



visa access card conditions of use

effective 1 September 2011

why choose
bankmecu?

bankmecu offers
a different kind
of banking

about these conditions of use	1
interpretations	1
card and PIN security	2
subsidiary cards	3
transactions	3
transaction limits	4
authorised transactions	5
unauthorised transactions	5
system malfunction	7
account balance and statements	7
transaction records	8
resolving errors or disputed EFT transactions	8
fees and charges	10
changes to conditions of use	10
cancellation and return of the VISA Card	11
use after cancellation or expiry of the VISA Card	12
privacy and confidentiality	12
deposits at terminals (excluding Bank@Post® outlets)	12
deposits at Bank@Post® outlets	13
miscellaneous conditions	13
lost or stolen cards	14

about these conditions of use

- 1.1 Use of any VISA Card issued by **mecu** Limited ABN 21 087 651 607 AFSL/ACL trading as **bankmecu** to you or any Subsidiary Cardholder you nominate shall be subject to these Conditions of Use.
- 1.2 You acknowledge your acceptance of these Conditions of Use upon signing a VISA Card application form or by using the VISA Card issued to you to carry out any transaction.
- 1.3 The VISA Card can be used only in conjunction with your Access Account or any other account approved by **bankmecu**.
- 1.4 The operation of your VISA Card Account is subject to the terms and conditions governing that account including any applicable overdraft or line of credit facility. In the event of any inconsistency between these Conditions of Use and the terms applicable to the VISA Card Account these Conditions of Use shall prevail.
- 1.5 Where your VISA Card Account is held jointly, each joint account holder is bound by these Conditions of Use jointly and severally irrespective of whether each has been issued with a VISA Card.

interpretations

- 2 For the purposes of interpreting these Conditions of Use:
 - (a) 'Access Method' means a method which **bankmecu** allows you to use to instruct **bankmecu** to debit or credit an account through Electronic Equipment comprising the use of your VISA Card and PIN;
 - (b) 'Card Details' means the information provided on the card and includes but is not limited to the card number and expiry date;
 - (c) 'Cardholder' includes you and your Subsidiary Cardholders, if any;
 - (d) 'CUSCAL' means Credit Union Services Corporation Australia Limited;
 - (e) 'Day' means a 24 hour period commencing on midnight in Melbourne Eastern Standard Time or Eastern Summer time, as the case may be;
 - (f) 'EFT' means electronic funds transfer;
 - (g) 'EFT Transaction' means any EFT transfer intended to be initiated by an individual through Electronic Equipment by the use of a VISA Card and/or 'PIN or Card Details but not requiring a manual signature';
 - (h) 'Electronic Equipment' includes electronic terminal, computer, television and telephone;
 - (i) 'Merchant' means a retailer or any other provider of goods or services;

- (j) 'PIN' means a personal identification number issued to you or your Subsidiary Cardholder for use with a VISA Card when giving an instruction through Electronic Equipment;
- (k) 'Subsidiary Cardholder' means any person nominated by you to whom **bankmecu** has issued an additional VISA Card;
- (l) 'Terminal' means any automatic teller machines ('ATMs') and point of sale ('EFTPOS') terminals of **bankmecu** or any other third party for use with a VISA Card and PIN to conduct an EFT Transaction;
- (m) 'VISA Card' includes any subsidiary card issued pursuant to clause 4;
- (n) 'VISA Card Account' means the Access Account or any other account approved by **bankmecu** which belongs to the Cardholder and which **bankmecu** permits the Cardholder to access to initiate EFT Transactions.

card and PIN security

- 3.1 It is important that each Cardholder safeguards the VISA Card and takes precautions against unauthorised use of the VISA Card and PIN. Specifically cardholders must:
 - (a) Sign the VISA Card immediately upon receipt;
 - (b) Not tell anyone the PIN, not even **bankmecu** staff, joint account holders, or Subsidiary Cardholders, family or friends;
 - (c) Not let anyone else use the VISA Card;
 - (d) Take care to avoid letting anyone else see the PIN being entered; and
 - (e) Not leave your card unattended in circumstances where it is liable to be stolen, such as in your car, in your place of employment or in a public place.
- 3.2 Each Cardholder should memorise his or her PIN and then destroy any record of it. Even if cardholders do not feel confident about remembering the PIN, they must not:
 - (a) Record it on the VISA card; or
 - (b) Keep a record of the PIN with any article normally carried with the VISA Card or liable to loss or theft simultaneously with the VISA Card without making a reasonable attempt to disguise it in such a way that it cannot be ascertained or decoded by anyone else.
- 3.3 If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to **bankmecu** that the PIN has been misused or has become known to someone else.

