

PRODUCT FACT SHEET (PFS): NETTELLER

Product issuer	<p>Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit license 235022 Web: www.nicu.com.au Fax: 6766 5535 Tel: 1300 656581 Email: info@nicu.com.au PhoneTeller: 1300 656428 Calling NICU from overseas: 612 6763 5111 Lost/stolen cards: BH-1300 656581 AH- 1800224004 or 02 99597480 Overseas (VISA international): collect 410-581-9994 or 410-581-3836 Head office: 481 Peel Street, Tamworth 2340 (fax: 6766 5535) Mail: PO Box 652, Tamworth 2340. Branches: •142 Bridge Street, Tamworth 2340 (fax: 6765 5998) • 73 Maitland Street, Narrabri 2390 (fax: 6792 3296) • 252 Conadilly Street, Gunnedah 2380 (fax: 6742 2300) From 2012: Branch hours - Mon/Wed/Thurs/Fri: 9.00 am to 5.00 pm; Tues 9.30 am to 5.00 pm.</p>
Definitions	<p>Access/Access Method: NICU-authorised method for using NetTeller. Account: account we agree you may access via NetTeller. Associated entity: organisation with whom we conduct business to provide a product/service. Available balance: cleared funds in Account or unused portion of overdraft. Banking Business Day: day on which Sydney Banks effect settlement through Reserve Bank of Australia. Daily total transaction limit: amount that may be transferred from Membership on any one day. EFT: Electronic Funds Transfer. Individual transaction limit: amount you may transfer from your Membership in each transaction. Internet Banking Authority: written authority signed by you. Member Number: NICU allocated number. Password: code used with Member number for Access. Service/NetTeller: internet facility for accessing Accounts via our website. Transaction: initiated via NetTeller. We/our/us/NICU: Northern Inland Credit Union Ltd. Website: www.nicu.com.au. You/your/User: Member/signatory.</p>
Terms and conditions including risks and restrictions	<p>Do not use this Service unless you have up to date anti virus & anti spyware software and a firewall on your computer. Keep sufficient funds in your Account to cover payments. Availability of service may be varied by us from time to time. Access is via your NICU client number. 1. Terms & conditions: as set out in this PFS apply to use of the Service. If you do not understand any part of these terms & conditions contact us or obtain legal advice. Your use of NetTeller is in accordance with these terms & conditions. The terms & conditions applicable to each product/service accessed by NetTeller remain in full force and effect. If there is any inconsistency between these terms & conditions and the terms & conditions applying to an account/service we provide, these terms & conditions prevail to the extent of any inconsistency. Nothing in these terms & conditions operates so as to exclude, restrict or modify the application of any of the provisions of the Trade Practices Act 1974 or equivalent State or Territory legislation. 2. Authority to operate and access: we provide you with a password and client number. You can change the password from time to time. You authorise us to allow operations on the Membership in accordance with the instructions you have selected and for which the correct client number and password have been given. Access to NetTeller is available only by entering your client number and password at the login page. You acknowledge and accept we cannot verify by way of signature comparison whether access quoting the correct client number and password is you. Your client number and password allow anybody to conduct the transactions permitted for NetTeller in respect to the Membership and we are authorised by you to permit such access. All payments/transfers made via NetTeller must be from the Available Balance at the time the transaction is processed. Enter transaction details carefully. Once a payment/transfer is made we cannot stop/reverse it. We cannot revoke a transaction. Allow time for your requested payment to be received and processed by your nominated payee. Electronic transfers may not be processed immediately by the receiving organisation. 3. Acceptance of terms & conditions: if you have not previously used NetTeller you are taken to have accepted these terms & conditions and any applicable fees and charges on your first use of NetTeller. 4. Application and right to use NetTeller: we may approve or reject any application. You agree to provide us with such documentation and evidence verifying your identity and authority to apply and conduct NetTeller transactions as we request from time to time. We reserve the right to cancel your access without notice. 5. Availability and accuracy of Information: information available through NetTeller concerning transactions/balances may not always be up to date, although it should reflect the transactions/balances of an Account up to close of business on the previous day on which we were open for general banking business. Not all services and functions offered through NetTeller are available at all times. Whilst all efforts are made to ensure NetTeller is available 24 hours a day, we cannot warrant: (a) account access service will not be unavailable during times of system maintenance or system failure; nor (b) account access service or transaction requested will be performed in the event of circumstances outside our control. 