

PRODUCT FACT SHEET (PFS): PIN CHANGE MACHINE

Product issuer	<p>Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Web: www.nicu.com.au Fax: 6766 5535 Tel: 1300 656581 Email: info@nicu.com.au PhoneTeller: 1300 656428 Lost/stolen cards: (BH) 1300 656581 (AH) 1800224004 or 02 99597480 Overseas (VISA international): collect 410-581-9994 or 410-581-3836 Calling NICU from overseas: 612 6763 5111</p> <p>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) Agency: 132 Merton St, Boggabri 2382 (fax: 6743 4446) Hours: Monday – Friday 9.00 am to 4.30 pm; closed 1.00 pm – 2.00 pm daily.</p>
Definitions	<p>Associated entity: organisation with whom we conduct business to provide a product/service. Card: your NICU VISA Credit Card, VISA Debit card or Redicard Plus PIN: Personal Identification Number We/our/us/NICU: Northern Inland Credit Union Limited You/your: Member/potential member</p>
Benefits	Choose a new PIN or change an existing PIN to something easy for you to remember, for your Redicard PLUS card, your VISA credit card or your VISA debit card. Conditions apply – see Security.
Terms & conditions	<p>The PIN change machine is available at selected branches: Tamworth - 481 Peel Street Gunnedah – 252 Conadilly Street Narrabri – 73 Maitland Street. Use: You must produce satisfactory identification before accessing this service. Only current NICU cardholders with activated cards may access the service. You agree to comply with the terms and conditions for card access as set out in the relevant PFS.</p>
Fees & charges	NICU does not charge for this service.
Variations to interest, fees, charges, terms & conditions	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) if the change is one that results 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), member newsletter, account statement or by direct written notice, no later than 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.
Product cancellation	See the relevant PFS for your card facility.
Security	<p>PIN: issued on request for rediATM/ATM/EFTPOS access. Be careful with your card and PIN. Keep your PIN confidential. If unauthorised access to your Account occurs and you have not been careful with your PIN you may be liable for some or all of the loss you suffer. Contact NICU immediately if you lose a card or suspect unauthorised access. <u>Guidelines for ensuring security of Card & PIN:</u> Sign the card as soon as you receive it. Keep the card in a safe place. If you change the PIN do not select a PIN that represents your birth date, part of your name or any other obvious code. Never write the PIN on the card or on anything kept with or near the card. Never lend the card to another person. Never tell or show the PIN to another person. Use care to stop others see the card number and PIN being entered in an EFT transaction. Immediately report loss/theft/unauthorised use to NICU or the Redicard Hotline. Keep a record of your card Number & the Redicard Hotline with your emergency telephone numbers. Examine your account statement for any unauthorised transactions and report them immediately. Immediately notify NICU of any change of address. <i>These are examples of security measures only & will not determine your liability for loss. Liability for any losses resulting from unauthorised transactions will be determined in accordance with the EFT Code of Conduct.</i></p>
PFS date	This PFS was prepared on 1 December 2009 . Information is up to date at the time of issue. For updates, see www.nicu.com.au.