



GOLDFIELDS CREDIT UNION

GCU INTERNET BANKING REGISTRATION FORM

I / We hereby request the Goldfields Credit Union to register me for use of GCU's Internet Banking Service. My details are shown below.

I understand that a Member Service Officer will contact me / us as soon as possible during normal business hours with our initial password.

Details

My Membership Number(s)	
My Last Name	
My First Name	
My Title (Dr, Mr., Mrs., Ms.)	
My email Address	
Day Time Telephone Number	

You may also nominate other GCU membership numbers to which you would like to transfer funds.

Account Number	Account Type	Last Name	First Name

I / We accept and agree to abide by the terms and conditions of GCU's Net Banking which appear on the next page of this form and which forms part of this application.

Signature(s)	Date



Net Banking Terms & Conditions

In accordance with the Credit Union Code of Practice which applies to this service, the terms and conditions for GCU Net Banking are as follows.

Eligibility	Liability
Password	Accuracy and checking records
Security	Fees and Charges
Use of GCU Net banking	Changes to fees and terms
Bpay Facility	Definitions

Eligibility

GCU Net Banking is available to all members of GCU. Access to information about accounts is available upon acceptance of the Terms and Conditions through registration to use the service.

Password

Upon acceptance of your application, the credit union will provide you with an initial password. You must change this password and select a new password when first using the service. The password you choose can be either numerical or alpha or a combination of both and between 4 to 6 characters.

If you forget your password you will need to contact GCU and ask for a new initial entry password as passwords that you choose are not available to GCU.

The service can only record one password regardless if the membership has more than one signatory.

Security

To guard against unauthorised use, the following precautions must be taken:

- Keep secure and protect your password
- Do not tell any unauthorised person your password
- Written references should be disguised
- Do not allow any person to watch you enter your password

You must notify GCU as soon as possible if you suspect another person knows your Password or has gained access without authority. If you unreasonably delay notifying GCU, your possible loss arising from unauthorised transactions on your accounts may increase.

Use of GCU Net Banking

- Net Banking is available for enquiries and transactions specified by GCU. You will only be able to perform transactions when you are the account holder or authorised signatory.
- You may choose to have the transfer and Bill Payment options suspended by calling GCU and requesting the facility be made enquiries only.

- Requests to withdraw access to Net Banking must be received in writing. You will remain liable for any transactions made on your account until the request has been received and actioned by GCU.
- Transactions made through GCU Net Banking are governed by the terms and conditions of the various accounts.
- We will take reasonable precautions to ensure that information transmitted by GCU will remain confidential and protected from unauthorised access. Reasonable steps will be taken to ensure this information is updated regularly.
- GCU will endeavour to provide Net Banking 24 hours a day, 7 days a week but are not responsible for any breakdown or interruption in service due to circumstances beyond our control.
- We have no obligation to verify the authenticity of instructions received from you or purporting to have been sent by you using the service and may without further enquiry, act on these instructions, which on its face purports to be genuine.
- Transactions made through GCU Net Banking will either be processed immediately or on the next business day.
- GCU will endeavour to effect transactions provided there are sufficient funds available in your account. GCU will not have any responsibility or liability for any refusal or omission to make all or any of the payments or for late payment or for any omission to follow any instructions, due to circumstances beyond our reasonable control.
- Should a payment be returned, GCU will attempt to advise you of this and will credit your account with the funds.
- Monetary limits for transfers and Bill payments have been set by GCU at \$1000 per day.
- GCU reserves the right to cancel, discontinue or withdraw the Net Banking access without notice.

Bpay Facility

If you access BPAY then you will be taken to have read, understood and accepted these Terms and Conditions.

Upon such use, these Terms and Conditions apply to every BPAY payment on your account and you will be legally bound by them.

1. USING BPAY

- BPAY can be used to pay bills bearing the BPAY logo. We will advise you if and when other transactions can be made using BPAY.
- Unless you are advised otherwise, you may use BPAY only to make payments from the Account.
- We will debit the value of each BPAY payment and any applicable fees to the Account from which the relevant BPAY payment is made.
- If you instruct us to make any BPAY payment, but close the Account to be debited before the BPAY payment is processed, you will remain liable for any dishonour fees incurred in respect of that BPAY payment.

