

# Business Debit Cards

Terms and Conditions  
and General Information

Visa Debit Card  
FreedomCard  
Maestro® / Cirrus® ATM Card

Effective: 27 October 2023

## You've got questions? We've got time to talk.

 Ask at any branch

 St.George Business Banking 133 800

 [stgeorge.com.au](http://stgeorge.com.au)

### Important

Should you lose your Card, please immediately notify the 24-hour Card Service Centre on 1800 028 208, 7 days a week (free call).

For General Customer Enquiries, please call 133 800, 24 hours a day, 7 days a week.

### Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting [accesshub.gov.au/about-the-nrs](http://accesshub.gov.au/about-the-nrs)

Visit [stgeorge.com.au/accessibility](http://stgeorge.com.au/accessibility) for further information on our accessible products and services for people with disability.

This document contains the terms and conditions that apply to St.George Bank Business Debit Card cardholders and to all transactions involving the use of that Business Debit Card ("terms and conditions").

Please read the terms and conditions carefully as they will help you to:

- decide whether a St.George Business Debit Card will meet your needs; and
- compare the St.George Business Debit Card to other cards you may be considering.

St.George Business Debit Cards are issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.



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## 1 Important Words

**Access Method** means a method we authorise you to use to instruct us through Electronic Equipment to debit or credit an Account. It comprises the use of one or more of a Card, Card number or PIN or combinations of these. It does not include a method requiring your manual signature as the main way in which we ensure you gave us an instruction.

**Account** means an account held by you with us and which can be accessed using your or an Additional Cardholder's Card.

**Account Holder** is the person(s) in whose name an Account is conducted and who is responsible for all transactions on the Account.

**Account Signatory** means, in respect of an Account, each person or persons the Account Holder authorised to operate the Account independently.

**Additional Cardholder** means any person to whom a Card has been issued at your request under clause 8.1.

**ATM** means an Automated Teller Machine operated by us or someone else.

**Available Balance** means the funds available for immediate withdrawal from your Account, subject to the Terms and Conditions governing your Account.

**Banking Code** means the Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time.

**Branch** means any St.George branch.

**Business Day** means a day we are open for business, but does not include Saturday, Sunday or any public holiday.

**Business Debit Card** or **Card** means:

- (a) any authorised card issued by us for your Account or which we allow you to link to your Account; and
- (b) includes any corresponding card that is loaded onto Electronic Equipment for the purpose of making a Contactless Transaction, and, for the purpose of these terms and conditions, each of (a) and (b) are considered to be one and the same Card.

**Contactless Terminal** means a Terminal which can be used to make a Contactless Transaction.

**Contactless Transaction** means a purchase transaction made by holding a Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal without having to insert or swipe it.

**EFT Account** means an Account from or to which you can transfer funds through Electronic Equipment by use of an Access Method.

**eftpos** means debit card payment system owned and administered by eftpos Payments Australia Ltd ABN 37 136 180 366.

**EFT System** means the network of electronic systems used for the transmission of EFT Transactions.

**EFT Transaction** means a transfer of funds initiated by an instruction you give through Electronic Equipment using an Access Method to debit or credit an EFT Account.

**Electronic Equipment** includes a Terminal, computer, television and telephone.

**Email** means electronic mail message.

**Financial Institution** means any bank, building society or credit union.

**GST** means any tax imposed on the supply of any goods, services, real or personal property or other similar things or similar tax.

**Including, such as, or for example** when introducing an example, does not limit the meaning of the words to which the example relates to that example or examples of a similar kind.

**Merchant** means a supplier of goods or services purchased by use of a Card.

**PIN** means a personal identification number used in conjunction with a Card.

**POS** means point of sale.

**Sanctioned Jurisdiction** means a jurisdiction listed at [stgeorge.com.au/osaccess](http://stgeorge.com.au/osaccess)

**Small Business** has the meaning given to it in the Banking Code.

**Terminal** means an electronic device (including an ATM, cash dispenser unit, point of sale terminal, Contactless Terminal or any other electronic funds transfer device) in which a Card may be used to operate an Account, but does not include Internet and Phone Banking or Business Banking Online.

