

BNK

goldfields money

All yours. Honestly

Internet & Mobile Banking

TERMS & CONDITIONS

28th May 2025

Internet & Mobile Banking Terms & Conditions

1. Eligibility

Internet Banking (IB) is available to all customers of Goldfields Money who have an account. Mobile Banking (MB) & Card access is available on selected products. For more information contact us on 1300 464 465 during business hours.

2. ePayments Code

We are subscribers to the ePayments Code.

The ePayments Code:

- requires detailed terms about electronic transactions; and
- sets out rules for determining who pays for electronic transactions you did not authorise. Sometimes, you can be responsible for all or part of an unauthorised electronic transaction.
- We promise to comply with the ePayments Code for all transactions covered by the Code; and
- will work out who is responsible for unauthorised transactions and liability in accordance with the ePayments Code.

The ePayments code is available on the ASIC website at: https://asic.gov.au/regulatory-resources/financial-services/epayments-code/

3. WHAT IS AN UNAUTHORISED TRANSACTION?

Any transaction is authorised by you if:

- you make the transaction; or
- it is performed by anyone with your authority, knowledge or consent, even if the transaction was for the wrong amount or was made to the wrong person. Your consent to a transaction may be given by you directly or your consent may be clear from your conduct.

Transactions not made:

- by you; or
- with your authority, knowledge or consent,

are unauthorised transactions.

4. ACCESSING INFORMATION AND FUNCTIONALITY

NOTE: You cannot deposit funds by cheque.

We are a digital bank. You cannot make transactions on your account by phoning us. We do not issue or accept deposits of cheques, bank cheques, or money orders into your account.

Access

With an account you can make transactions from your mobile or desktop device at any time to:

- send payments from your Goldfields Money accounts to other bank accounts (Pay Anyone);
- make a BPAY® payment with our transaction accounts;
- view your transaction history.
- you must call or email us to make any of the following changes:
  - update your residential address, mobile number or email address;
  - change your passcode;
  - check the current interest rate on your account; or
  - add your TFN or TIN;

A daily transaction limit applies to Pay Anyone transactions. Those limits are set out in your Goldfields Money Terms and Conditions and may change.

To change your details above or to obtain information regarding your daily transaction limits you can call us on 1300 464 465 during business hours or email us on info@goldfieldsmoney.com.au

BPAY® Payments

NOTE: you cannot cancel BPAY® payments or request chargebacks.

We are a member of the BPAY® scheme. We will tell you if we are no longer a member. The following terms apply if you use BPAY® when making a payment:

By using BPAY® you can make payments or transfer money from your Goldfields Money transaction accounts. If you use BPAY® to pay a bill, that bill should tell you the Biller number and customer number you must use to make the payment. Please take care when you enter the details of a BPAY® payment you wish to make. We may not be able to recover BPAY® payments, made to the wrong account, or overpayments.

Internet & Mobile Banking Terms & Conditions

You cannot cancel a BPAY® payment on the day that you asked us to make that payment.

Usually, if you make a BPAY® payment before our cut off time (4:00 PM Sydney time) on a business day, we process the payment that day and the Biller receives it that day. We process other BPAY® payments on the next business day.

Sometimes it takes longer to complete a BPAY® payment, like if there is a public holiday after the day you make the payment or the Biller or its financial institution does not process the transaction as the BPAY® scheme rules require.

Sometimes, access to your account will not be available. That could be due to routine maintenance or if we have a security concern we need to investigate. We will try to give you notice of scheduled maintenance via email or SMS or via the Goldfields Money app or Partner app. We may not be able to give you notice of emergency maintenance.

BPAY® mistaken payments, unauthorised transactions, and fraud

A BPAY® payment instruction is normally irrevocable. Once you have instructed us to make it, it will be very hard to try and reverse it.

You should notify us immediately if you become aware:

- that you may have made a mistake when instructing us to make a BPAY® payment;
- you did not authorise a payment that has been made from your account; or.
- you think that you have been fraudulently induced to make a payment.

The longer you delay in telling us the more difficult it may be to assist.

If you instruct us to make a payment and you later discover that the amount you told us to pay was less than the amount you needed to pay, you can simply make another payment for the difference between the amount actually paid to a biller and the amount you needed to pay.

