

Additional Terms and Conditions for BPAY View Dated March 2020

About this document

This document applies to account holders who register, or have registered, to receive, view and pay selected bills via BPAY View using our online banking website. The BPAY View service is related to the BPAY® Payments service detailed in Part J of our Banking General Terms and Conditions.

This document details additional terms and conditions that apply to use of BPAY View.

This document does not contain all the terms and conditions that apply to your account and/or the use of access methods and/or payment facilities, including BPAY View. These additional terms and conditions apply in conjunction, and should be read together, with any other terms and conditions that apply to your account and/or the use of access methods and/or payment facilities, including the Banking General Terms and Conditions, the product schedule for your account and current interest rates on accounts and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

If any of the terms and conditions in this document are inconsistent with the terms and conditions of the Banking General Terms and Conditions, the product schedule for your account and/or the current interest rates on accounts, those other documents prevail to the extent of the inconsistency.

If you have a loan or other credit facility (including a credit card account) with us, if any of the terms and conditions in this document are inconsistent with the terms and conditions of your loan contract or credit contract with us, the terms and conditions of the loan contract or credit contract prevail to the extent of the inconsistency.

We may change these terms and conditions at any time as described in clause 68 of the Banking General Terms and Conditions as if that clause was set out in this document in full.

About the BPAY Scheme

We're a member of the BPAY Scheme and subscribe to BPAY Payments, which is an electronic payments scheme through which you or an authorised person can ask us to make payments (i.e. BPAY payments) on your or the authorised person's behalf to organisations (i.e. BPAY billers) registered with the BPAY Scheme. We'll tell you if we're no longer a member of BPAY Scheme or our subscription to BPAY Payments is cancelled. We may also be a biller under the BPAY Payments service.

If you're registered for online banking, you may also be able to register for a related service called BPAY View. You can use BPAY View to receive, view and pay bills from participating billers using our online banking website.

Our Banking General Terms and Conditions, and in particular Part J of the Banking General Terms and Conditions, and the terms and conditions in the product schedule for your account apply to your use of BPAY View and all BPAY payments you or an authorised person make from your account, including those made using BPAY View.

About BPAY View

BPAY View enables you to receive, view and pay selected bills via our online banking website using the BPAY Scheme.

BPAY View is not available via the Greater Bank mobile banking app.

BPAY View terms and conditions

You may register to receive, view and pay selected bills using BPAY View. This service is available on our online banking website and allows you to access an electronic summary of your regular bills issued by participating billers within online banking. You are able to arrange payment of your bill at any time between the receipt of the bill and the due date, using the pre-populated information based upon your bill summary using BPAY View. We will arrange to send you advice that a bill is pending via our secure email service within online banking at the time the bill summary is received by us.

Privacy

We're committed to protecting your privacy. We collect, use, hold, store and share your personal information in accordance with our Privacy and Credit Reporting Policy (**Privacy Policy**). This includes for the purposes of assessing and processing your application for products and/or services offered or distributed by us. Without this information we may be unable to assess or process your application or provide, or arrange for the provision of, products and/or services to you.

Our Privacy Policy includes details about how you may request access to and ask us to correct the information that we hold about you. Our Privacy Policy also outlines our privacy complaints process. Our Privacy Policy is available on our website www.greater.com.au or you can obtain a copy free of charge in any of our branches or by calling us on 1300 651 400.

If you or an authorised person use the BPAY Scheme, you/ they agree to our disclosing to billers/ payees nominated by you/ them and, if necessary, the entity operating the BPAY Scheme (BPAY Pty Ltd) and any agent appointed by it from time to time, that provides the electronic systems needed to implement the BPAY Scheme:

- such of your or the authorised person's personal information (for example your/ their name, email address and the fact that you're our customer) as is necessary to facilitate your/ their registration for or use of the BPAY Scheme;
- such of your or the authorised person's transactional information as is necessary to process your/ their BPAY payments and Osko payments and (if applicable) your use of BPAY View; and/or
- information concerning any mistaken, unauthorised or fraudulent BPAY payments and/or Osko payments in connection with your account that you or an authorised person tell us about.

Your and each authorised person's BPAY payment and Osko payment information will be disclosed by BPAY Pty Ltd, through its agent, to billers/ payees' financial institutions and your/ their information necessary for your/

their use of BPAY View (if applicable) will be disclosed by BPAY Pty Ltd, through its agent, to the biller.

