section 4. As soon as possible, you must also provide your Financial Institution the following:

- your name and address, account number and Visa Card Number;
- details of the transaction or the error you consider is wrong or unauthorised;
- a copy of the account statement in which the unauthorised transaction or error first appeared;
- the dollar amount and an explanation as to why you believe it is an unauthorised transaction or an error;
- the names of other users authorised to operate the Linked Account;
- details of whether your Visa Card is signed and PIN is secure; and
- any other details required by your Financial Institution.

21. COMPLAINTS

All complaints will receive a response within 24 hours from your Financial Institution acknowledging that the complaint has been made. If you make a complaint, and it is immediately settled to your satisfaction or if it is settled to your satisfaction within 5 Business Days of receiving the relevant details from you, your Financial Institution will advise you of the outcome of your complaint by means other than in writing. If you wish, you may request that the Financial Institution provides you with a written response.

However, if your Financial Institution is unable to settle your complaint within 5 Business Days, your Financial Institution will provide you with a formal written response informing you of: the outcome of the consideration of the complaint; where the Financial Institution has rejected or partially rejected your claims, the reasons for this decision, the Financial Institution's findings on material questions of fact, and the information that supported those findings; your right to take their complaint to AFCA or OAIC (if appropriate) if they are not satisfied with the Financial Institution's decision; and

the name and contact details for the Australian Financial Complaints Authority (AFCA) and Office of the Australian Information Commissioner (OAIC).

If your Financial Institution is not able to resolve the complaint within 30 days, the Financial Institution must, before the end of the 30 days:

- a) inform you of the reasons for the delay;
- b) set out the expected time frame to resolve the complaint

depending on the type of complaint and the resources available;

- c) seek your agreement to an extension; and
- d) otherwise advise you of your right to complain to AFCA or OAIC.

If your Financial Institution finds that an error was made, it will make the appropriate adjustments to your account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.

When your Financial Institution advises you of the outcome of its investigations, it will:

- give you reasons in writing for its decisions by reference to these Conditions of Use and the Code;
- advise you of any adjustments it has made to your Linked Account; and
- advise you in writing of other avenues of dispute resolution if you are not satisfied with your Financial Institution's decision, including the right to contact the External Dispute Resolution scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Telephone: 1800 931 678

Email: info@afca.org.au

If your Financial Institution decides that you are liable for all or any part of a loss arising out of unauthorised use of your Visa Card, it will:

- give you copies of any documents or other evidence it relied upon; and
- advise you whether or not there was any system or equipment malfunction at the time of the transaction.

22. DISPUTE RESOLUTION

If your Financial Institution fails to carry out these procedures or causes unreasonable delay, your Financial Institution may be liable for part or all of the amount of the disputed transaction where its failure or delay has prejudiced the outcome of the investigation. Your Financial Institution has the ability to investigate disputed transactions which occur on your Visa Card. The Visa scheme has a dispute resolution process that is contained in Visa's operating rules. The process sets out specific circumstances and timeframes in which a member of the scheme (for example, your Financial Institution, a bank or another financial institution) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This right is referred to as a "chargeback right". Accordingly, your Financial Institution's ability to investigate a disputed

transaction on your behalf is limited to the time frames imposed pursuant to the Visa scheme rules. The timeframes vary and can be as short as 75 days, so it is important that you notify your Financial Institution as soon as you become aware of a disputed transaction. You may wish to dispute a transaction in circumstances where:

- the transaction is not recognised by you;
- you did not authorise the transaction;
- you did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount;
- you did not receive the requested cash from an ATM (or you only received part of the cash requested); or
- you believe a transaction has been duplicated.

23. MALFUNCTION

Other than to correct the error in your Linked Account and the refund of any charges or fees imposed on you as a result, your Financial Institution will not be liable to you for any loss caused by an Electronic Banking Terminal malfunctioning if you were aware, or should have been aware, that the terminal was unavailable for use or was malfunctioning. Where an eftpos Device is not working, the merchant may provide alternative manual processing of the transaction. You will be required to present your Visa Card and sign a voucher. The voucher authorises your Financial Institution to debit your Linked Account with the amount of the transaction (which will reduce the balance in your Linked Account).

24. STATEMENTS AND RECEIPTS

A transaction record slip will be available for each financial transaction carried out with your Visa Card at an Electronic Banking Terminal.

You should obtain, check and retain all transaction record slips including sales and cash advance vouchers issued to you for checking against your account statements.

Your Financial Institution will send you an account statement at least every 6 months. You may request more frequent account statements from your Financial Institution.

You may request a copy of your account statement at any time. You should check with your Financial Institution whether fees and charges will apply in these circumstances.

25. FEES AND CHARGES

Your Financial Institution reserves the right to charge a fee for any transaction at an Electronic Banking Terminal or for issuing additional or replacement cards. Your Financial Institution is authorised to debit your Linked Accounts with those fees (which will reduce the balance in your Linked Account).