2. PROCESSING OF BPAY PAYMENTS

- A BPAY payment instruction is irrevocable. Except for future-dated payments (addressed in condition 6) you cannot stop a BPAY payment once you have instructed us to make it and we cannot reverse it.
- A BPAY payment is treated as received by the biller to whom it is directed:
 - on the date you direct us to make it, if we receive your direction by the Cut Off Time on a business day; and
 - otherwise, on the next business day after you direct us to make it.
- Notwithstanding this, a delay may occur processing a BPAY payment if a biller, or another financial institution participating in BPAY, does not comply with its BPAY obligations.

3. FUTURE-DATED PAYMENTS

You may arrange BPAY payments up to 30 days in advance of the time for payment. If you use this option you should be aware that:

- You are responsible for maintaining, in the Account to be drawn on, sufficient cleared funds to cover all future-dated BPAY payments (and any other drawings) on the day(s) you have nominated for payment.
- If there are insufficient cleared funds, the BPAY payment will not be made and you may be charged a dishonour fee.
- You are responsible for checking your Account transaction details or Account statement to ensure the future-dated payment is made correctly.
- You should contact us on 90216444 if there are any problems with your future-dated payment.
- You must contact us if you wish to cancel a future-dated payment after you have given the direction but before the date for payment. You cannot stop the BPAY payment on or after that date.

4. BPAY TRANSACTIONS LIMITS

- We may limit the amount of BPAY payments you may make on any one day.
- If at any time BPAY will allow transactions other than bill payments to be processed through BPAY, we will advise you accordingly however, we may limit the amount you may transact on any one day via BPAY on the other transactions.
- We will advise you of all such a transaction limits.

5. REFUSING BPAY PAYMENT DIRECTIONS

You acknowledge and agree that:

- we may refuse for any reason to give effect to any direction you give us in respect of a transaction to be made via BPAY; and
- we are not liable to you or any other person for any loss or damage which you or that other person may suffer as a result of such refusal.

6. CANCELLATION OF BPAY ACCESS

You may cancel your access to BPAY at any time by giving us written notice.

Your access to BPAY will be terminated when:

- we notify you that your card or the Account with us has been cancelled;
- you close the last of your accounts with us which has BPAY access;
- you cease to be our member;
- you alter the authorities governing the use of your Account or Accounts with BPAY access (unless we agree otherwise).

In addition, we may cancel your access to BPAY by providing you with 30 days written notice. The cancellation notice does not need to provide reasons for cancellation.

7. REVERSALS AND CHARGEBACKS

No chargebacks or reversals will be provided through BPAY scheme where you have a dispute with the Biller about any goods or services you may have agreed to acquire from the Biller including where the merchant may have failed to deliver the goods and services to you.

Liability

You are liable for all transactions carried out by you or by anybody carrying out a transaction with your authority, knowledge or consent, regardless of when the transaction is processed to your account.

You will continue to be liable to reimburse GCU for any indebtedness incurred through the use of the service regardless of whether you have closed your account.

If you contribute to a loss which is a result of unauthorised use by:

- Voluntary disclosing your password to another person;
- Keeping a written or electronic record of your password in a form that can be readily identified as a password and if lost or stolen, enables unauthorised use;
- Selecting a password that does not comply with these terms and conditions;
- Unreasonably delaying in advising GCU that your password has been lost or stolen or known to someone else;

Then your liability for any losses will be the lesser of:

- The actual losses;
- The amount you are able to withdraw from your account
- The total amount you would have been able to withdraw on the days that the unauthorised use occurred.

Accuracy and Checking Records

You should check your account records carefully and contact GCU as soon as possible if you believe a transaction is incorrect or if information received through the service is wrong.

If we find an error in your account, we will promptly correct the error, adjust interest and charges to the account accordingly and tell you. If we do not agree that there is an error we will write to you

within 10 business days, giving you the reasons for our decision.

If you are not satisfied with our answer, we will advise you of other avenues of dispute resolution available to you.

Fees & Charges

Current charges relating to this service are available at all times in our "Fees and Charges" schedule. GCU reserves the right to charge fees and to vary the amount of any fees and charges and to introduce new fees and charges in relation to the service.

Changes to Fees and Conditions

GCU reserves the right to vary these conditions and will give you at least 30 days written notice should the variation impose or increase charges or increases your liability for losses relating to unauthorised transactions.

Definitions

A reference to 'GCU' 'we' 'us' or 'our' refers to Goldfields Credit Union Limited.
The 'Service' or 'Net Banking' means the Internet access and electronic information service that enables members to receive information about accounts, perform transactions and to transmit instructions to us electronically.

'Password' is your personal code enabling access to the service.