subsidiary cards

- 4.1 bankmecu is authorised to issue a subsidiary VISA Card to any person you nominate.
- 4.2 You are responsible for a Subsidiary Cardholder's use of a subsidiary card and for his or her compliance with these Conditions of Use.
- 4.3 bankmecu will cancel a subsidiary card immediately upon your written request and your return of the subsidiary card.
- 4.4 Subject to the Privacy Act, you authorise bankmecu to give your Subsidiary Cardholder access to information about your VISA Card Account.

transactions

- 5.1 The VISA Card may be used for these types of transactions:
 - (a) Cash withdrawals at most ATMs throughout Australia;
 - (b) Cash withdrawals at ATMs internationally displaying the 'VISA' or 'Plus' logos;
 - (c) Paying Merchants and withdrawing cash from Merchants who offer EFTPOS facilities in Australia;
 - (d) Making deposits or withdrawing cash at Australia Post Bank@Post outlets;
 - (e) Paying Merchants displaying the 'VISA' logo throughout Australia and internationally;
 - (f) Obtaining cash advances from financial institutions displaying the 'VISA' logo throughout Australia and internationally; and
 - (g) Paying accounts or making purchases remotely such as by telephone, mail or the Internet.
- 5.2 All transactions made overseas on the VISA 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 (that is, the date on which VISA processes the transaction).
- 5.3 All transactions made overseas on the VISA card are subject to a currency conversion fee equal to 2% of the value of the transaction and payable to CUSCAL, the principal member of VISA International under which bankmecu can provide you with the VISA card. The amount of this currency conversion fee is subject to change from time to time and bankmecu will advise you in advance of any such change.
- 5.4 Some overseas Merchants and EFT Terminals charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

- 5.5 Before travelling overseas, you or your Nominee should consult bankmecu to obtain the VISA Card Hotline number for your country of destination. You should use the VISA Card Hotline if any of the circumstances described in clause 8 apply.
- 5.6 A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.
- 5.7 VISA Card promotional material displayed on any Merchant's premises is not to be taken as a warranty by the Merchant that all goods and services available at those premises may be purchased with your VISA Card. You should always enquire beforehand before selecting goods or services.
- 5.8 bankmecu will not be liable for the failure or refusal of any financial institution or Merchant to accept or honour the VISA Card nor will bankmecu be responsible for any defects in the merchandise or services supplied to you.
- 5.9 Some financial institutions and Merchants may impose their own transaction limits on use of the VISA Card.
- 5.10 Complaints in respect of merchandise or a Merchant's performance must be addressed to the Merchant.
- 5.11 The existence of a complaint or dispute with any Merchant shall not relieve you of the obligation to pay all charges due under these Conditions of Use to bankmecu.
- 5.12 Your VISA Card allows you and any Subsidiary Cardholder access to any overdraft facility or line of credit that is linked to your VISA Card Account.
- 5.13 EFT Transactions will not necessarily be processed to your VISA Card Account on the same day.
- 5.14 You acknowledge and agree that:
 - (a) bankmecu has the right to deny authorisation for any EFT Transaction for any reason; and
 - (b) bankmecu will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

transaction limits

- 6.1 bankmecu may impose transaction limits depending on your account, the Access Method and the Electronic Equipment used to perform the EFT Transaction. The daily limit for withdrawals from terminals is \$1,000.00. You can obtain details of transaction limits in the terms and conditions which govern the relevant account on bankmecu's website bankmecu.com.au or by telephoning 132 888.
- 6.2 Transaction limits may also be imposed by other financial institutions, Merchants or third parties.
- 6.3 bankmecu may impose new transaction limits or vary existing transaction limits after it first gives notice to you.