**We** or **us** or **St.George** or **St.George Bank** or **the Bank** means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 and its successors and assigns.

**Westpac Group** means Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (**Westpac**) and its related bodies corporate. St.George Bank, BankSA and Bank of Melbourne are all divisions of Westpac.

**You** means the Account Holder and, where appropriate, an Additional Cardholder.

## 2 About the terms and conditions

- 2.1 These terms and conditions set out the terms and conditions that govern your Card and all transactions involving the use of that Card. Separate terms and conditions (for example relating to fees, charges and interest) apply to your Account. If there is any inconsistency between these terms and conditions and other terms and conditions, these terms and conditions will prevail. However, these terms and conditions will not apply to the extent they are inconsistent with or expressly overridden by the terms and conditions of the credit contract, if any, relating to an Account.
- 2.2 You should carefully read these terms and conditions and any other terms and conditions we give you, or have given you, that we inform you apply to your Card or Account.
- 2.3 The first time you or an Additional Cardholder signs a Card, activates a Card or authorises a transaction on an Account (including by using a Card) or make a cash withdrawal at any Financial Institution, you or the Additional Cardholders will automatically be agreeing to these terms and conditions. These terms and conditions then apply to all transactions on the Account made using that Card. If you do not agree with these terms and conditions, do not carry out or permit an Additional Cardholder to carry out a transaction. Instead, return all Cards (cut in half for your protection) to us.
- 2.4 The relevant provisions of the Banking Code apply to these Terms and Conditions if you're a Small Business or an individual who isn't treated as a business under the Banking Code.
- 2.5 If any other information about a Card or an Account is made available, it may be accessed by:
- (a) visiting our website: [stgeorge.com.au](http://stgeorge.com.au); or
  - (b) calling Business Direct on the number listed on the outside of the back cover of these terms and conditions.

## 3 Changes to the terms and conditions

- 3.1 At various times, we may make changes to these terms and conditions relating to:
- fees and charges (including their amount, frequency, and times for payment and to introduce new fees and charges);
  - transaction limits;
  - the types of transactions performed or ways you can access or transact on your Account; or
  - the features of your Card.
- We'll always let you know if, for any reason, the terms and conditions of change.
- 3.2 The following table sets out when and how we will notify you about certain changes or events:

Type of change or event	Notification we will give you
<p>A If we:</p> <ul style="list-style-type: none"><li>(a) introduce a new fee or charge relating to the Card or the use of the Card; or</li><li>(b) increase to an existing fee or charge relating to the Card or use of the Card; or</li><li>(c) change the method of calculating interest; or</li><li>(d) change the frequency that interest is debited or credited; or</li><li>(e) change the minimum balance to which an account keeping fee applies; or</li><li>(f) change the balance ranges within which interest rates apply to an Account; or</li></ul>	<p>We will give written or electronic notice to you at least 30 days before the change or event takes effect.</p>

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Type of change or event	Notification we will give you
<p>(g) in relation to an EFT Transaction:</p> <ul style="list-style-type: none"> <li>(i) impose or increase charges relating solely to the use of an Access Method or for the issue of an additional or replacement Access Method; or</li> <li>(ii) increase your liability for losses relating to EFT Transactions; or</li> <li>(iii) vary the daily or periodic transaction limits on the use of an Access Method, Account or Electronic Equipment.</li> </ul>	
<p><b>B</b> If we make any other change to a term or condition.</p>	<p>We will give you notice via the media or in writing or electronically, as soon as reasonably possible (which may be before or after the change is made) or, if the change is unfavourable, 30 days in advance</p>

