

PRODUCT FACT SHEET (PFS): SMS SERVICE

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 Method: NICU authorised method for making SMS Service inquiries. Account/s: any account we agree you may make SMS Service inquiries about. Alert: message sent by the Service about pre-defined information. Associated entity: organisation with whom we conduct business to provide a product/service. EFT: Electronic Funds Transfer. Service: SMS Service facilities. We/our/us/NICU: Northern Inland Credit Union Limited. You/your: Member or authorised signatory.</p>
Terms & conditions including risks & restrictions	<p>NICU is regulated by ASIC and APRA. Refer to the PFS for your account. Availability of service may be varied by NICU from time to time. 1. SMS Service: allows you to make inquiries and receive alerts on a nominated mobile telephone about nominated accounts. The information provided includes but is not limited to: recent transactions, account balances and receipt of certain direct credits. The Service does not allow you to make transactions, transfers or payments. To access the Service you must use a mobile telephone which does not have caller identification withheld. The registration process links the mobile telephone number with nominated accounts to which you are a signatory. Information about nominated accounts may be accessed by sending an SMS message to the Service in accordance with instructions provided from time to time by NICU. 2. Access to the Service: is limited to Members and their authorised signatories. To effect registration either: (a) Be registered for NetTeller and register via the prompts within NetTeller; or (b) Complete a written application as supplied by NICU to request registration for the Service. We are not required to effect a registration if you do not give us all information requested or if information is inaccurate. 3. How to use the Service: instructions are available on request from NICU. The Service requires you to use the nominated mobile telephone and depending on the nature of the inquiry being made, to enter the Membership number of a nominated account. You are taken to have accepted the terms and conditions of use as set out in this PFS when you first access the Service. 4. Risk of unauthorised disclosure of information: occurs if your mobile telephone is used by an unauthorised person to access the Service. See 'Security' and 'Cancel Access' below. 5. Refusing inquiries or alerts: we may refuse for any reason to: (a) effect a reply, and/or (b) send an alert. We are not liable to you or any other person for any loss/damage you or they suffer as a result. 6. Malfunction: we are not be liable for any loss you suffer because the Service accepted your instructions but failed to send a reply or an alert. 7. Consequential damage: (a) This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. (b) We are not liable for any consequential loss or damage you suffer as a result of using the Service, 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 and services which may not be excluded, restricted or modified at all, or only to a limited extent.</p>
Fees & charges	<p>For transaction fees relating to payment services, see the PFS for that service. NICU debits your account for any fees and any government or third party charges incurred. Some fees & charges may be rebated. See the Fees & Charges/Member Loyalty Program PFS for current fees/charges. SMS Service account inquiries/alerts: first 5 per month Nil then 25 c each. We do not charge a fee for Service registration or giving you Access to the Service. You incur the cost from your service provider of using the Service within Australia from a mobile telephone.</p>
ID	<p>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.</p>
Variations	<p>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)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; c)By newspaper advertisement (national or local), member 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; d)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 will provide one copy of the notice addressed to the primary joint Member.</p>
Cancel Access	<p>You may cancel your access to the Service at any time by giving us written notice. We may cancel your 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 you suspect fraud, access the Emergency After Hours service by calling 1300 65 65 81. Cancellation of SMS Service may result in cancelled access to NetTeller at the same time.</p>
Security codes	<p>To safeguard the security of your account information, do not allow your mobile telephone to be used by unauthorised persons and delete all SMS Service messages. If your mobile phone is stolen NICU is not liable for any unauthorised access to your account/s that occur as a result. Notify us if your mobile phone is stolen or if you suspect unauthorised access. Notify us of any change of address. 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 or access methods you may be liable for some or all of the loss you suffer. Contact NICU immediately if you suspect unauthorised access: - if you become aware of any delays/mistakes in processing your transactions or any unauthorised transactions made from your Account, or think you have been fraudulently induced to make a transaction. We acknowledge your notification by giving you a reference number verifying date/time you contacted us. If you believe an unauthorised transaction has occurred, contact NICU.</p>
Dispute	<p>Refer to your 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".</p>
More info	<p>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. We confirm the opening or closing of all products/services in writing; order a confirmation notice by contacting us.</p>
	<p>This PFS was prepared on 1 December 2011. Information up to date at time of issue. For PFS updates see www.nicu.com.au.</p>