

## 1. Introduction

- 1.1 The New Payments Platform is a platform through which you can send payments from, and receive payments into, your Bank accounts by using an easy-to-remember PayID instead of BSB and account number information.
- 1.2 These Terms and Conditions apply to establishing and managing a PayID on a Bank account with us.

## 2. What is PayID?

- 2.1 PayID is a near real time payments service built on the New Payments Platform that enables payers to make NPP Payments to payees using an alternative identifier instead of a BSB and account number.
- 2.2 NPP Payments means payments cleared and settled via the New Payments Platform.
- 2.3 You can create a PayID (which can be either your mobile number or an email address) to be linked to an Eligible Account.
- 2.4 For the purposes of these Terms and Conditions, "Eligible Account" means any account that:
  - is listed in the table "Summary of Accounts and Access Facilities" for Savings Accounts and Payment Services (excluding term deposits), as well as all loan accounts;
  - is linked to Online Banking;
  - is an active account (i.e. not locked, closed or otherwise unavailable for use);
  - you are authorised to perform transactions on; and
  - can receive credits.

## 3. Making and receiving NPP payments using PayID

- 3.1 Before you can create your PayID to receive NPP Payments into your account, you have to satisfy us that you either own or are authorised to use your chosen PayID and you have an eligible account.
- 3.2 Whether you choose to create a PayID for your account or not, you and each Authorised User may use a payee's PayID to make particular types of NPP Payments to the payee from your account provided that:
  - we and the payee's financial institution support the NPP Payment service;
  - the PayID is not locked; and
  - the payee's account is able to receive the particular NPP Payment.

- 3.3 If you make an NPP Payment to a payee from your account using the payee's PayID, you must ensure that you enter the payee's PayID correctly and check the payee's PayID Name before sending the payment.
- 3.4 For further information on your rights in relation to the investigation and recovery of Mistaken Payments, Misdirected Payments and unauthorised (including fraudulent) NPP Payments, refer to our Account & Access Facility Terms and Conditions.

## 4. Choosing a PayID and PayID name

- 4.1 The types of PayID currently supported include mobile number, email address, Australian Company Number (ACN), Australian Business Number (ABN) or organisation name. We may update these from time to time.
- 4.2 You must satisfy us that you own or are authorised to use your chosen PayID before you can use it to receive NPP Payments. This means we may ask you to provide evidence to establish this to our satisfaction, whether you are already registered for any other mobile or online banking or online payment services with us or not.
- 4.3 You may create a PayID as long as it is a supported PayID Type. Some PayID Types, for example Organisation IDs, are restricted to business members and organisations. Only eligible members will be able to create a PayID that is a restricted PayID Type.
- 4.4 Depending on the policy of a payer's financial institution, your PayID Name may be displayed to payers who send NPP Payments to you. At the same time, you create your PayID, we will either enable you to:
  - confirm your selection of a PayID Name for display to payers; or
  - select an alternative PayID Name, such as your business name, for display.
- 4.5 We will not permit selection of a PayID Name that is likely to mislead or deceive a payer into sending you NPP Payments intended for another payee, or which for any reason is inappropriate.

## 5. Creating your PayID

- 5.1 You can create a PayID for receiving NPP Payments by logging in to Online Banking and selecting Manage PayID from the Maintenance menu. We will not create a PayID for you without your prior consent.
- 5.2 You may choose to create more than one PayID for your account.
- 5.3 If your account is a joint account, you and each other joint account holder can create a unique

PayID for the account.

- 5.4 If you have Authorised Users on your account, each Authorised User may create a unique PayID for the account.
- 5.5 Once a PayID is created and linked to your account, it may not be used in relation to any other account with us or with any other financial institution.
- 5.6 The PayID service does not support duplicate PayIDs. If you try to create a PayID for your account which is identical to another PayID in the service, you will see an 'Unable to Register PayID' message. You can contact us to discuss duplicate PayIDs. We cannot disclose details of any personal information in connection with duplicate PayIDs.

## 6. Locking and unlocking a PayID

- 6.1 We monitor PayID use to manage PayID misuse and fraud. You acknowledge and consent to us locking your PayID if we reasonably suspect misuse of your PayID or use of your PayID to procure NPP Payments fraudulently.
- 6.2 A request to unlock a locked PayID may be made by contacting us.