Mistake

If a BPAY® payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will credit that amount to your account.

However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount within 20 business days of us attempting to do so from the person who received it, you must pay us that amount.

Unauthorised transactions

If a BPAY® payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, you must tell us immediately and we will attempt to recover the funds. We cannot guarantee we can recover it and the longer you leave it the more difficult it will become.

Fraud

If a BPAY® payment is induced by the fraud of a person involved in the BPAY® scheme, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in the BPAY® scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud- induced payment.

Indemnity

You indemnify us against any reasonable loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you:

- did not observe any of your obligations under the terms and conditions in this section; or
- acted negligently or fraudulently in connection with these terms.

Consent

If you tell us that a BPAY® payment made from your account is unauthorised, you must first give us your written consent addressed to the Biller who received that BPAY® payment, consenting to us obtaining from the Biller information about your account with that Biller or the BPAY® payment, including your customer reference number and such information as we reasonably require to investigate the BPAY® payment.

Internet & Mobile Banking Terms & Conditions

We are not obliged to investigate or rectify any BPAY® payment if you do not give us this consent.

You acknowledge that receipt by a biller of a mistaken or erroneous BPAY® payment does not or will not constitute under any circumstance part or whole satisfaction of any underlying debt owed between the payer and their biller.

When a biller cannot process a BPAY® payment

If we are advised that your BPAY® payment cannot be processed by a biller, we will:

- advise you of this
- credit your account with the amount of the BPAY® payment; and
- if you ask us to do so, take all reasonable steps to assist you in making the BPAY® payment as quickly as possible.

Consequential damage

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY® scheme, other than any loss or damage you suffer due to our negligence or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

Suspension

We may suspend your right to participate in the BPAY® scheme at any time acting reasonably.

The circumstances in which we may suspend your right to participate in the BPAY® scheme include if you or anyone acting on your behalf is suspected of being fraudulent.

No “chargebacks”

Except where a payment is a mistaken payment, an unauthorised payment, or a fraudulent payment as referred to above, payments are irrevocable. No refunds will be provided through BPAY® payments where you have a dispute with the Biller about any goods or services you may have agreed to acquire from the Biller. Any dispute must be resolved with the Biller.

IMPORTANT

Even where your payment has been made using a debit card, no “chargeback” rights will be available for BPAY® payments.

Chargebacks

In some cases under the Visa® Card rules we can charge a disputed transaction back to the merchant. This is called a chargeback. Not all transactions have chargeback rights, for example, BPAY® transactions.

Chargeback rights only apply if the transaction was processed using your debit card.

If you dispute a transaction and you want a chargeback, you must report this to us as soon as possible and give us all the information that we request to support a chargeback request. You need to make the request to us within 30 days after the date of the statement which includes the transaction (this may not apply for unauthorised transactions covered by the ePayments Code). We will then make the chargeback request if we are allowed to under the Visa ® card rules. The request may not be successful.

5. DEPOSITS

NOTE: You cannot deposit cheques into Goldfields Money accounts.

You can use the Pay Anyone service to deposit money into your account from an account held with another financial institution using our BSB (Bank/State/Branch) and your account number. Our BSB is 806-043. You can also deposit funds by transferring money into your account from any other account you hold with us.

A transfer into an account held by you with us through the Pay Anyone facility forms part of the available balance of that account only after it is cleared.

It may take some time to clear a transfer from another financial institution depending on the time of day you instruct the other financial institution and whether the transfer is made on a business day.

You cannot deposit money into your account by cheque.

Minimum and maximum limits

We may apply limits on the minimum and

maximum amount for transactions and balances on an account and vary those limits from time to time. These limits may apply to your opening and ongoing balance.

6. WITHDRAWALS AND PAYMENTS

You can withdraw money or make payments from your account by:

- giving someone a direct debit request (if permitted) to draw payments regularly from your account on the terms in that request.
- transferring funds using Pay Anyone to transfer money to any other account held with a financial institution in Australia. You will need the BSB and number of the account to which you wish to make the transfer or payment.
- using BPAY® (available from our transaction accounts) to make payments or transfer money. If you use BPAY® to pay a bill, that bill should tell you the Biller number and customer number you must use to make that payment.