6. Your liability for Internet Banking: (a) You are liable for all transactions carried out via NetTeller by you or by anybody carrying out a transaction with your consent, regardless of when the transaction is processed to your Account. (b) If you are responsible for a mistaken transaction and we cannot recover the amount from the person who received it within 20 Banking Business Days of our attempting to do so, you will be liable for that payment. (c) You are not liable for losses caused by unauthorised NetTeller transactions: (i) where it is clear you have not contributed to the loss; (ii) caused by the fraudulent/negligent conduct of our employees/agents, or any organisation involved in the provision of NetTeller; (iii) relating to a forged, faulty, expired or cancelled Access Method; (iv) resulting from unauthorised Access Method use: before you receive that Access Method; or after you notify us in accordance with these terms & conditions that your Access Method has been misused, lost or stolen or used without your authorisation; or (v) that are caused by the same netter transaction being incorrectly debited more than once to your Account. (d) You are liable for any loss of funds arising from unauthorised NetTeller transactions if the loss occurs before you notify us your Access Method has been misused, lost or stolen or used without your authorisation and if we prove, on the balance of probabilities, you contributed to the loss through: (i) your fraud or, if your Access Method includes a secret code/s, your failure to keep that code secure in accordance with these terms & conditions (see Security); (ii) unreasonably delaying in notifying us of the misuse, loss, theft or unauthorised use of the Access Method and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us. However, you are not liable for: (i) the portion of the loss that exceeds any applicable daily or periodic transaction limits; (ii) the portion of Account loss which exceeds the balance of your Account (including any prearranged credit); or (iii) all losses incurred on any account which you had not agreed with us could be accessed using the Access Method. (e) Where a password is required to perform the unauthorised transaction and clause 6(d) does not apply, your liability for any loss of funds arising from an unauthorised NetTeller transaction, if the loss occurs before you notify us that the Access Method has been misused, lost, stolen or used without your authorisation, is the lesser of: (i) \$150; (ii) the balance of your Account, including any prearranged credit; or (iii) the actual loss at the time you notify us that your Access Method has been misused, lost, stolen or used without your authorisation (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Access Method or your Account). (f) You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you did not observe any of your obligations under these terms & conditions or acted negligently or fraudulently under this agreement. (g) If you notify us an Account transaction is unauthorised, you must provide us with a written consent to obtain information from any necessary party to investigate/rectify the transaction. (h) Notwithstanding any of the above provisions your liability will not exceed your liability under the EFT Code of Conduct. 7. Malfunction: we are not responsible for any loss you suffer because NetTeller accepted your instructions but failed to complete a transaction. If there is a breakdown or interruption to any NetTeller system and you should have been aware that NetTeller was unavailable for use or was malfunctioning, we will only be responsible for correcting errors in your Account and refunding any fees or charges imposed on you as a result. 8. Consequential Damage: (a) This clause does not apply to the extent it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or code, this clause is read as if it were varied to the extent necessary to comply with those laws or code or, if necessary, omitted. (b) we are not liable for any consequential loss or damage you suffer as a result of using NetTeller, other than loss due to our negligence or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods/services which may not be excluded, restricted or modified at all, or only to a limited extent. 9. Email communication: you authorise us to advise you of any changes/additions to NetTeller which may</p>

	alter our delivery of, or your ability to use NetTeller. We may use email to send updates & changes to products. You may revoke this authority at any time by contacting us in writing. Keep your email address current.
Transfers, Overdrawn, Combining accounts	Daily internal electronic funds transfer (FTI: within the Membership) limit is \$5,000 for a Membership with an Internet Saver Account (S99) and \$3,000 for all other Memberships. Daily default external electronic funds transfer (FTE: outside Membership) and BPAY limit is \$0 . FTE and BPAY limits of above \$1,000 require use of security features as specified by NICU to the NetTeller user. You may apply to increase or decrease any FTI, FTE or BPAY limit. We may set and vary Individual Transaction Limits and Daily Total Transaction Limits. We may introduce new security features at any time which you must use in order to access NetTeller. If you cannot or do not agree to use such security features, we may set your limits to \$0 . We may vary these limits by providing at least 20 days written notice to you before a change becomes effective by either: (a) notice displayed on the screen. Notice is deemed to be provided on the day it first appears on our website; or (b) by another method specified in the Mutual Banking Code of Practice. No notice is required to be given when changes are due to an immediate need to restore or maintain security of the system or individual accounts. Merchants or other institutions may impose additional restrictions. You must immediately repay any overdrawn amount: refer to the PFS for the account. We charge reasonable legal fees incurred in obtaining payment from you. We may take a credit balance from any of your accounts toward repayment of a debt you owe NICU. We may transfer funds between your accounts to enable a direct/periodical/cheque payment but are under no obligation to do so. We may delay, block or freeze a transaction/ account if we reasonably believe it is in breach of the law. You agree we incur no liability if we take such action and you indemnify us against any loss we suffer as a result of taking such action. You agree to provide us with additional information to allow compliance with anti money laundering and other legislation.