- 6.4 bankmecu may impose a minimum or maximum amount that can be deposited to your account by an EFT Transaction.
- 6.5 bankmecu may impose a minimum or maximum amount that you may deposit, transfer or withdraw in a single EFT Transaction or during a nominated period.
- 6.6 You agree that the VISA Card will not be used to:
 - (a) Overdraw your VISA Card Account; or
 - (b) Exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft linked to your VISA Card Account.
- 6.7 If clause 6.6 is breached, bankmecu may:
 - (a) Dishonour any payment instruction given; and
 - (b) Charge you an administration fee as advised in the Schedule of Fees and Charges available on request.
- 6.8 If you overdraw your VISA Card Account or exceed the unused portion of your credit limit you must pay the amount by which the outstanding balance exceeds the credit limit immediately on demand.

authorised transactions

- 7.1 You will be liable for any transactions entered into by you or anyone else with your knowledge and consent and bankmecu may debit your VISA Card Account for the transaction amounts including:
 - (a) Amounts of withdrawals or transfers from your VISA Card Account initiated at any Terminal;
 - (b) The price of goods and services brought from Merchants including where payment is made remotely by mail, telephone or internet orders;
 - (c) Amounts shown on all cash advance vouchers;
 - (d) Amounts shown on all transaction vouchers completed by Merchants with your express or implied authority; and
 - (e) Any other amounts bankmecu may debit to your VISA Account under these Conditions of Use.
- 7.2 Your liability to bankmecu continues notwithstanding that you may have closed your VISA Account or that you may have ceased to be a customer of bankmecu.

unauthorised transactions

- 8.1 You have no liability for:
 - (a) EFT Transaction losses that are caused by the fraudulent or negligent conduct of employees or agents of bankmecu or companies involved in networking arrangements or of Merchants or of their agents or employees;
 - (b) Losses relating to your VISA Card, PIN or password that are forged, faulty, expired or cancelled;

- (c) Losses that arise from transactions which require the use of a VISA Card and PIN and that occurred before you received the VISA Card or PIN (including a reissued VISA Card or PIN);
 - (d) Losses that are caused by the same EFT Transaction being incorrectly debited more than once to the same account;
 - (e) Losses resulting from unauthorised transactions occurring after notification to bankmecu that your VISA Card has been misused, lost or stolen or that the security of your PIN has been breached; or
 - (f) Losses resulting from unauthorised transactions where it is clear that you have not contributed to such losses.
- 8.2 Where clause 8.1 does not apply you are liable subject to clause 8.3 for losses resulting from unauthorised transactions where bankmecu can prove on the balance of probabilities that you contributed to the loss arising from the unauthorised transactions:
 - (a) Through your fraud;
 - (b) By voluntarily disclosing your PIN to anyone, including a family member or friend;
 - (c) By keeping a record of the PIN (without making any reasonable attempt to protect the security of the PIN) on the one article, or on several articles, carried with the VISA Card or liable to loss or theft simultaneously with the VISA Card;
 - (d) By using your birth date or an alphabetical code which is a recognisable part of your name as a PIN;
 - (e) You otherwise act with extreme carelessness in failing to protect the security of your VISA Card and/or PIN;
 - (f) By unreasonably delaying notification to bankmecu or the VISA Card Hotline after becoming aware of the misuse, loss or theft of your VISA Card or that the security of your PIN has been breached.
 - 8.3 For EFT Transactions you will not be liable for:
 - (a) That portion of the loss incurred on any one day which exceeds any applicable daily or periodic transaction limit to your VISA Card Account;
 - (b) That portion of the loss incurred on your VISA Card Account which exceeds the balance of that account (including any prearranged credit);
 - (c) All losses incurred on any account which you and bankmecu had not agreed could be accessed using the Access Method; or
 - (d) Losses that would exceed the amount of your liability to bankmecu had bankmecu exercised its rights (if any) under the VISA International Rules and Regulations against other parties to those Rules and Regulations.

- 8.4 Where a PIN was required to perform the unauthorised EFT Transaction and it is not clear whether you have contributed to the loss your liability arising from the unauthorised transaction using the VISA Card, if the loss occurs before notification to bankmecu or the VISA Card Hotline that the VISA Card has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
- \$150;
 - The actual loss at the time bankmecu or the VISA Card Hotline is notified of the loss, theft or unauthorised use of the VISA Card or that the security of the PIN has been breached (excluding that portion of the loss incurred on any one day that exceeds the daily or any other periodic transaction limit applicable to the VISA Card Account); or
 - The balance of the VISA Card Account including any prearranged credit from which value was transferred by the unauthorised transactions.
- 8.5 You will be liable to bankmecu for any loss from unauthorised transactions, not including EFT Transactions, occurring as a direct or indirect result of your failure to safeguard your VISA Card against misuse, loss or theft and you authorise bankmecu to debit the VISA Card Account for the amount of any such transactions and indemnify bankmecu for any loss occasioned as a result of such transactions.
- 8.6 Notwithstanding any of the above provisions your liability will not exceed your liability under the Electronic Funds Transfer Code of Conduct where that Code applies.