Please take care when you enter the details of the other account. We will ask you to check the payment details you entered before you complete a Pay Anyone transaction and in time for you to cancel the transaction.

We may not be able to recover funds from an unintended recipient.

Be aware that if a payment is made by you on a day that is not a business day, we will process the payment on the next business day.

When we do not process a withdrawal or payment

We may decide not to process a withdrawal or payment from your account if:

- the available balance is not enough to cover the transaction
- the amount is in excess of the daily limit
- based on information available to us, we consider the transaction:
  - may be a fraudulent request
  - may affect the security of your account or our systems
  - we are aware or suspect that the security of a passcode has been breached
  - would breach these terms

7. STOPPING TRANSACTIONS

We can't stop processed transactions.

Each time you make a transaction on your account, you direct us to process that transaction.

8. MISTAKEN PAYMENTS

Reporting

If you make a Pay Anyone payment to the wrong person, please phone us on 1300 464 465 on a business day. We will acknowledge your report and give you a reference number, if you need to follow us up. We encourage you to report any payment you made by mistake as soon as possible after you work out there was a mistake. The earlier the report, the better the chance of recovery.

If you report a mistaken payment to us, we will investigate. You consent to us disclosing this information to other financial institutions in order to request a return of your funds.

If it looks to us like the payment was not by mistake or did not occur, we will take no further action.

If it looks to us like the payment occurred and was by mistake, we will ask the financial institution (other financial institution), to return the payment to us.

We will report to you about our dealings with the other financial institution. We cannot promise that the other financial institution will return the money to us. We will do our best.

If a mistaken payment is returned to us, we will credit your account. If you no longer hold that account, we will contact you and you can tell us how you want us to pay you the money we recover.

We will tell you in writing about the outcome of our investigations within 30 business days after your report. We will give you the opportunity to dispute our decision, if you are not happy with it.

We will not ask you to deal with the other financial institution to sort out your complaint.

Mistaken Payment rights

The ePayments Code includes detailed rules on when another financial institution must return a mistaken payment. There are more details

below.

Report within 10 business days

The other financial institution must return the amount of a mistaken payment if:

- you report to us within 10 business days after the payment was made
- it looks to the other financial institution that the payment was a mistake; and
- there are sufficient credit funds in the account of the person (the enriched person) who received the payment for the money to be returned.

Report after 10 business days, but within seven months

If you report the mistaken payment to us after more than 10 business days, but within seven months, and:

- it looks to the other financial institution that the payment was a mistake
- there are sufficient credit funds in the enriched person's account

then the other financial institution must:

- prevent the enriched person from withdrawing funds from their account for up to 10 business days
- notify the enriched person that it will return the mistaken payment to us, unless the enriched person can prove that they are entitled to the payment.

Report after seven months

If you report the mistaken payment to us more than seven months after the payment was made, and:

- it looks to the other financial institution that the payment was a mistake
- there are sufficient credit funds in the account of the enriched person for the money to be returned

then the other financial institution must seek the person's consent to return the money to us. The person does not need to consent. You may be able to take other action available directly against the enriched person to recover the mistaken payment.

Mistaken payments to you

Where:

- we are satisfied that a payment made to your account is a mistaken payment; and
- you have sufficient credit funds in your account to the value of that payment; and
- the mistaken payment is reported 7 months or less after the payment; and
- for mistaken payments reported between 10 business days and 7 months of the payment, you don't establish that you are entitled to the payment within 10 business days;

we will, without your consent, deduct from your account an amount equal to that mistaken payment and send that amount to the financial institution of the payer.

If there are insufficient funds in your account, you must co- operate with us to facilitate payment by you of an amount of the mistaken payment to the payer.

We can prevent you from withdrawing funds that are the subject of a mistaken payment where we are required to do so to meet our obligations under the ePayments Code.

9. BALANCES AND TRANSACTION RECORDS

You must provide us with a description of the transaction at the time you make that transaction. We record those details of the transaction and give you a receipt number as a record of that transaction for you to refer to in our app as and when you need it.

We add deposits to your account balance. We deduct withdrawals from your account balance.

