

## PRODUCT FACT SHEET (PFS): REDICARD PLUS

Product issuer	<p><b>Northern Inland Credit Union Ltd</b> ABN 36 087 650 422 AFSL 235022 <b>Web:</b> www.nicu.com.au <b>Fax:</b> 6766 5535 <b>Tel:</b> 1300 656581  <b>Email:</b> info@nicu.com.au <b>Phone/Teller:</b> 1300 656428 <b>Lost/stolen cards:</b> (BH) 1300 656581 (AH) 1800224004 or 02 99597480  <b>Overseas</b> (VISA international): collect 410-581-9994 or 410-581-3836 <b>Calling NICU from overseas:</b> 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><b>Account:</b> any account we agree you can access using the Card. <b>Associated entity:</b> organisation with whom we conduct business to provide a product/service. <b>Card/Redicard Plus:</b> debit card issued to Member/signatory. <b>EFT:</b> Electronic Funds Transfer; transaction using Card and PIN but not manual signature. <b>EFT System:</b> shared system in which EFT transactions are processed. <b>EFT Terminal:</b> electronic equipment including software that NICU/any third party controls/provides for use with Card and PIN for an EFT transaction including automatic teller machine (ATM) and point of sale terminal. <b>Electronic equipment:</b> includes but is not limited to a computer, television, phone and EFT terminal. <b>Notify/Notification:</b> notice you give to NICU and/or Hotline of unauthorised use/theft/loss/disclosure of your Card and/or PIN. <b>PIN:</b> personal identification number issued by us for use with Card. <b>We/our/us/NICU:</b> Northern Inland Credit Union Limited. <b>You/your:</b> Member/signatory.</p>
Benefits	<p>Access funds via rediATM and ATM networks and pay for goods with EFTPOS. Subject to approval it can be attached to a NICU primary account: S1, S10, S11, S25, S30, S40, S50 or L27 (reverts to primary savings account on loan closure). At NICU rediATMs use it to access funds in your primary, S2 and S3 accounts, and to transfer funds between accounts. When overseas access your savings at VISA ATMs.</p>
Terms & conditions including risks & restrictions	<p>NICU is regulated by ASIC and APRA. No significant risks apply to this product. Not available on accounts where two or more signatures are required for account operation. All funds deposited are repayable on demand. Keep sufficient funds in your account to cover withdrawals and payments. Availability of service may be varied by NICU from time to time. <b>These terms &amp; conditions:</b> govern use of the Card to access your Account/s by you and any authorised signatory. Each transaction on an Account is also governed by the terms &amp; conditions for the account. In the event of an inconsistency these terms &amp; conditions prevail. The Card can only be used after the valid date and before the expiration date as shown on the Card. You must not affix anything to the Card. You must not modify or otherwise interfere with the Card. Your PIN is sent to the mailing address held for your Membership. Use of the Card indicates an acceptance to be bound by these terms &amp; conditions. <b>Signing the Card:</b> you agree to sign the Card immediately upon receiving it and before using it to prevent unauthorised use. You ensure your signatory/s sign their Cards immediately. <b>PIN:</b> we provide a PIN to use the Card with Electronic equipment. You agree to protect the PIN to prevent unauthorised use. Do not disclose/show your PIN to any other person. If you change the PIN do not choose one that represents part of your name, date of birth or any other obvious choice. If you use an obvious PIN you may be liable for losses occurring from unauthorised use before Notification. Do not record the PIN on the Card. Do not record the PIN or on anything kept with or near the Card unless the PIN has been reasonably disguised to prevent unauthorised access. <b>Use:</b> from time to time we advise what EFT transactions may be performed using the Card and what EFT terminals of other foreign institutions may be used. NICU does not warrant that electronic equipment displaying rediATM will accept the Card. NICU is not liable if any person controlling electronic equipment refuses to accept/honour Redicard Plus. Third parties may impose restrictions on Card use. <b>Accounts:</b> at our discretion you can access your primary account and S2 account through NICU rediATMs and your primary account only through other EFT terminals. We will advise from time to time which Account/s may be accessed using the Card. Accounts will be debited with the EFT transaction and any account may be debited with any fees &amp; charges incurred. EFT transactions may not be processed to your account on the same day as they are performed. <b>Authorisation:</b> you agree we may refuse authorisation for any EFT transaction for any reason and we are not liable to you or any other person for any loss/damages suffered as a result of refusal. <b>Deposits:</b> this EFT facility is not offered by NICU. <b>Malfunction:</b> you are not liable for any loss you suffer when an EFT terminal accepts your instruction but does not complete the transaction. If there is an EFT malfunction and you should have been aware the EFT access was unavailable NICU is only responsible for correcting errors on your Account and refunding any fees/charges incurred by the incomplete transaction. <b>Reporting loss, theft &amp; unauthorised use:</b> immediately contact NICU or after hours the Redicard Hotline to report loss, theft or unauthorised use of your Card and/or PIN. You need to provide, as applicable, your name, Membership and Account number, Card number, disputed transaction and amount, copy of the statement on which the transaction appears, explanation as to why you think the transaction is unauthorised/in error. You will receive a reference number. Keep this to show when you advised of the problem. If you have contacted the Redicard Hotline, confirm your report with NICU as soon as possible. If the Redicard Hotline is not operating, make your report to NICU as soon as possible. <b>Using the Card outside Australia:</b> all transactions made overseas on the Card will be converted into Australian currency by VISA International and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (the date on which VISA processes the transaction). All transactions made overseas on the Card are subject to a conversion fee and some overseas merchants and ATMs charge a surcharge: see Fees &amp; Charges. Use the VISA International Card Hotline if your Card is lost or stolen overseas. No replacement card service is available overseas. <b>Liability for loss, theft &amp; unauthorised use in Australia and overseas:</b> you are liable for all losses unless: <b>1.</b> It is clear that you and your authorised signatory/s have not contributed to the loss; <b>2.</b> Loss is caused by the fraudulent or negligent conduct of employees or agents of NICU or any organisation involved in providing the EFT systems or any person providing/controlling an EFT terminal relating to a forged, faulty, expired or cancelled Card or PIN; <b>3.</b> Loss is caused by the same transaction being incorrectly debited more than once; <b>4.</b> Loss is caused by unauthorised use of Redicard or PIN: where the EFT transaction does not require PIN authorisation, before receipt of the Card; where the EFT transaction requires PIN authorisation, before receipt of the PIN; in either case, after Notification has been made. <b>5.</b> You will be liable for losses caused by an unauthorised EFT transaction using Card or PIN if the loss occurs before Notification, and where NICU proves, on the balance of probabilities, you or your authorised signatory/s contributed to the loss through extreme carelessness and/or failure to safeguard the Card and/or PIN in accordance with these terms &amp; conditions by unreasonably delaying in Notification and the loss occurs between the time you or your signatory did, or should reasonably have, become aware that unauthorised access had occurred and/or the security of the PIN and/or Card had been compromised. However you will not be liable for: the portion of the loss that exceeds any daily or other transaction limits of your Account; and/or the portion of the loss on any Account/s which exceeds the balance of that Account; and/or all losses incurred on any account which you had not agreed with NICU could be accessed using the Card and PIN. <b>6.</b> Where a PIN was needed to perform the EFT transaction and Clause 5 does not apply, and the loss occurs before Notification, your liability for loss is the</p>