Fees& charges	NICU debits your account for any fees and government or third party charges incurred. Some fees & charges may be rebated. See the Fees & Charges/Member Loyalty Program PFS for current fees & charges. NetTeller Business Banking monthly fee: \$10 . Optional & additional security features: First five per month – free then 25c per NetTeller SMS message/ security token; NetToken security device rental \$2 per month, first NetToken – free, replacement/additional security token device - each device \$50 , failure to return NetToken on Membership closure - \$50 per device. You incur the cost of accessing NetTeller via a modem. Normal transaction fees apply to the accounts which you access using NetTeller. See the PFS for that account and access method.
Joint account	See PFS for relevant account. If two or more signatures are required to operate the account, the service is limited to inquiries only. NetTeller Business Banking allows for two to operate. Contact us for more information.
ID	To comply with federal law NICU confirms your identity to: open an account, be made a signatory or process a transaction. For more information, ask us for a brochure.
Variations	We may change these terms & conditions, interest rate, interest calculation method, interest payment frequency and amount of fee/charge that applies to any of our products/services. If there is a change: a) resulting in a reduction in your obligations, we will notify you in our next contact with you after the change takes place. For all other changes we will notify you: b) by notice displayed on the screen; and/or c) in writing at least 30 days before we introduce a new or increase an existing: fee/charge, interest calculation method or frequency of interest payment; d) by newspaper advertisement (national or local), newsletter, account statement or by direct written notice of the introduction or change of a government charge payable by you (directly or indirectly), <i>unless</i> the change is publicised by government; e) by newspaper advertisement (national or local), newsletter, account statement or by direct written notice, no later than the day the day we change any other term or condition or thing that affects you. You are taken to have been notified on the day which the advertisement is published or the second day after we have mailed notification to you. For joint accounts we provide one copy of the notice addressed to the primary joint Member. If you have previously used NetTeller, you are taken to have accepted any variation to these terms & conditions (including any variation to fees and charges) on the first use of the service by you, after we give you notice by a method referred to above, of any such variation.
Cancellation	Cancel your facility at any time by giving us written notice. We may cancel Access at any time for security reasons, if you close your Account, and if you breach terms & conditions governing the facility or your Account. If during cancellation you make a Transaction using the Access Method, you are liable for that Transaction. If you instruct us to make a Transaction but close the Account to be debited before the Transaction is processed you are liable for any dishonour fees incurred in respect of the Transaction. Use the Fraud After Hours telephone number via 1300 65 65 81 to cancel NetTeller and/or PhoneTeller access if you suspect unauthorised activity.
Security	Do not use this service unless you have up to date anti virus & anti spyware software and a firewall on your computer. NICU offers optional and additional security features (two factor authentication processes) from time to time. These are accessed after logging into NetTeller. Refer to "Security" on NICU's website for more information. Some security features are subject to a fee. Access code: issued on request. Keep your codes confidential: Don't keep a record of your code with any part of your Access Method unless you take reasonable steps to disguise it. Don't select a code representing your birth date or a part of your name or any other obvious code. If you use an obvious code you may be liable for losses resulting from unauthorised code use before you notify us the code has been misused or is no longer secret. Don't tell or show the code to anyone, including family and friends. Use care to stop anyone seeing the details you enter to access NetTeller. Change codes regularly. Immediately notify us of any address change. Delete all NICU SMS NeTeller messages. Tell NICU if your mobile phone is stolen so access can be frozen. <i>The guidelines contained in this box provide examples only of security measures and will not determine your liability for any losses resulting from unauthorised Transactions. Liability for such payments will be determined in accordance with these terms & conditions and the EFT Code of Conduct. If unauthorised access to your account occurs and you have not been careful with your codes you may be liable for some or all of the loss you suffer.</i> Contact NICU immediately if you suspect unauthorised access. Change your code immediately by following NetTeller prompts.
Dispute	Refer to the PFS for your NICU account. Please address your written complaint to the Compliance Manager. If matters cannot be resolved locally, you can access our external dispute resolution provider. See leaflet: "Dispute Resolution".
More info	General descriptive information referred to in the Mutual Banking Code of Practice and other written material mentioned in this PFS is available from NICU. We comply with the EFT Code of Conduct and each relevant provision of the Mutual Banking Code which applies to this product. Your confirmation of receipt of this financial product is your NetTeller password. Confirmation of closure is provided on request. As at the date of publication, compatible browsers include: 2000/XP Windows/Vista - Internet Explorer 7.0 & 6.0; Firefox 3.5; Opera 9. Macintosh OSX: Safari; Opera 9; Firefox. Linux: Firefox; Opera 9. Macintosh OS8.6/OS9: Mozilla. Please note add-ons and some virus protection software can interfere with NetTeller access. NetTeller's Business Banking module only works on Windows 2000/XP and Internet Explorer 6.0 and above.
PFS date	This PFS was prepared on 1 December 2011 . Information is up to date at time of issue. For PFS updates, see www.nicu.com.au .