

Mobile Banking App Terms of Use

9 November 2023

Important Information

This document must be read in conjunction with the following documents:

- [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#)
- [Schedule of Fees, Charges and Transaction Limits](#)
- [PayID Terms and Conditions](#)

Together these documents form the Terms of Use for Australian Unity's Mobile Banking App.

Australian Unity Bank Limited ABN 30 087 652 079, AFSL/Australian Credit Licence No. 237994

How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am and 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at: bankingsupport@australianunity.com.au

Security Information

To report the unauthorised use of your PayID, mistaken or fraudulent payments please contact us.

1. Getting Started

You will need to be registered for internet banking before being able to use the Mobile Banking App. You will be required to have a member number as well as a password. If you have not registered for internet banking, please contact us.

2. Meaning of Words

Please note the following definitions:

“Account” means your account with us accessible using internet banking.

“(Android) Compatible Android” means Android devices that meet the requirements listed in the Google Store.

“Card details” means the card number and expiry date or security/verification code of an Australian Unity Visa Debit or Credit card linked to the Mobile Banking App.

“(iOS) Compatible iPhone” means iPhone devices that meet the requirements listed in the Apple Store.

“Mobile Banking App” means the Mobile Banking App service.

“we”, “us”, or “our” means Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence 237994.

“you” or “your” means the Australian Unity customer downloading the Mobile Banking App.

“Passcode” means a password or code that you must keep secret, that may be required to authenticate a transaction or you. Examples of a Passcode include a:

- personal identification number (PIN)
- pattern
- banking member ID and password
- code generated by a physical security token, and code provided to a user by SMS, email or in a mobile application

A Passcode does not include a number printed on a device (e.g., a security number printed on a credit or debit card). Note: A Passcode includes single-use passwords or codes, as well as passwords or codes that are used more than once.

“Pay Anyone” is a transfer of funds from an Account to any other account which is not held in the same name(s). Payment may be made to other Australian Unity Bank Accounts, or to any valid account at another Australian financial institution which accepts such a payment.

With the Mobile Banking App, you can pay your bills using BPAY® and make payments to others using PayID or BSB and account number, check your account balance(s), transaction history, and transfer money between your Accounts.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

3. Making Payments

3.1 Making a Payment Using PayID

When making a payment using PayID please take care to enter the correct PayID (for instance a mobile phone number). Payments made using PayID are processed without using the recipient's name.

You may not be able to recover funds mistakenly paid to the wrong recipient (e.g., if there are no funds in the account or the recipient refuses to refund the money).

3.2 Making Payments using a BSB and Account Number

When making a payment using the BSB and account number check the payment details carefully.


Payments are processed using the BSB and account number only, without using the recipient's name. Some financial institutions may also disregard the BSB.

It may not be possible to recover money if it is mistakenly paid to the wrong account (e.g., if there are no funds in the account or the recipient refuses to refund the money).

3.3 Making Payments Using BPAY

Payments will be processed by using a valid Biller Code and Customer Reference Number (CRN/Ref) as identified in the BPAY payment details. Although the Mobile Banking App performs checks for a valid Biller Code, it is your responsibility to ensure all details are entered correctly as you may not be able to recover a payment if it is credited to the wrong Biller or to an incorrect Customer Reference Number (see 'To pay with BPAY' details below including the location of Biller Code and Customer Reference Numbers).

To pay with BPAY:

- 1 Register for internet or phone banking with your financial institution, if you haven't already.
 - 2 Look for the distinctive BPAY logo on your bills.
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Biller Code: 1234
Ref: 1234 1234 1234

Sample only
- 3 Log on to your internet banking site or call your phone banking service.
 - 4 Select the BPAY or bill payment option and follow the simple instructions.
 - 5 Wait for and record your receipt number.

Payments completed after 4.30pm AEST, on a weekend or public holiday will be processed on the next business day. Please ensure there are sufficient funds in the nominated account on the due date. Insufficient funds may result in the payment being delayed or cancelled.

3.4 Daily Transaction Limits

A daily transaction limit applies to Pay Anyone in the Mobile Banking App. Information regarding daily limits can be found at:

<https://www.australianunity.com.au/banking/terms-and-conditions>

4. Securing your Account

4.1 Mobile Banking App Passcode

When you register for the Mobile Banking App, you have the option to set a Passcode. You can change this Passcode at any time, once you have logged into the Mobile Banking App.

4.2 Protecting your Mobile Banking App Passcode

You should always:

- Memorise the Passcode as soon as possible – but if you record it, carefully disguise it so that others can't decipher it
- Use a unique number that is not obvious or can't be easily guessed, e.g., don't use your date of birth or driver's licence number
- Take precautions when using your mobile phone device to enter your Passcode.

You must never:

- Tell or let anyone find out your Passcode – not even family or friends
- Record a Passcode on your device or computer
- Keep a record of the Passcode with your device

If you fail to comply with any of the above requirements in this clause and this results in a transaction, you are taken to have authorised that transaction regardless of whether you made the transaction yourself.

Where you have been taken to have authorised a transaction in this way, this could result in significant loss or liability for you in relation to the transaction.

For more information refer to the Accounts and Access Facilities Terms of Use:

<https://www.australianunity.com.au/banking/terms-and-conditions>

4.3 Using Face or Fingerprint Biometric Recognition

If you have the Mobile Banking App installed on an iPhone or Android device that has face or fingerprint biometric recognition available, you will be able to turn on biometric recognition access for the Mobile Banking App. Turning on biometric recognition for the Mobile Banking App means that you can access the app using facial recognition or your fingerprint instead of your Passcode.