10. FEES AND CHARGES

We do not charge you any fees for opening and operating an account with us. You may have to pay fees and charges on transactions you make on your account or when using your debit card. Please check your account terms for any fees that may be payable.

You may incur charges from your network service provider for using any electronic equipment for accessing your account. Those charges are your responsibility. Please raise any matters regarding those charges with your network service provider.

11. SECURITY REQUIREMENTS

Two–factor authentication

Internet & Mobile Banking Terms & Conditions

To assist in keeping your account secure, we may require two–factor authentication for some dealings you have with us. Examples include when you update your residential address, the first time you make a payment using the Goldfields Money app, and when you reset your passcode. In many cases, the two–factor authentication occurs without requiring any action from you. However, in some cases, we may require you to verify your email and phone number to confirm the changes or instructions that you have requested.

If you do your banking on your mobile device, and your mobile device allows you to control access to it using biometric information, like a fingerprint or facial data, we may allow you to use this information to log into your account instead of using a username and passcode.

We do not collect or store biometric information stored on your device. If you wish to sign in using biometric information, please ensure that only your own biometric information is stored on your mobile device. Otherwise, another person could transact on your account using their biometric information.

Third Parties

If another person has access to your account using your details we will treat those transactions as having been authorised by you and conducted with your knowledge and consent.

Please take steps to ensure if using a mobile device or computer that they are secure. Also, it is important to ensure that any biometric information used in connection with your device, is always secure.

Suspending your account

If we suspect the security of your information or device is breached, we may need to suspend your banking access or restrict certain features on your account to protect your account.

Choosing your passcode

You need your username and passcode to transact on your account when using our app. When using the app your username is your customer number given when you opened your account. You get to choose your own passcode. You can change or reset your passcode through the app at any time.

When using passcodes you must ensure that the passcodes are not easy to guess. You must not choose a passcode that:

- is part of your mobile number;
- is numeric and represents your birth date; or
- contains single or consecutive digits (e.g. 111111, or 123456)

If you choose one of those passcodes, you may be responsible for unauthorised transactions by use of that passcode on your account.

We will tell you if there are any other passcode requirements at the time you choose the passcode.

It is a good idea to change your passcode occasionally.

Keeping your passcode secure

You must make a reasonable attempt to protect the security of your passcode. Please keep that in mind if you decide to keep a record of your passcode. The more secure it is, the less likely that unauthorised transactions will occur on your account.

Do not disclose your passcode to anyone, including a family member or friend.

If you are extremely careless in not protecting the security of your passcode, you may be liable for unauthorised transactions. One example of being extremely careless is keeping a record of your passcode in a diary under the heading “Goldfields Money passcode”. There are other examples.

Please make a good effort to keep your passcode secure.

Personal use only

Your passcode is for your use or for someone you have authorised . You must not disclose it to any other person, even if that other person is a family member or a friend. We will never ask you to disclose your passcode to us.

12. REPORTING SECURITY BREACHES AND UNAUTHORISED TRANSACTIONS

If:

- you lose your passcode;
- someone steals your passcode;

- you know, or you suspect that, your account is no longer secure; or
- you are aware of unauthorised transactions on your account,

you must report it to us as soon as you can by phoning 1300 464 465, or emailing info@goldfieldsmoney.com.au on a business day Monday to Friday 7am to 5pm AWST.

We will acknowledge receiving your report and give you a reference number, if you need to follow us up.

You are not responsible for any loss arising from unauthorised transactions that occur when our phone service is not available, as long as you report to us within a reasonable time of our phone service becoming available again. If you cannot get through to our phone number immediately, please leave a message or phone us back or email us at info@goldfieldsmoney.com.au

When you make a report, we may:

- suspend your account until we are satisfied that your account is secure.
- ask you to create a new passcode

13. WHEN YOU'RE NOT RESPONSIBLE FOR UNAUTHORISED TRANSACTIONS

You are not responsible for loss from an unauthorised transaction if:

- that loss was caused by the fraud or negligence of our employees or agents;
- that loss was caused by a transaction being debited more than once to your account by mistake
- that loss was caused by:
    - a passcode that is forged, faulty, expired or cancelled
    - a transaction requiring the use of a passcode that occurred before you created that passcode; or
    - it is clear you did not contribute to the loss
    - the transaction occurred after we find out that your account is no longer secure

14. WHEN YOU'RE RESPONSIBLE FOR UNAUTHORISED TRANSACTIONS

NOTE: In limited circumstances, you may be liable for some or all of an unauthorised transaction.