If you consider that your Financial Institution has incorrectly charged you a fee or charge, you may dispute this by contacting your Financial Institution in accordance with section 16. Any incorrectly charged fee or charge will be reversed by your Financial Institution.

You will be advised by your Financial Institution of any applicable fees and charges at the time you apply for your Visa Card. These fees and charges may change from time to time and you will be notified of new fees in accordance with clause 21. Your Financial Institution shall be entitled to debit your account for any fee or charge even if your account will be overdrawn as a result. No fee referred to in these Conditions of Use is refundable. Some merchants may apply a surcharge to purchases. This surcharge is not a fee of your Financial Institution. Your Financial Institution will disclose all fees and charges they charge that are payable by you.

26. OVERDRAWN ACCOUNTS

If your Financial Institution provides you with the ability to overdraw your account with a purchase (instead of denying that purchase), then the interest fees and charges in the Schedule below will be charged by your Financial Institution on overdrawn accounts.

27. GOVERNMENT FEES AND CHARGES

Your Financial Institution reserves the right to pass on to you any fees, charges, duties and taxes that are imposed on the use of your Visa Card by government or by any regulatory authority. Your Financial Institution is also authorised to debit your Linked Account with those fees, charges, duties and taxes (which will reduce the balance in your Linked Account).

28. CHANGES TO CONDITIONS OF USE

Your Financial Institution reserves the right to change these Conditions of Use and to vary the fees and charges that apply to your Visa Card. Your Financial Institution will provide you 30 days' advance notice prior to changing these Conditions of Use. If you wish to cancel your Visa Card as a result of any change or variation your Financial Institution makes to these Conditions of Use, you must contact your Financial Institution to cancel your Visa Card. In these circumstances, you will not be charged any additional fees or charges associated with your Financial Institution cancelling your Visa Card. If you retain and use your Visa Card after notification of any changes your Financial Institution has made to these Conditions of Use, your use of your Visa Card shall be subject to

those changes.

Your Financial Institution may notify you of changes either through:

- a letter to your last known address;
- an email to your nominated email address;
- notices on, or sent with account statements;
- notices on Electronic Banking Terminals or in branches;
- press advertisements; or
- a notice on your Financial Institution's website.

If a written notice is delivered to you personally the date of delivery is the date you receive the notice.

29. OTHER GENERAL CONDITIONS

These Conditions of Use govern your Visa Card's access to your Linked Account, at your Financial Institution. Each transaction on an account is also governed by the terms and conditions to which that account is subject. If there is any inconsistency between these Conditions of Use and the terms applicable to your Linked Account, these Conditions of Use prevail except to the extent that they are contrary to any applicable legislation, the Code or any relevant industry code of practice.

You may not assign your rights under these Conditions of Use to any other person. Your Financial Institution may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has a similar or fairer dispute resolution procedure than your Financial Institution. If your Financial Institution assigns or transfers the rights under these Conditions of Use, these Conditions of Use will apply to the transferee or assignee as if it was named as your Financial Institution. If your Financial Institution assigns these Conditions of Use, your Financial Institution will provide you with notice and you will be able to cancel your Visa Card as a result of this assignment without being charged any fees or charges associated with your Financial Institution cancelling your Visa Card.

30. INFORMATION COLLECTION AND DISCLOSURE

Your Financial Institution may collect your personal information:

- to identify you in accordance with the AML Legislation and Visa scheme rules;
- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the provision of a product or service or suspend its operation until it is provided;
- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a

suspected fraud or crime); and

- as required by relevant laws and scheme rules.

In some circumstances, your Financial Institution may collect your personal information from a third-party service provider. For example, your Financial Institution may collect, from the provider of a payments platform where your transactions are stored, information about the transactions you undertake. Your Financial Institution collects this information in order to manage the service it provides to you, consistent with this section 23.

If you do not provide some or all information requested, your Financial Institution may be unable to provide you with a product or service.

Your Financial Institution will not collect sensitive information about you, such as health information, without your consent. Your Financial Institution may provide your information:

- to another member of its group;
- to any outsourced service providers (for example mailing houses, fraud and anti-money laundering service providers, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law;
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of your Visa Card or third parties using your Visa Card or card information; or
- to credit reporting bodies or debt collection agencies. For more information on how your Financial Institution deals with credit reporting bodies and how it deals with your credit-related personal information, please refer to the Credit Reporting Policy on your Financial Institution's website.

To facilitate transaction identification and to assist with the identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. By using your Visa Card, you agree that your personal information and transaction details may be sent overseas for the purposes of assisting with the identification of suspicious or fraudulent transactions or as required by law.

In accordance with the Privacy Act 1988 (Cth), your Financial Institution must comply with the Australian Privacy Principles and any relevant code registered under that law. You have the right to lodge a complaint if you believe your Financial Institution has breached the Australian Privacy Principles or a relevant code. For details on how you may complain about a breach and how your

Financial Institution deals with complaints, please refer to your Financial Institution's Privacy Policy available on its website. Please also refer to your Financial Institution's Privacy Policy for details on how you may access and seek correction of the personal information your Financial Institution holds about you.