- 3.3 We will notify you in one of the following ways:
- (a) in writing. We may write to you directly or notify you in the media, depending on the change to the terms and conditions; or
  - (b) electronically (if you agree); or
  - (c) in any other way agreed to by you; or
  - (d) by notifying your agent in any way agreed to by the agent.
- 3.4 If we need to give you written notice, we will regard that notice as given to you 6 Business Days after we post it by ordinary mail to the mailing address we have last recorded. If you change your address and don't tell us, you will be considered to be notified if we write to the old address.
- 3.5 If the Government introduces or changes a Government charge payable directly or indirectly by you, you agree to receiving notice in the media or in writing.
- 3.6 If you agree, we may use electronic means to communicate with you. For example, sending you electronic statements, written notices or other communications about our products and services.
- 3.7 We need not give you any notice where a change has to be made to maintain or restore the security of our systems or an Account or where you cannot reasonably be located.
- We can give you a shorter notice period (or no notice) where it's reasonable for us to manage a material and immediate risk.

## 4 Features and benefits of Cards

Type of Card	Features and benefits
Business Visa Debit Card	<ul style="list-style-type: none"> <li>• Draw directly on your own money from your Account in Australia and around the world – anywhere Visa is accepted.</li> <li>• Make purchases online, over the phone or through mail order by quoting the Business Visa Debit Card number wherever Visa is accepted.</li> <li>• Make purchases online by quoting the Business Visa Debit card number wherever eftpos is accepted.</li> <li>• Make purchases at Terminals in Australia and around the world by selecting the ‘credit’ or ‘Visa Debit’ option – wherever Visa is accepted.</li> <li>• Make purchases at POS terminals within Australia by selecting ‘cheque’/‘savings’ option. Withdraw cash at the same time at some retail or service outlets by selecting ‘cheque’/‘savings’ option and entering your PIN.</li> <li>• Make Contactless Transactions at Contactless Terminals for a simple and fast payment option. There is no need to enter a PIN or sign (where this option is available) for purchases under \$100.00.</li> <li>• Make Account enquiries at ATMs.<sup>1</sup></li> <li>• Link up to two eligible Accounts to the one Card.</li> </ul>

Type of Card	Features and benefits
Freedom Card	<ul style="list-style-type: none"> <li>• Draw directly on your own money from your Account almost anywhere in the world using the PLUS ATM Network.</li> <li>• Make purchases at POS terminals within Australia by selecting ‘cheque’/‘savings’ option. Withdraw cash at the same time at some retail or service outlets by selecting ‘cheque’/‘savings’ option and entering your PIN.</li> <li>• Make purchases by holding your Freedom card in front of the contactless terminal (where available) and wait for the transaction to be confirmed. There is no need to sign or enter a PIN for purchases \$100 or less.</li> <li>• Make purchases online - by using the Freedom card number and expiry date on the front of your card wherever eftpos is accepted.</li> <li>• Make Account enquiries at ATMs.<sup>1</sup></li> <li>• Link up to two eligible Accounts to the one Card.</li> </ul>

Type of Card	Features and benefits
Maestro/ Cirrus	<ul style="list-style-type: none"> <li>• Draw directly on your own money from your Account almost anywhere in the world using the Cirrus ATM network.</li> <li>• Make purchases using money from your Account using the Maestro POS network.</li> <li>• Make Account enquiries at ATMs.<sup>1</sup></li> <li>• Maestro and Cirrus international networks allow access to one Account per Card only and do not permit access to Visa Debit Cards and St.George Visa Credit Card accounts.</li> </ul>

1. Go to [stgeorge.com.au/ouratms](http://stgeorge.com.au/ouratms) for more information on the types of enquiries that may be made at an ATM.

## 5 Issue of a Card

5.1 Eligibility criteria may apply in relation to issuing a Card to you. Where it is reasonable for us to do so, we may not issue or re-issue a Card to you. Some Cards cannot be used on some Accounts. Contact your nearest Branch for further details.

## 6 Card Expiry

6.1 There is an expiry date on a Card and you must not use a Card after that date. We may issue you and any Additional Cardholder with a new Card with a later expiry date before the original Card expires unless you ask us in writing not to do so.

## 7 Using your Card and Authorisations

7.1 You can use your Card at a Terminal to withdraw cash or at Terminals to purchase goods or services from a Merchant. For Business Visa Debit Cards, if you have a credit facility on your Account, you can access that credit facility.