system malfunction

- 9.1 bankmecu is responsible for any loss you may suffer because of a failure of a Terminal to complete an EFT Transaction in accordance with your instructions.
- 9.2 Where you or your Subsidiary Cardholder should be aware that an EFT system or equipment is unavailable for use or malfunctioning, bankmecu's responsibility for any loss you may incur is limited to the correction of any errors in your account and a refund of any charges or fees imposed as a result.

account balance and statements

- 10.1 bankmecu will issue an account statement to you monthly. You may request a copy of your account statement at any time. bankmecu may charge a fee for responding to any request by you to provide more frequent account statements or copies of account statements. You will be advised of the amount of this fee at the time of your request.

- 10.2 You should review all entries in statements and any apparent error or possible unauthorised transaction should be promptly reported to bankmecu in writing. If because of your delay in notifying bankmecu of any irregular or unauthorised transactions, bankmecu is unable to take advantage of any rights or remedies that may have otherwise been available to it to reverse or correct such transactions, you shall not be entitled to dispute your liability to bankmecu for the amounts of such transactions as disclosed in your statement of account.
- 10.3 In the event you are not satisfied with bankmecu's response to any query or dispute in relation to an account statement, ask for a complaint form to lodge at bankmecu. Details of bankmecu's dispute resolution procedures are available upon request.
- 10.4 For the purposes of calculating interest, any deposits or payments made by you will not be treated as having been made until the date on which the deposit or payment is actually credited to your VISA Card Account in the ordinary course of business.

transaction records

- 11 You should check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction as well as copies of all sales vouchers to assist in checking transactions against your statements.

resolving errors or disputed

EFT transactions

- 12.1 If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors you should immediately contact bankmecu. The bank is solely responsible for resolving your complaint. Later, but as soon as you can, you must give bankmecu the following information:
- Your name, account number and VISA Card number;
 - The error or the transaction you are unsure about;
 - A copy of the periodic statement in which the unauthorised transaction or error first appeared;
 - An explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error; and
 - The dollar amount of the suspected error.

If your complaint concerns the authorisation of an EFT Transaction bankmecu may ask you or your Subsidiary Cardholder to provide further information.

- 12.2 bankmecu will investigate your complaint, and if it is unable to settle your complaint immediately to your satisfaction will advise you in writing of the procedure for further investigation and resolution and may request further relevant details from you.

12.3 Within 21 days of the receipt of the details of your complaint bankmecu will:

- (a) Complete its investigations and advise you in writing of the results of the investigations; or
- (b) Advise you in writing that it requires further time to complete its investigation.

bankmecu will complete its investigation within 45 days of receiving your complaint unless there are exceptional circumstances.

12.4 If bankmecu is unable to resolve your complaint within 45 days it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where bankmecu is waiting for a response from you and you have been advised that bankmecu requires such a response.

12.5 If your complaint has not been resolved within 90 days of receipt of the details of your complaint you may request bankmecu to refer the matter to bankmecu's external dispute resolution body for review.

12.6 If your complaint has not been resolved within 120 days of receipt of the details of your complaint bankmecu will resolve the complaint in your favour.

12.7 If bankmecu finds that an error was made it will make the appropriate adjustments to your VISA Card Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.

12.8 When bankmecu advises you of the outcome of its investigation it will notify you in writing of the reasons for its decision by reference to these terms and conditions and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments it has made to your VISA Card Account. If you are not satisfied with the decision you may wish to take the matter further. You may for instance request that the determination be referred to management of bankmecu for review or contact bankmecu's external dispute resolution body. For contact details telephone bankmecu on 132 888.

12.9 If bankmecu decides that you are liable for all or any part of a loss arising out of unauthorised use of the VISA Card or PIN it will:

- (a) Make available copies of any documents or other evidence it relied upon; and
- (b) Advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.