Fraud and security requirement breaches

If we can prove that you or an authorised person contributed to a loss from unauthorised transactions due to fraud, or breaching our security requirements, you are responsible for losses that occur before you report to us that your passcode or account is no longer secure.

Clause 12 sets out how you can report those events to us.

Reporting delays

If we can prove that you contributed to losses from unauthorised transactions by unreasonably delaying reporting that the security of a passcode or your account is breached under clause 12, you are responsible for the losses that occur between:

- when you became aware of the security breach; and
- when we were informed of that security breach

We consider all circumstances to decide whether you unreasonably delayed reporting a security breach to us.

Whenever we use the term "prove" it means we have to prove that event on the "balance of probability". That means the event is more probable than not.

15. WHEN YOU CONTRIBUTE TO LOSSES FROM UNAUTHORISED TRANSACTIONS

If there are losses from unauthorised transactions that:

- required the use of a passcode; and
- are not covered by clause 13 or clause 14, you are responsible for the lowest of:
    - $150;
    - the sum of the available balances on accounts you can access using your passcode; and
    - the actual loss at the time you report to us that the security of your passcode is breached

16. LIMIT ON YOUR LIABILITY FOR UNAUTHORISED TRANSACTIONS

In any case, you're not responsible for losses on

Internet & Mobile Banking Terms & Conditions

your account from unauthorised transactions:

- on any one day that exceeds the daily transaction limit on your account under your account terms;
- in any period that exceeds any transaction limit for that period on your account;
- exceeding your available balance; or
- on any account that we have not agreed with you to be accessed using the passcode used to perform the unauthorised transaction.

Please remember that you're not responsible for any loss set out in clause 13.

17. SHARED NETWORK

We may participate with others in shared electronic payments networks. BPAY® is an example of a shared electronic payments network. There are others.

Any other network participant's conduct does not excuse us from any obligation we owe you.

We will not ask you to:

- raise a complaint about the processing of a transaction with another network participant; or
- have that other network participant investigate your complaint or a dispute about a transaction

18. BATCH ENTRY PAYMENTS

(Corporate Accounts only)

You may only make a batch entry payment where you're making a Pay Anyone payment on your own behalf; or on behalf of one or more of your related entities or principals..

In making a batch entry payment you warrant to us that when you make the batch entry payment that:

- the batch entry payment is validly authorised and that you have obtained a written direction from the principal or related entity (End Client) to make that batch entry payment
- you're making that batch entry payment on your own behalf; or on behalf of your related entities or principals to discharge debts
- the payments are not (or are not intended to be) part of a business of making BPAY® payments on behalf of third parties, but rather, it is making payments as an incidental part of your ordinary business

If you make a Batch Payment you must:

- maintain a list of any End Client and provide that list to us upon request
- maintain systems and processes which allow payments and adjustments (including credits and reversals) in relation to those End Clients to be separately identified and differentiated
- promptly notify us if you become aware or reasonably suspect, any fraudulent or illegal activity involving payments to those End Clients

You will notify us in writing of any non-compliance by you with these terms and conditions in connection with making a batch entry payment promptly after becoming aware of the non-compliance.

Should you wish to make batch entry payments you consent to your personal information and that of your customers or principals, as well as such transactional information as is necessary to process your payments.

19. SYSTEM MALFUNCTION

You are not responsible for loss caused by a system or equipment, supplied by any party to a shared electronic network, failing to complete a transaction that system or equipment accepted on your instructions.

If you should have been aware that the system or equipment was not available or not working properly, we may limit our liability for losses under this term to:

- correcting any errors
- refunding any fees or charges you incur relating to the failure of that system or equipment

20. ACCOUNT SECURITY

It is important that you help keep your bank account safe. It is important to follow these requirements:

- Do not share your passcode or authentication code (for example, an SMS security code) with anyone else.
- Do not write down or record your passcodes.
- Change your passcode if you suspect it has been compromised.