7.2 Merchants or other institutions may impose restrictions on the use of a Card in addition to these terms and conditions.

7.3 Where a Card has been issued, you can use the Card to operate the Account.

7.4 We will not allow a person to operate on an Account until his or her identity has been verified in accordance with our procedures.

7.5 For security reasons, we may require identification to verify the identity of a Cardholder if a Card is used to request a withdrawal from an Account.

7.6 A Card must not be used for any unlawful purpose, including the purchase of goods or services prohibited by local law applicable in the cardholder's jurisdiction.

7.7 We will not be responsible if an electronic banking Terminal does not accept your instructions or your Card fails to work in the Terminal, such as where your Card is faulty, or an electronic banking Terminal malfunctions or is unavailable.

7.8 When a Card is used to make a purchase and either the 'credit' or 'Visa Debit' option is selected on a Terminal, the Card is used at a Contactless Terminal or the Card number is used, the transaction may need authorisation from us.

Certain transactions on the account may need to be authorised before they can be completed – by us, the merchant, or other person involved in the transaction. Some Merchants, for example, hotels and car rental agencies, may request confirmation that your Account has sufficient Available Balance to meet the estimated cost of goods and services they will supply. We treat the request as a request for authorisation. Once the authorisation is given, the Available Balance is reduced by up to the amount of the estimated cost of the goods and services.



This means, even though the balance of your Account is a certain amount, you may find you have a reduced Available Balance (including no Available Balance). When the goods and services have been supplied, the Merchants may request a subsequent authorisation for the actual costs. This may have the effect of reducing the Available Balance by the sum of multiple authorisation amounts. You should ensure that the Merchants cancel the original authorisations.

- 7.9 A Card purchase transaction made by selecting the 'credit' or 'Visa Debit' option on a Terminal or made at a Contactless Terminal may take some weeks to be processed and debited to your Account. If we gave an authorisation for the purchase or payment, the Available Balance of your Account may be less than the balance of your Account. Please consider this whenever you obtain a statement or a mini transaction history or a balance of your Account.

## 8 Additional Cardholders

- 8.1 You may apply to have an Additional Cardholder operate on your Account with a Card. Where it is reasonable for us to do so, we may not approve Additional Cardholders on your Account. If we approve your application, then while the authority is in force, you are responsible and liable for all transactions carried out, and any debts incurred, by use of a Card on your Account by an Additional Cardholder. Your Account will be debited with all transactions carried out by use of the Card by any Additional Cardholder.
- 8.2 You should ensure that any Additional Cardholder has read these terms and conditions and the terms and conditions applying to your Account and understands that they have the same obligations as you.
- 8.3 You consent to us giving any Additional Cardholder information about your Account.

- 8.4 By authorising an Account Signatory, the Account Holder also authorises the Account Signatory to act on their behalf to make a replacement request for an existing card (relating to the account which the Account Signatory is authorised to operate) that is lost, damaged or stolen or for specific purpose card replacements (e.g. accessibility reasons) only.
- 8.5 By nominating an Additional Cardholder, the Account Holder authorises the Additional Cardholder to act on their behalf to make a replacement request for the Additional Cardholder's existing card that is lost, damaged or stolen or for specific purpose card replacements (e.g. accessibility reasons) only.

## 9 Cancelling, returning or stopping a Card

- 9.1 We own any Card we issue. You must tell us in writing if you want to cancel any Card (including any Card you asked us to issue to an Additional Cardholder) or stop that Card from being used. You must return that Card to us or, if you cannot readily do so, you must take all reasonable steps to have it returned to us. If you cannot return that Card to us, you must give us reasonable evidence that you have taken all reasonable steps to have the Card returned to us. You remain responsible for all transactions made with that Card until we receive the Card or, if you cannot obtain the Card, until the later of:
- the date you ask us to cancel the Card; and
  - when you have taken all reasonable steps to have the Card returned to us.
- 9.2 We may cancel your Card by providing you with 30 days' written notice acting reasonably. We may also cancel any Card at any time (without prior notice) to protect the Account holder or us from material risks including fraud, unauthorised access or other losses, to manage criminal, regulatory and associated risk.