You must notify us if any of your personal information changes and you consent to us disclosing your updated personal information to all other participants in the BPAY Scheme as necessary.

You can request access to your information held by us or BPAY Pty Ltd (BPAY Pty Ltd's contact details are provided in Part L (Words with special meanings) of the Banking General Terms and Conditions) or by referring to the procedures set out in the privacy policy of the relevant entity.

If you or the authorised person's personal information detailed above is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your/ their requested BPAY payments or Osko payments or (if applicable) for you or an authorised person to use BPAY View.

Fees and charges

The fees and charges that may be payable in respect of your account and the access methods and payment facilities available with your account are set out or described in the product schedule for your account.

If you have a loan or other credit facility (including a credit card account) with us, credit fees and charges that may be payable in respect of your loan or credit facility are set out or described in your loan contract or credit contract.

For further details in relation to the fees and charges that may be payable in respect of your account and the use of access methods and/or payment facilities, refer to the Banking General Terms and Conditions and the product schedule for your account and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

Transaction limits

We may impose limits on the amount that you and authorised persons can take out of your account. Limits may be on a per transaction basis or on a time period basis. For details of current limits refer to the product schedule for your account and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

If you request a higher transaction limit your liability for unauthorised transactions may increase.

General

Customer Owned Banking Code of Practice

The Customer Owned Banking Code of Practice may apply to the use of your account or payment facilities available with your account. Where it applies, we will comply with the Customer Owned Banking Code of Practice. The Customer Owned Banking Code of Practice is available via our website www.greater.com.au.

ePayments Code

The ePayments Code may apply to the use of electronic payment facilities to make payments or withdraw funds from, or transfer funds to, your account. Where it applies, we will comply with the ePayments Code. You can obtain

a copy of the ePayments Code from ASIC's website www.asic.gov.au.

Other general terms and conditions

- (a) We can transfer or otherwise deal with our rights under these terms and conditions or allow any interest in them to arise without your consent. You can't do any of these things without our consent.
- (b) If any part of these terms and conditions is prohibited or unenforceable, it's ineffective to the extent of the prohibition or unenforceability.
- (c) If we say in these terms and conditions that we'll do something on a day and that day isn't a business day, we'll do it on the next business day unless we state otherwise.
- (d) Except where this document expressly provides otherwise, our rights under this document are cumulative and are in addition to, and don't limit, any other rights we may have, whether under this document, under any other terms and conditions that apply to your account or provided by law independently of this document or those other terms and conditions.
- (e) These terms and conditions are governed by the laws of New South Wales and we and you accept the non-exclusive jurisdiction of the courts having jurisdiction there.

Words with special meanings

In these terms and conditions, some words have special meanings as set out in these terms and conditions and/or the Banking General Terms and Conditions.

In this document, unless the context indicates a contrary intention,

- (a) **Banking General Terms and Conditions** means Greater Bank's 'Banking General Terms and Conditions' (as supplemented, amended, updated or replaced from time to time) available on our website at www.greater.com.au/legal/disclosure-documents under the heading 'Deposit and Credit Accounts'.
- (b) **we, us** and **our** means Greater Bank Limited and our successors and assigns.
- (c) **you** and **your** means an account holder or if there is more than one of you, all of you jointly and each of you severally and includes a person, company, firm, body corporate, incorporated association, partnership, other type of association, authority or government body who is an existing account holder with us. You includes your successors and assigns.

In this document, unless the context indicates a contrary intention:

- (a) **(including)** including and includes are not words of limitation, and a list of examples is not limited to those items or to items of a similar kind;
- (b) **(singular)** the singular includes the plural and vice-versa; and
- (c) **(documents)** a reference to another document includes any document which varies, supplements or replaces that other document.

How to contact us

Email us at: webenquiry@greater.com.au

Call us on: 1300 651 400

Write to us at:

103 Tudor Street
HAMILTON NSW 2303 or

PO Box 173
HAMILTON NSW 2303 or

DX 7863 Newcastle

Visit our website: www.greater.com.au

Visit us in any of our branches: the locations of our branches are listed on our website. You can also call us to find out the locations of our branches.