Internet & Mobile Banking Terms & Conditions

- Do not select a passcode that is easy to guess such as your birthday, phone number, or numbers that form a recognisable pattern (e.g. 1234).
- Do not select the same passcode that you use for other accounts.

We recommend that you:

- use virus protection software on all electronic devices you use for access to the internet;
- be wary of emails (phishing emails) that ask you for information about you or your bank accounts or that ask you to click through a link in the email. They can result in giving a fraudster access to your personal information or introducing malware into your computer.

Please note:

- we will never send an email asking for your username or passcode, or asking you to click on links in an email concerning these;
- it is your responsibility to make sure you have and pay for all necessary connections, like PC equipment and software, a secure telephone line, electricity and a secure internet service provider, to enable you to access our electronic banking services; and
- we are not responsible for services we cannot give you due to you not taking adequate security or anti-virus measures.

21. PRIVACY AND DATA COLLECTION

We are careful to protect the personal information we collect about you. We may use your personal information to help us manage our relationship with you efficiently and assist us to improve our service to you.

Collection

We may collect personal information about you to enable your account to properly function, for security purposes and for us to:

- better assist you, if you contact us for help;
- tell you about other products or services that may be of interest to you; and
- further develop your account.

Further information about how we use data is available in our Privacy Policy available at: https://www.goldfieldsmoney.com.au/resources/downloads/

Third parties

We may also use a number of third parties to collect information about you for your security and to tell us how you use the account. Generally, they do not collect personal information about you.

We use the information third parties collect for us to:

- report system crashes;
- perform statistical analysis of aggregate user behaviour;
- give you assistance;
- further develop the account;
- detect potentially fraudulent activity; and
- ensure the account functions properly.

We will not use this information in any other manner. You agree that we and the third parties may collect and store various information about you for these reasons.

If you do not consent to the collection of this information you should cease using the account.

22. COMMUNICATIONS

We communicate with you electronically to the email address you nominated in the application for your account and in any other way we are legally permitted, including advertisement and SMS. That communication includes notification around availability of account statements and changes to these terms and details of upcoming system maintenance. We expect there will be other communication.

It is important that we are able to contact you. You must notify us of changes to your:

- email address
- mailing address
- residential address or
- phone number

To notify us of a change to your contact details, you can email us at info@goldfieldsmoney.com.au or call us on 1300 464 465 on a business day Monday to Friday 7am to 5pm AWST.

To ensure your account is secure, we may ask for additional information before we make changes to your contact details.

23. CHANGES TO THESE TERMS

Internet & Mobile Banking Terms & Conditions

NOTE: We may change any of these IB terms.

We tell you about any changes to these terms in the same manner specified under your Account Terms and Conditions. Most changes under these IB terms will take effect immediately or on the same day as you are notified.

24. COMPLAINTS

We strive to ensure that our customers receive the best possible service and experience. If you are dissatisfied with our products, services or how we have handled your complaint, we want to know about it. We value your complaint and are committed to investigating any issues with honesty and fairness in a timely manner. There are different ways you can contact us to make a complaint:

Call us: 1300 464 465 (Monday to Friday 7am to 5pm AWST)

Email us: complaints@goldfieldsmoney.com.au

Send us a Secure Mail: via your InternetBanking

Write to us at:

Attn: The Resolutions Officer

Goldfields Money

PO BOX 7030

Cloisters Square WA 6850.

Mistaken Payments

You can complain to us under this clause if you are unhappy with the way we deal with your report about a mistaken payment . We will deal with your complaint as set out in this clause.

Unauthorised transactions

If you complain about a transaction you believe to be an unauthorised transaction, we will manage your complaint in accordance with the ePayments Code or the BPAY® Scheme. We will ask you for certain information about:

- that transaction; and
- the way you looked after your username and passcode.

Response timeframes

Your complaint will be acknowledged within 1 business day and our aim is to resolve your complaint as quickly as possible, ideally within 5 business days. If we are unable to resolve your complaint within 5 business days, we will keep you informed of the progress of your complaint until you receive our final response.

We will investigate your complaint thoroughly to determine the details and cause of the complaint. We will seek to understand your concerns fully and we will review the facts in order to identify an appropriate resolution.