- 9.3 We may block or place a stop on a Card if any account the Card is linked to is transacted on in such a way that we suspect fraudulent use of a Card.
- 9.4 If your Account is closed or your Card is cancelled, returned or stopped, you remain liable for any transaction amounts not yet processed on your Account.
- 9.5 You must not use your Card and you must return all Cards we issued on your Account (cut in half for your protection) as soon as possible if:
- (a) we close the Account on which we issued the Card; or
  - (b) we cancel the Card; or
  - (c) we request you to do so.
- 9.6 If an Additional Cardholder dies, you agree to return the Card we issued to him or her, without delay, even if we do not ask for the Card to be returned.

## 10 Foreign Currency Transactions

- 10.1 Fees apply to each foreign currency transaction made with a Card on your Account. Please refer to the terms and conditions of your Account.
- 10.2 For foreign currency Card transactions:
- (a) when a Card is used to make a foreign currency transaction processed by Visa International, the transaction is converted into Australian dollars by Visa International using:
    - a rate Visa International selects from the range of rates available to it in wholesale currency markets or the date on which Visa International processes the transaction. The rate Visa International selects may vary from the rates Visa International receives itself; or

- a rate a government requires Visa International to apply to the conversion as at the date Visa International processes the transaction,

Visa International may convert a foreign currency transaction into US dollars prior to converting it into Australian dollars.

- (b) when a Card is used to make a foreign currency transaction processed by Mastercard® International on your Account by use of the Maestro POS or the Cirrus ATM network, the transaction is converted into Australian dollars by Mastercard International at the conversion rate or rates Mastercard International applies at the date it processes the transaction.

Mastercard International may convert a foreign currency transaction into US dollars prior to converting it into Australian dollars.

## 11 Security of your Card and PIN

- 11.1 The security of your Card and PIN is very important as they are comparable to your signature on a cheque. You must make every effort to see that your Card and any record of your PIN are not misused, lost or stolen. If you fail to ensure the security of your PIN your liability is determined under clause 13.

### Your obligations

- 11.2 You must:
- (a) sign your Card as soon as you receive it;
  - (b) not record your PIN on your Card or on any article normally carried with your Card and which is liable to loss or theft with your Card;
  - (c) not permit any other person to use your Card;

- (d) not disclose your PIN or make it available to any other person (including a family member, a friend or one of our staff); and
- (e) use care to prevent anyone else seeing your PIN being entered into a Terminal.

### **Your own Personal PIN**

11.3 We give you the additional convenience and security of being able personally to select your own PIN (which may be a word or number). We strongly recommend that you select a PIN that you can remember without needing to make a written record of it.

### **Can you record a memory aid for your PIN?**

11.4 If you require a memory aid to recall your PIN you may make such a record provided the record is reasonably disguised. However, we do not consider that the following examples provide a reasonable disguise, and you agree:

- (a) not to record your disguised PIN on your Card;
- (b) not to disguise your PIN by reversing the number sequence;
- (c) not to describe your disguised record as a "PIN record" or similar;
- (d) not to disguise your PIN using alphabetical characters or numbers:  
A = 1, B = 2, C = 3, etc;
- (e) not to select or disguise your PIN using any of the following combinations (or parts of them):
  - (i) dates of birth;
  - (ii) personal telephone numbers;
  - (iii) car registration numbers;
  - (iv) your name or family members' names;
  - (v) social security numbers;
  - (vi) licence numbers; and

- (f) not to store your PIN in any low security electronic device of any kind, such as (but not limited to):
  - (i) calculators;
  - (ii) personal computers; or
  - (iii) electronic organisers.

11.5 There may be other forms of disguise which may also be unsuitable because of the ease of another person discerning your PIN. You must exercise extreme care if you decide to record a memory aid for your PIN.