If you would like a copy of your Financial Institution's Privacy Policy, please contact your Financial Institution or visit its website.

ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING

You agree that:

- where required, you will provide to your Financial Institution all information reasonably requested by your Financial Institution in order for your Financial Institution to comply with the fraud monitoring and anti-money laundering and counter terrorism financing obligations imposed on it pursuant to the AML Legislation and the Visa scheme rules;
- if the information you have provided to your Financial Institution changes, you will inform your Financial Institution of these changes as soon as reasonably practicable;
- your Financial Institution may be legally required to disclose information about you and the Additional Cardholder to regulatory and/or law enforcement agencies;
- your Financial Institution may block, delay, freeze or refuse any transactions where your Financial Institution in its sole opinion
- considers reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation, any Visa scheme rules or any other relevant law;
- where transactions are blocked, delayed, frozen or refused by your Financial Institution in accordance with this section 24, you agree that your Financial Institution is not liable for any loss
- suffered by it, you, any Additional Cardholder or other third parties arising directly or indirectly as a result of your Financial Institution taking this action;
- your Financial Institution will monitor all transactions that arise pursuant to your use of your Visa Card in accordance with its obligations imposed on it in accordance with the AML Legislation and the Visa scheme rules;
- you must not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- the underlying activity for which any product is being

provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

31. DEFINITIONS

- Additional Cardholder means the person(s) who from time to time is/are issued with an additional Visa Card for use on the Linked Account.
- AML Legislation means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and its associated rules, regulatory guides and regulations.
- ATM means an automated teller machine.
- Bank@Post means the banking services provided through Australia Post Offices, outlets and agencies.
- Business Day means a day that your Financial Institution is open for business, excluding Saturdays, Sundays and public holidays.
- eftpos means an electronic funds transfer at point of sale.
- Card-Not-Present Transaction means a transaction where the merchant has received the customer's payment information remotely, rather than having the physical card present.
- Digital Wallet means payments made via computer, smartphone or a smart device. Transactions can be made without the need for a physical card by your mobile/ smart device with the payWave facility, digital card and tokenized.
- eftpos Device means a terminal which you can use to make electronic payments using a card acceptable to the merchant (for example, your Visa Card).
- Electronic Banking Terminal means an ATM or eftpos Device.
- Financial Institution means the financial institution at which you hold your Linked Account and who issued you with your Visa Card.
- Floor Limit means an amount above which a payment using an eftpos Device requires approval by your Financial Institution in order for the transaction to be processed. Floor Limits are set by merchants' financial institutions.
- Joint Card Holder means each holder of a Visa Card where the account is a Joint Account.
- Linked Account means an account (or accounts) you have with your Financial Institution to which you may obtain access by use of the Visa Card.
- PIN means the secret personal identification number relating to a Visa Card.
- Verified by Visa Participating Merchant means a merchant from whom online purchases can be made and who

participates in the Verified by Visa program described in section 5.

- Visa means Visa Worldwide PTE. Limited.
- Visa Card means a plastic debit card issued by your Financial Institution to enable electronic access to your Linked Account and includes all additional Visa Cards issued to any Additional Cardholder.
- Visa Card Number means the unique number assigned by your Financial Institution to each Visa Card and which is recorded on that Visa Card.
- Visa payWave refers to the contactless method by which a Visa Card may be used to complete a transaction by waving the Visa Card or mobile device (Digital Wallet) over a merchant's Visa payWave enabled point of sale terminal, without the need for a PIN or signature.
- You and your means the person that has a Linked Account with the Financial Institution and has been issued with a Visa Card.

32. INTERPRETATION

For the purposes of these Conditions of Use, 'day' means a 24-hour period commencing at midnight Eastern Standard Time or Eastern Summer Time, as the case may be, in Sydney.

A reference to:

- one gender includes the other gender; and
- the singular includes the plural and the plural includes the singular.

SCHEDULE 1 – FINANCIAL INSTITUTION INFORMATION

Address	912 Mt. Alexander Road, Essendon Vic 3040
Lost / Stolen Cards Hotline Australia wide toll free number	Within Australia 1800 621 199 From Overseas +61 2 9959 7686
Contact details for cardholder inquiries	Within Australia 1800 353 041 Overseas +61 1800 353 041 admin@dnister.com.au
Contact details for suspicious activities	Within Australia 1800 353 041 Overseas +61 1800 353 041 admin@dnister.com.au
Accessibility of overseas ATMs	Yes
Daily deposit limit	Unlimited
Daily deposit limit - Bank@Post	\$9,999.95 (cash) \$999,999.95 (cheque)
Location of electronic copy of these Conditions of Use on Financial Institution's website	www.dnister.com.au
Overdrawn accounts (whether this is allowed, and if so, any applicable fees and charges)	Unauthorised overdrawn accounts 16.32% interest rate
Minimum age for using Visa Card	14
Fees for domestic withdrawals	\$Nil
Fees for overseas withdrawals	\$Nil
Conversion fees for transactions in foreign currencies	3%
Fee for card replacement	\$15.00