12.10 If bankmecu fails to carry out these procedures or causes unreasonable delay in resolving your complaint bankmecu may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

fees and charges

13 bankmecu may debit your VISA Card Account with any fees and charges payable under any contract governing your VISA Card Account in addition to fees and charges payable under these Conditions of Use and all government taxes, duties or charges that may be made on transactions. Details of standard fees and charges applicable to the use of the VISA Card such as card issue fees and transaction fees are set out in bankmecu's Schedule of Fees and Charges available upon request.

These fees include:

- (a) Monthly card fee;
- (b) Transaction fees to which Customer Reward applies;
- (c) Card replacement fee for replacement cards;
- (d) Non-EFT domestic cash advance fee;
- (e) Fee for use of ATMs overseas;
- (f) Fee for cash advances obtained overseas;
- (g) Fee for emergency card replacement within Australia;
- (h) Fee for emergency card replacement overseas;
- (i) Fee for emergency cash issue overseas;
- (j) Fee for dishonour of Bank@Post deposits;
- (k) EFT declined transaction fee where a transaction cannot be completed for reasons in the Cardholder's control;
- (l) Voucher production fee where you require production of a transaction voucher (this will be waived if the voucher establishes the transaction was not authorised);
- (m) VISA chargeback fee where a VISA transaction is disputed and the funds are recovered via VISA International's Dispute Resolution Rules (this will be waived if it is established that the transaction was not authorised);
- (n) Transaction fee for exceeding available funds where the balance of the VISA Card Account becomes overdrawn or, where the account has a credit limit, that limit is exceeded, by more than \$100.00; and
- (o) Fee for foreign currency conversion.

changes to conditions of use

14.1 bankmecu may change these Conditions of Use from time to time.

14.2 bankmecu will notify you in writing at least 20 days before the effective date of change if it will:

- (a) Impose or increase charges for the use of the VISA Card and PIN or for issuing additional or replacement VISA Cards or PINs;
- (b) Increase your liability for losses;
- (c) Impose, remove or adjust daily or other periodic transaction limits applying to the use of the VISA Card, PIN, your VISA Card Account or Electronic Equipment.

- 14.3 If you do not wish your daily withdrawal limit to be increased you should notify bankmecu.
- 14.4 bankmecu will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account or individual notice sent to you.
- 14.5 bankmecu is not obliged to give you advance notice of an immediate change to the Conditions of Use if it is deemed necessary for the security of the EFT system or individual accounts.
- 14.6 When the VISA Card is used after notification of any such changes you accept those changes and use of the VISA Card shall be subject to those changes.

cancellation and return of the VISA Card

- 15.1 The VISA Card always remains the property of bankmecu.
- 15.2 bankmecu can immediately cancel the VISA Card and demand its return or destruction at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your VISA Card Account including by capture of the VISA Card at any EFT Terminal.
- 15.3 bankmecu may at any time cancel the VISA Card for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- 15.4 You may cancel your VISA Card or any additional VISA Card issued to a Subsidiary Cardholder at any time by giving bankmecu written notice.
- 15.5 If you or bankmecu cancel the VISA Card issued to you any additional VISA Card issued to a Subsidiary Cardholder will also be cancelled.
- 15.6 You will be liable for any transactions you or a Subsidiary Cardholder make using the VISA Card before the VISA Card is cancelled but which are not posted to your VISA Card Account until after cancellation of the VISA Card.
- 15.7 You must return your VISA Card and any additional VISA Card issued to a Subsidiary Cardholder to bankmecu when:
 - (a) bankmecu notifies you that it has cancelled the VISA Card;
 - (b) You close your VISA Card Account;
 - (c) You cease to be a customer of bankmecu;
 - (d) You cancel your VISA Card and any additional VISA Card issued to a Subsidiary Cardholder or both; or
 - (f) You alter the authorities governing the use of your VISA Card Account unless bankmecu agrees otherwise.

use after cancellation or expiry of the VISA Card

- 16.1 You must not use the VISA Card or allow a Subsidiary Cardholder to use the VISA Card:
 - (a) Before the valid date or after the expiration date shown on the face of the VISA Card; or
 - (b) After the VISA Card has been cancelled.
- 16.2 You will continue to be liable to reimburse bankmecu to any indebtedness incurred through such use whether or not you have closed your VISA Card Account at bankmecu.