The table below outlines the maximum resolution timeframes from receipt of your complaint. Please note that in certain circumstances, such as matters that are particularly complex, these timeframes may be extended.

Complaint Category	Maximum Response Timeframe
Standard complaints	30 calendar days
Credit-related complaints involving default notices	21 calendar days
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days

If we are unable to meet these timeframes, we will advise you of the delay. You will be provided with a written response of the complaint outcome if the complaint was resolved after 5 business days or if your complaint relates to hardship. Should you wish to receive a written response regardless, please do not hesitate to request this from our team.

Taking it further

If you do not agree with the outcome of our investigations or if you consider we have not complied with the ePayments Code in managing your complaint, you can take your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external resolution service for individuals and small businesses to resolve disputes between financial institutions and their customers. AFCA's contact details are:

Call: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Internet & Mobile Banking Terms & Conditions

25. GOVERNING LAW

These terms are governed by the law of New South Wales. If any term is invalid or unenforceable for any reason, the particular term will be void and the remaining terms will continue to govern your use of our account.

26. DEFINITIONS

ACCOUNT means any account you have with Goldfields Money which you can only access by way of Electronic Banking.

ACCOUNT INFORMATION refers to any information you provide in relation to accounts you hold with other financial institutions.

APP means an app for compatible iOS and Android mobile phones and/or tablet devices to enable you to open and operate your account.

ASIC means the Australian Securities and Investment Commission.

ATM means automated teller machine that accepts plastic cards for cash withdrawals and other account services.

BILLER is any person you can make a payment to using BPAY®.

BATCH ENTRY PAYMENT means the method of making Pay Anyone payments to one or more recipients by you compiling and submitting an electronic file to us containing one or more payer directions.

BPAY® is a registered trademark owned by BPAY Pty Ltd ABN 69 079 137 518 and a system you can use to make payments from your Goldfields Money account to others, generally, suppliers of goods or services to you.

BPAY® SCHEME means the scheme operated by BPAY®.

BUSINESS DAY means Monday to Friday 7am to 5pm Perth time (excluding Australian public holidays and state based holidays).

CARD or DEBIT CARD means a Visa® debit card we will issue to you which allows you to transfer money electronically from your Goldfields Money transaction accounts when making a withdrawal or purchase.

CHARGEBACK means a reversal of a credit or debit card transaction initiated by the cardholder (or customer) who disputes a charge with their bank or card issuer, resulting in the funds being returned to the cardholder instead of the merchant.

DEVICE means a device such as a phone, tablet or smartwatch which contains near field communication (known as NFC) technology and uses an operating system on which we determine, in our sole discretion, Goldfields Money debit cards may be registered.

DIRECT ENTRY means internet banking transactions to and from Goldfields Money accounts through use of direct debit and direct credit instructions.

EPAYMENTS CODE means the voluntary code of practice administered by ASIC which regulates electronic payments, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY®.

IB and MB means the Internet banking or mobile phone banking access and electronic information service that enables you to receive information about accounts you have with us and to perform transactions and to transmit instructions to us about those accounts electronically.

PASSCODE means a password or code that the user must keep secret, that may be required to authenticate a transaction or user. A passcode may consist of numbers, letters, a combination of both, or a phrase. Examples include:

- personal Identification number (PIN)
- Internet Banking password
- telephone banking 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 way to transfer funds, between accounts you hold in Australia, using the Direct Entry system.

PERSONAL INFORMATION is information or an opinion about you, as an individual, and from which you can be identified.

PIN means a personal identification number which is a numerical code that may be required to be entered as an additional security layer to complete various financial transactions.

SMS stands for Short Message Service and is the most widely used type of text messaging to your mobile phone.

Internet & Mobile Banking Terms & Conditions

TRANSACTION ACCOUNT means any account we offer that comes with a Debit Card to enable you to withdraw cash or make payments from the account.

TWO-FACTOR AUTHENTICATION is when we send a code to you, in order to confirm certain requests or transactions relating to your account.

USERNAME is the customer number provided by Goldfields.

WE, US OUR or Goldfields Money means BNK Banking Corporation Limited ABN 63 087 651 849 trading as Goldfields Money, Australian Financial Services Licence 246884 .

YOU is a person or entity that applies to open or opens an account with us.