You must not turn on biometric recognition access for the Mobile Banking App if you have any facial recognition or fingerprints stored on your device

other than your own. If, after turning on biometric recognition, you allow other people to use their facial recognition or fingerprints on your device, you must first turn off biometric recognition access for the Mobile Banking App.

If you do allow anyone else's facial recognition or fingerprints to be stored on your device (despite this being against these terms):

- They'll be able to access your accounts and considered authorised to do so
- You will be responsible for their transactions

Biometric recognition access for the Mobile Banking App can only be turned on if it is available on your iPhone or Android device and has been enabled by you on your device. Biometric recognition is technology provided by respective devices and we are not responsible:

- For any malfunction in face or fingerprint recognition
- If your device makes any changes to its biometric recognition technology that impacts the way you access the Mobile Banking App you will still be able to access the app using your Passcode

If you choose to use face or fingerprint biometric recognition access for the Mobile Banking App, you will still need your Passcode and must set and protect your Passcode in the manner outlined in these Terms of Use.

4.4 Keeping your Mobile Phone Device Secure

Lock your mobile phone device and take any reasonable steps to stop unauthorised use of the Mobile Banking App or disclosure of your card details.

Notify us immediately if your device is lost or stolen or you suspect your Mobile Banking App Passcode, or your card details have become known to someone else. You can contact us on 1300 790 740 within Australia or +61 3 7068 0333 if overseas to report the theft, loss, or misuse of your device, or breach of Passcode security.

Please note: deleting the Mobile Banking App or restoring the device to factory default will not

delete the cards. You must remove the cards prior to deleting the Mobile Banking App.

4.5 Additional Security Measures

You must never:

- Allow another person to use your device to make purchases or payments
- Leave your device unattended
- Use the Mobile Banking App with a device other than a compatible iOS or Android mobile phone device

5. Other Things You Should Know

5.1 Managing Registered Devices

You can manage your registered devices through the Mobile Banking App from the 'settings' menu or by calling us on 1300 790 740.

If you are no longer in possession of your registered device, you should remove it from the registered device list by calling us on 1300 790 740.

For security reasons, logging on to the Mobile Banking App concurrently with other device(s) will terminate the session of the device that was last logged on.

5.2 Your Account Balance

Your account balance may include cheques awaiting clearance. When checking your account balance, please note that the amount described as available funds will not include cheques subject to clearance.

5.3 Fees

Any transaction fees and charges that apply to your account/s may apply to transactions made using the Mobile Banking App. For more information, please refer to the '[Schedule of Fees, Charges and Transaction Limits](#)' document available on our website.

You may incur charges from your mobile service provider for downloading and using the Mobile Banking App.

5.4 Using Your Location Data

If you grant the Mobile Banking App permission to use your mobile device location information, then you also consent to us logging this location information for security purposes and to enable other Mobile Banking App functionality where location information is required.

5.5 Suspension or Termination

We may suspend or terminate your use of the Mobile Banking App without notice at any time, acting reasonably, e.g., if we reasonably suspect unauthorised transactions have occurred or the Mobile Banking App is being misused, including connection with unlawful means. If your access to the Mobile Banking App is suspended or terminated, you may receive error messages when you attempt to access it (but it may not be the only reason you receive error messages). Please contact us on 1300 790 740 (Mon–Fri 8.30am–5.30pm) if you need to speak to us about whether your access has been suspended or terminated.

5.6 Reporting Lost and Stolen Cards

Cancelling your card through the ‘Lost and Stolen’ process, using the Mobile Banking App, does not mean that you have disputed any unauthorised transactions made on your account. Call us right away if you need to report any unauthorised transactions.

The ‘Report lost or stolen’ function is reliant on computer and/or telecommunications systems. Disruptions to these systems may result in the report of damaged and lost or stolen functions being unavailable from time to time.

Whilst we make every attempt to decline transactions once you have completed the lost/stolen process, some transactions may still go through, e.g., transactions that are not sent to us for authorisation, including transactions processed when there is a system interruption.

If you identify any unauthorised transactions, you can lodge a dispute with us.

Reporting a card as lost/stolen will cause all transactions against the card to be declined

including any recurring payments linked to your card.

The cardholder can report their card lost or stolen using the ‘Report lost or stolen’ function on the Mobile Banking App, however, the settings will only apply to the card(s) held by that cardholder.

5.7 Privacy

Your privacy is important to us. We only collect, use, store and disclose your Personal Information in accordance with the requirements of the Privacy Law and our Privacy Policy. We will make reasonable efforts to keep any such information that we have about you secure.

You can obtain a copy of our Privacy Policy from our website:

www.australianunity.com.au/privacy-policy

5.8 Complaints

We understand that although we do our best to provide you with a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction. We have an internal process for handling complaints which is documented in our Australian Unity Complaints Management Policy, available on our website: www.australianunity.com.au/complaintpolicy or by contacting us.

You may contact us:

- 1300 790 740 (Mon–Fri 8.30am–5.30pm)
- Bankingsupport@australianunity.com.au
- www.australianunity.com.au/banking

For more information refer to the Accounts and Access Facilities Terms of Use:

<https://www.australianunity.com.au/banking/terms-and-conditions>

6. Changes to these Terms of Use

(Android) We may change these Terms of Use at any time. We will try to provide you with prior notice of any changes, but there may be certain circumstances where this is not possible (e.g., where we need to immediately restore the security of our systems). We will notify you of any material changes by electronic notice to you via your device

or Google Play. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the Mobile Banking App.

(iOS) We may change these Terms of Use at any time without prior notice. We will notify you of any material changes by electronic notice to you via your device, or the App Store. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the Mobile Banking App.