

# Notice of Change

## Changes to Credit Card Terms and Conditions

We are making the following changes to our Credit Card Terms and Conditions. From 22 June 2023, the changes described in this Notice of Change will apply to certain credit card accounts outlined below:

NO.	YOUR PRODUCT BRAND	CHANGES THAT APPLY TO YOUR ACCOUNT
For accounts opened <b>prior to 31 October 2022</b>		
1	If you are holding a credit card account branded as Unibank	Part A and Part B changes apply to your account
2	If you are holding a credit card account branded as Health Professionals Bank	Part A and Part B changes apply to your account
3	If you are holding a credit card account branded as Firefighters Mutual Bank	Part A and Part B changes apply to your account
4	If you are holding a credit card account branded as Teachers Mutual Bank	Part A and Part B changes apply to your account
For accounts opened <b>after 31 October 2022</b>		
5	If you are holding a credit card account branded as Unibank	Part B changes apply to your account only
6	If you are holding a credit card account branded as Health Professionals Bank	Part B changes apply to your account only
7	If you are holding a credit card account branded as Firefighters Mutual Bank	Part B changes apply to your account only
8	If you are holding a credit card account branded as Teachers Mutual Bank	Part B changes apply to your account only

## Part A: Changes under the Customer Owned Banking Code of Practice 2022

### How will the changes affect you?

These changes support the introduction 2022 Customer Owned Banking Code of Practice ("2022 COBCOP"), which came into effect on 31 October 2022. The 2022 Customer Owned Banking Code of Practice replaces the 2018 version, which applied to the Credit Card Terms and Conditions and credit card accounts prior to 31 October 2022.

Although the changes to the Credit Card Terms and Conditions applying to your credit card account come into effect on 22 June 2023, please note that the relevant requirements of 2022 COBCOP applied to your credit account from 31 October 2022.

### What are the changes to the Credit Card Terms and Conditions?

IMPORTANT INFORMATION	
<b>Important information</b> (existing page 2)	<p>Under the section headed "<b>Conditions of use</b>", replace the first sentence with:</p> <p>"The Electronic Access Facilities and ePayments conditions of use section of the Conditions of use Accounts and access document, governs the use of this card and access to and use of the credit card account."</p> <p>At the end of the section headed "<b>Conditions of use</b>" add the following new section:</p> <p><b>"Information about non-standard fees and charges</b></p> <p>Your account may have specific account related fees and charges, for example, a monthly account fee.</p> <p>Non-standard fees apply in particular situations, for example, fees if you overdraw an account. We have prepared some general information on how to avoid or minimise non-standard fees and charges. You can find this information by visiting our website."</p>
USING THE CREDIT CARD ACCOUNT (CLAUSE 6)	
<b>Clause 6.5</b> (existing page 9)	<p>Replace the first sentence with:</p> <p>"We may choose at any time not to authorise a transaction if we reasonably believe that the credit card account is being used for an improper or unlawful purpose, or to protect you or us."</p>
DEFAULT (CLAUSE 17)	
<b>Clause 17.3</b> (existing page 16)	<p>Replace the first sentence with:</p> <p>"Our right to take action against you under clause 17.2 may be subject to a requirement of the Credit Code or the Customer Owned Banking Code of Practice, that we first give you a notice requiring you to remedy the default."</p>
CANCELLATION OF THE CARD BY US (CLAUSE 18)	
<b>Clause 18.2</b> (existing page 16)	<p>Add a second bullet-point to clause 18.2 as follows:</p> <p>"We reserve the right to close any credit card account at any time:</p> <ul style="list-style-type: none"><li>• without prior notice if:<ul style="list-style-type: none"><li>i. we believe that use of the credit card or the credit card account may cause loss to you or to us (for example, if you are in default under the credit card contract or under the Conditions of use applicable to another credit facility provided by us to you);</li><li>ii. the credit card account is an inactive account;</li><li>iii. the credit limit has been exceeded. (Note that we may elect not to close a credit card account for this reason but the fact that we have elected not to do so on one or more previous occasions does not stop us from closing a credit card account whenever the credit limit has been exceeded); or</li></ul></li><li>• otherwise, by giving reasonable prior notice of at least 14 days.</li></ul> <p>If the credit card account is closed, all credit cards issued in relation to that credit card account will also be cancelled."</p>

## CHANGE OF ADDRESS (CLAUSE 21)

<b>Clause 21</b> (existing page 18)	Make the following amendments: <ul style="list-style-type: none"><li>• Change the heading to “Change of contact details”</li><li>• Replace clause 21 with “You must tell us by written notice, fax telephone, internet banking or via mobile app promptly if you change your residential, postal or email address or other contact details.”</li></ul>
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## Part B: Changes under the ePayments Code

### How will the changes affect you?

These changes support the introduction of the 2022 updated ePayments Code, which comes into effect on 2 June 2023. The 2022 updated ePayments Code replaces the 2011 version.

The updated ePayments Code provides enhancements to and clarity on a number of existing protections for customers, in addition to extending the Code to cover payments made using the New Payments Platform.

### What are the changes to the Credit Card Terms and Conditions?

#### IMPORTANT INFORMATION

<b>Conditions of use</b> (existing page 2)	Replace the existing section headed “ <b>Conditions of use</b> ” with the following: <b>“Conditions of Use”.</b>  Our Conditions of Use – Accounts and access govern the use of your card and access to and use of the credit card account using our electronic access facilities. Please read the document carefully, it contains important information on: <ul style="list-style-type: none"><li>• Your Visa card and PIN Security</li><li>• Your liability (where a card is lost, stolen or used without your authority)</li><li>• Using the card outside Australia</li><li>• Cancellation of the card by you or us</li><li>• Dispute resolution</li><li>• Internet and Phone banking</li><li>• BPAY® bill payments</li><li>• Chargebacks</li><li>• Foreign currency transactions</li></ul> You agree that we have given you a copy of our Conditions of Use – Accounts and access document by making it available for you to access on our website unless you have requested that we provide you with a printed copy.
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### More information

You can obtain more information about these changes, and a full updated version of the Conditions of Use - Accounts and access on our website from **2 June 2023** or by contacting us.

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