Terms cont.	lesser of: \$150; or the actual loss at the time of notification (except that proportion that exceeds daily or other transaction limits; or the balance of your Account. <b>7.</b> If you instruct us to cancel a card issued to an authorized signatory, you will not be liable for any losses resulting from continued (unauthorized) use of the card following cancellation, provided you take all reasonable steps to ensure the card is destroyed or returned to us, and you do not fraudulently or otherwise cause the loss. <b>8.</b> If in cases not involving an EFT transaction, the Card and PIN are used without authority, you are liable for that use before Notification up to your current daily withdrawal limit. <b>9.</b> Notwithstanding any of these terms & conditions, your liability will not exceed your liability under the provisions of the EFT Code of Conduct, where that code applies.
Withdrawals, Overdrawn & combining accounts	Generally you can withdraw money at any time. Maximum cash withdrawal is <b>\$2000</b> (by card) per day. Minimum withdrawal at NICU rediATM: <b>\$20</b> . Amounts may differ at non NICU rediATMs/other ATMs. You must immediately repay any overdrawn amount: refer to the PFS for your account. We may charge any reasonable legal fees incurred in obtaining payment from you. Combining accounts: 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 debit/periodical payment/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 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. <b>In Australia:</b> rediATM/NAB ATM withdrawals: first 5 per month nil, then <b>\$1.50</b> ; EFTPOS debits: first 5 per month nil then <b>\$1</b> ; EFTPOS declined: <b>\$1</b> ; rediATM balance query & declined transactions: <b>\$1.50</b> ; Replacement Card fee: <b>\$10</b> ; Non rediATM transactions: as charged by the ATM operator; Non-rediATM/NAB ATM usage fee: <b>\$1</b> . <b>NICU rediATMs: Tamworth:</b> 481 Peel St; 142 Bridge St; Shopping World; Dunn's Newsagency 5 Hillvue Road; TAFE Canteen Janison St; Highway Superette 310 Goonoo Goonoo Rd; Centrepoint 374 Peel St. <b>Gunnedah:</b> 252 Conadilly St. <b>Narrabri:</b> 73 Maitland St. <b>Other rediATMs:</b> see www.rediatm.com.au or call us on 1300 65 65 81. <b>Overseas:</b> withdrawal/declined transaction: <b>\$4.00</b> and subject to a conversion fee equal to <b>2%</b> of the value of the transaction and payable to CUSCAL, the principal member of VISA International under which the overseas function of the Card is provided. Some merchants and ATMs charge a fee for making an EFT transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge shows on your account statement as part of the purchase price.
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 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) 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), member 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.
Access cancellation	You may cancel your facility at any time by giving us written notice. We may cancel your facility 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 Card cancellation you make EFT transactions, you are liable for those transactions. If you make an EFT transaction but close the Account before the transaction is processed, you are liable for the transaction and any dishonour fees or interest penalties incurred in respect of that transaction. All Cards must be returned to NICU on facility cancellation or account closure.
Security	PIN: issued on request for rediATM/ATM/EFTPOS access. Be careful with your card & PIN. <b>Keep your PIN confidential.</b> 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. <b>Contact NICU immediately if you lose a card or suspect unauthorised access.</b> Guidelines for ensuring security of Redicard Plus & PIN: Sign the Card as soon as you receive it. Keep it in a safe place. Don't select a PIN that represents your birth date, part of your name or any other obvious code. Don't write the PIN on the Card or anything kept with/near the Card. Don't lend the Card to another person. Never tell/show a PIN to another person. Immediately report loss/theft/unauthorised use to NICU or the Redicard Hotlines. Keep a record of your Card number & Hotlines with your emergency telephone numbers. Check your statement for unauthorised transactions; report them immediately. Immediately notify NICU of any change of address. <i>These are examples of security measures only &amp; 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>
Privacy, 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. We confirm the opening or closing of all products/services in writing; order a confirmation notice by contacting us.
PFS date	This PFS was prepared on <b>1 December 2009</b> . Information is up to date at the time of issue. For PFS updates see www.nicu.com.au.