## 7. Transferring your PayID

- 7.1 You can transfer your PayID to another account with us, or to an account with another financial institution via Online Banking or by submitting a request to us.
- 7.2 A transfer of your PayID to another account with us will generally be effective immediately unless we notify you otherwise.
- 7.3 A transfer of your PayID to another financial institution is a two- step process initiated by you and completed by that financial institution. First, ask us to put your PayID into a transfer state and then complete the transfer via your new financial institution. Until the transfer is completed, NPP Payments to your PayID will be directed to your account with us. If the other financial institution does not complete the transfer within 14 days, the transfer will be deemed to be ineffective and your PayID will remain with your account. You can request transfer of your PayID at any time.
- 7.4 A PayID which we have temporarily disabled cannot be transferred and you will be required to contact us to unlock the PayID.
- 7.5 To transfer a PayID that you created for an account with another financial institution to your account with us, you will need to start the process with that financial institution.

## 8. Closing your PayID

- 8.1 To close your PayID, log into Online Banking and select Manage PayID from the Maintenance menu or by submitting a request to us.
- 8.2 You must notify us immediately if you no longer own or have authority to use your PayID.

## 9. NPP payments and liability

- 9.1 We will ensure that your PayID and account details are accurately recorded in the PayID service. You can make immediate, scheduled and recurring payments.
- 9.2 You should ensure that all information you provide in relation to an NPP Payment is correct as we will not be able to cancel the payment once it has been processed.
- 9.3 We are not liable to you for any loss or damage you suffer as a result of:
  - a PayID being created for your Account or you using or attempting to use a PayID that has been created for your Account;
  - us refusing to create a PayID or any delay in a PayID being created for your Account;
  - us locking or closing a PayID that has been created for your Account; or
  - any failure or malfunction of the NPP (including the PayID service) or any of our systems or procedures that use or connect with the NPP.
- 9.4 You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur in respect of any PayID that is created for your Account, any Misdirected Payments relating to such a PayID (except where the Misdirected Payment is caused by our mistake or negligence and not by you) or your use or attempted use of a PayID. We may debit any such loss, damage or cost to any Account you hold with us.

## 10. Privacy

- 10.1 By creating your PayID you acknowledge that you authorise:
  - us to record your PayID, PayID Name and account details (including full legal account name) (PayID Record) in the PayID service;
  - NPP Participants which are payers' financial institutions to use your PayID information for the purposes of constructing NPP payment messages, enabling payers to make NPP Payments to you, and to disclose your PayID Name to payers for NPP Payment validation.

10.2 To the extent that the creation and use of the PayID Record constitutes a disclosure, storage and use of your personal information within the meaning of the Privacy Law, you acknowledge and agree that you consent to that disclosure, storage and use.

## 11. Changes to terms and conditions

11.1 We may change these PayID Terms and Conditions at any time for one or more of the following reasons:

- to comply with any change or anticipated change in relevant law, code of practice to which we subscribe, or change required by the operator of NPP;
- to manage the consequences of changes to our business or systems
- to reflect any decision of a court, ombudsman or regulator;
- to address any security issues; and
- to make them clear

11.2 We will give you notice of changes that are unfavourable to you at least 20 days before the change takes effect, including where we:

- introduce a new fee or increase an existing fee relating to NPP Payments;
- impose, remove, or adjust a daily or other periodic transaction limit applying to NPP Payments that increases your liability for losses.

11.3 Notice of other changes to the Terms and Conditions will be given on or before the day the change takes effect. If you don't accept any changes we make, please close your PayID and discontinue using PayID.

## 12. Definitions

12.1 The following definitions apply within these terms and conditions:

word or expression	means
Account	your account with us
Authorised User	you and any person you have authorised to operate your account
Close	removal of the PayID from the service and unable to be used for NPP Payments
Lock	temporary suspension of a PayID in the PayID Service

Misdirected Payment	an NPP Payment erroneously credited to the wrong account because of an error in relation to the recording of the PayID or associated account information
Mistaken Payment	an NPP Payment, made by a payer who is a 'user' for the purposes of the ePayments Code, which is erroneously credited to the wrong account because of the payer's error
NPP	the New Payments Platform operated by NPP Australia Limited
NPP Payments	payments cleared and settled via the NPP
Organisation ID	an identifier for an organisation which may be based on its business name, products or location
Payer	In relation to an NPP Payment, the person who holds or is authorised to operate, the account from which an NPP Payment is made
PayID	the identifier you choose to use to receive NPP Payments
PayID Name	the name we give you or the name selected by you (with our approval) to identify you to Payers when your PayID is used to make a payment
PayID Service	the central payment addressing service which is available for addressing NPP Payments
PayID Type	the type of identifier you select for receiving NPP Payments
Privacy Law	the Privacy Act 1988 (Cth) and regulations made under the Act
We, us, our, or the Bank refers to:	G&C Mutual Bank trading as Unity Bank & Reliance Bank Limited. ABN 72 087 650 637 AFSL & Australian Credit Licence 238311.
You and your	a person who, at the time a PayID service is provided, is an individual or a business that is our member.