privacy and confidentiality

- 17.1 bankmecu collects personal information about you or your Subsidiary Cardholder for the purpose of providing its products and services to you. bankmecu may disclose that personal information to others in order to execute your instructions where it reasonably considers it necessary for the provision of the VISA Card or the administration of your VISA Card Account or if it is required by law.
- 17.2 You represent that in supplying bankmecu with personal information about your Subsidiary Cardholder that you have authority to do so and will inform them of the contents of this clause.
- 17.3 You and your Subsidiary Cardholder may have access to the personal information bankmecu holds about each of you at any time by asking bankmecu.
- 17.4 For more details of how bankmecu handles personal information you should refer to bankmecu's Privacy Policy.

deposits at terminals (excluding Bank@Post outlets)

- 18.1 Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been verified by the EFT Terminal and accepted by bankmecu.
- 18.2 Cheques will not be available to draw against until cleared.
- 18.3 Your deposit is accepted once bankmecu has verified it in the following way:
 - (a) Your deposit envelope will be opened in the presence of any two persons authorised by bankmecu;
 - (b) Should the amount you record differ from the amount counted in the envelope, bankmecu may correct your record to the amount counted;
 - (c) bankmecu's count is conclusive in the absence of manifest error or fraud;
 - (d) bankmecu will notify you of any correction.

- 18.4 If the amount recorded by the EFT Terminal as having been deposited should differ from the amount counted in the envelope by bankmecu, the bank will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your VISA Card Account.
- 18.5 bankmecu is responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to bankmecu's verification of the amount you deposit).

deposits at Bank@Post outlets

- 19.1 Deposits can be made through a Bank@Post outlet.
- 19.2 Any deposit you make at a Bank@Post Terminal will not be available for you to draw against until your deposit has been verified by the Terminal and received by bankmecu.
- 19.3 Any funds deposited by you through Bank@Post are processed at the absolute discretion of Australia Post.
- 19.4 Where funds are processed by Australia Post as cash no clearance time applies. Funds will not be otherwise available until the expiry of seven working days.

miscellaneous conditions

- 20.1 You are obliged to notify bankmecu of any change of your address or the address of any Subsidiary Cardholder.
- 20.2 bankmecu may post all accounts, statements and notices to you at your registered address as provided for in bankmecu's records.
- 20.3 Failure of bankmecu to exercise any of its rights under this agreement shall not be deemed to be a waiver of such rights. Further, such rights are in addition to, and are not exclusive of, any rights or remedies provided by law.
- 20.4 bankmecu is authorised to issue a renewal VISA Card to you or any Subsidiary Cardholder before the expiration date indicated on the current VISA Card unless advised in writing to the contrary.
- 20.5 If a Merchant acquirer advises that an EFT Transaction was incorrectly debited or credited to an account, bankmecu can make a correction to the account and will notify you in writing as soon as practicable after the correction is made.

lost or stolen cards

- 21.1 In the event that your VISA Card is lost or stolen or you become aware of unauthorised use, it is important that you notify bankmecu immediately.
- 21.2 During business hours call **132 888**.
- 21.3 Outside business hours call the VISA Card hotline on 1800 224 004 (Australia-wide toll-free) and confirm by calling bankmecu during business hours.
- 21.4 Before travelling overseas you or your Subsidiary Cardholder should consult bankmecu to obtain the VISA International Card Hotline number for your country of destination for use in any of the circumstances described in clause 21.
- 21.5 For loss, theft or misuse of the card occurring OUTSIDE AUSTRALIA, call VISA Emergency Assistance or notify an organisation displaying the VISA logo. You must then confirm your report to bankmecu by phone, fax or email or priority paid mail as soon as possible.

Effective: 1 September 2011.

mecu Limited ABN 21 087 651 607 AFSL/ACL 238431 trading as bankmecu warrants that it will comply with the terms of the Electronic Funds Transfer Code of Conduct and that where your VISA card is obtained wholly and exclusively for personal, domestic or household purposes, the relevant provisions of the Mutual Banking Code of Practice apply. General descriptive information concerning products and services as defined in the Mutual Banking Code of Practice is available upon request.

For more information call
132 888, visit bankmecu.com.au
or your local service centre.



UNEP Finance Initiative
Innovative financing for sustainability



Certified by the
Carbon Reduction Institute

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bankmecu
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