### **If your Card is lost or stolen or your PIN is revealed**

- 11.6 You must tell us as soon as possible if your Card is lost or stolen or you suspect that your PIN is known to someone else or you suspect any unauthorised use of the Card.
- 11.7 You may notify us by telephoning our 24 hour hotline on the outside of the back cover of these terms and conditions.
- 11.8 If you do not notify us you may be liable for unauthorised use – see clause 13.
- 11.9 You will need to give us all relevant information you may have, so that we can suspend Card access to your Account. You must confirm in writing any notice you give us by telephone. A failure to do so will not affect your liability for unauthorised transactions, however, it will help us to effectively deal with your report.
- 11.10 When you report the matter you will be given a notification number (or other form of acknowledgement). You should retain that number as confirmation of the date and time of your report.
- 11.11 If you are unable to report to us because our facilities are unavailable, you are not liable for any unauthorised transaction which could have been prevented if you had been able to tell us. However, you must tell us within a

reasonable time after our facilities become available again. If a Card which has been reported lost or stolen is recovered, it must not be used again. Cut it up and return it to us or destroy it securely.

## 12 Permitted disclosure of a PIN

- 12.1 If you want a third party to collect information about your Accounts from us so that it can be aggregated with information about accounts you have, you may be asked to give details of your PIN. Before doing so you must check that the third party is approved by us. We will not treat the disclosure of your PIN to a third party we have approved as a breach by you of clause 11 (Security of your Card and PIN).

## 13 Liability for unauthorised transactions

### PIN Transactions

- 13.1 You are not liable for unauthorised transactions by use of a Card and PIN if it is clear that you did not contribute to the losses resulting from those transactions. Otherwise your liability will normally be limited to:

- (a) \$150; or
- (b) the balance of your Account on which the unauthorised transactions were made and to which you have access by use of your Card and PIN, including any agreed line of credit; or
- (c) the actual loss incurred,

whichever is the smallest amount. In some circumstances you may be liable for a greater amount of unauthorised transactions by use of a Card and PIN. Please refer to clauses 13.4, 13.6 and 13.9 for details of those circumstances.

- 13.2 You are not liable for losses caused by:
- (a) unauthorised transactions which occur after you have given us notice as required by clause 11.6;
  - (b) for transactions requiring the use of a Card or a Card and PIN, unauthorised transactions before you receive your Card and/or PIN (including a replacement or reissued Card or PIN). For the avoidance of doubt, receiving a PIN includes setting a PIN for the first time when your Card is first issued; or
  - (c) the same transaction being incorrectly debited more than once to the same Account.

### When you will be liable

- 13.3 You will be liable for losses resulting from transactions which are carried out by you, or by another person with your knowledge and consent.
- 13.4 You will be liable for unauthorised transactions if you have contributed to the unauthorised use because you:
- (a) voluntarily disclosed your PIN to anyone, including a family member or friend; or
  - (b) indicated your PIN on your Card; or
  - (c) kept a record of your PIN (without making any reasonable attempt to disguise the PIN) with any article carried with your Card or liable to loss or theft simultaneously with your Card; or
  - (d) selected a PIN which represents your birth date or an alphabetical code which is recognisable as part of your name immediately after you were specifically instructed not to select such a PIN; or
  - (e) acted with extreme carelessness in failing to protect the security of your PIN.

- 13.5 Your liability under clause 13.4 will not exceed the smallest of:
- (a) the actual loss incurred up to the time we are notified of the loss or theft of your Card or the time we are notified of the existence of unauthorised transactions; or
  - (b) the funds available in your Account including any agreed line of credit; or
  - (c) the total amount you would have been allowed to withdraw on the days that unauthorised use occurs.
- 13.6 You will be liable for unauthorised transactions if you have contributed to the unauthorised transaction because you unreasonably delayed in notifying us that:
- (a) your Card has been lost, stolen or misused; or
  - (b) your PIN has become known to someone else.
- 13.7 You will be liable for any losses directly attributed to that delay that were incurred before notification referred to in clause 13.6. Your liability for these losses will not exceed the smallest of:
- (a) the actual loss which could have been prevented from occurring in the period between when you became aware of the events described above and the time we were actually notified; or
  - (b) the funds available in your Account; or
  - (c) the total amount you would have been allowed to withdraw on the days that unauthorised use occurs.
- 13.8 Your liability for losses from unauthorised transactions will not exceed the amount of the loss that would result after the exercise of any claim or other right we have under the rules of the Card scheme against any other party to the Card scheme (whether or not that claim or other right is actually exercised).

## **Liability for Card transactions without a PIN**

- 13.9 Liability for unauthorised transactions by use of a Card and PIN without a manual signature are covered by clauses 13.1 to 13.8. Liability for unauthorised transactions conducted by the use of a Card and that require a manual signature are covered by this clause 13.9. Clauses 11.1 to 11.5 set out your obligations for maintaining the security of your Card. Clauses 11.6 to 11.11 set out your obligations if you lose your Card or if your Card is stolen or you suspect any unauthorised use of the Card.

Please read clauses 11.1 to 11.11 carefully. If you do not meet the obligations in clauses 11.1 to 11.5, you are liable for any unauthorised transactions conducted by use of a Card and that required a manual signature. Also, you are liable for any unauthorised transactions, conducted by use of a Card which required a manual signature, made prior to you notifying us that your Card is lost or stolen.

You are not liable for losses caused by:

- (a) unauthorised transactions which occur after you have given us notice in accordance with clause 11.6;
- (b) unauthorised transactions before you receive your Card; or
- (c) the same transaction being incorrectly debited more than once to the same Account.

## **14 Using a Terminal**

- 14.1 When you use the Card or the Card and PIN at a Terminal, you authorise us to act on the instructions entered into the Terminal. You should ensure that the transaction amount is correct before you sign any vouchers or transaction records given to you by Merchants or Financial Institutions, or use the Card at a Contactless Terminal and before you enter your PIN at a Terminal. By signing a voucher

or transaction record or entering your PIN or otherwise using the Card at the Terminal, you indicate your agreement that the transaction amount is correct.

There may be short periods when transactions will not be available when we are maintaining our systems. If it is not possible to carry out the instructions you give a Terminal using your Card, the transaction will not be accepted.

- 14.2 A Card may be deactivated or retained in a Terminal if you enter an incorrect PIN 3 times during the one day at any combination of Terminals.
- 14.3 Money is at your risk when it becomes visible or available to you at an ATM.
- 14.4 A transaction made at a Terminal is processed as soon as practicable after the transaction. This is not necessarily the same day as the transaction.

## 15 Withdrawal Limits

### Daily Withdrawal Limit

- 15.1 The maximum amount of cash you can obtain with a Card and PIN through ATM and POS on any one day is \$1,000. We will tell you in writing if we change this limit. We emphasise that any cash you obtain through POS makes up a part of your daily cash limit.

The daily cash limits do not apply to:

- PIN pad transactions at our Branches;
- any transactions made through a Terminal when the 'credit' or 'Visa Debit' option is selected;
- any transaction made at a Contactless Terminal processed through Visa;
- any online transaction processed through Visa; and
- vouchers manually processed by a Merchant accepting a Card.

### Daily Purchase Limit

- 15.2 The daily limit in clause 15.1 applies to cash withdrawal and purchase transactions through a Terminal at any Merchant that conducts a gaming or betting business. Otherwise, the maximum amount of value you can obtain with your Card or Card and PIN for purchases of goods or services through a Terminal on any one day is \$8,000 or such other amount as we determine from time to time ("daily purchase limit"). We may change these limits at any time. If we do so, we will give you notice in accordance with clause 3. You (Account Holder) can nominate the limits of a Card in the Card application. You (including any Card user for your Account) can ask us to change any of these limits for your own Card (up to the maximum limit we agree) through Internet Banking (if available) or by calling us or visiting a Branch. Bear in mind that when you (including a Card user) increase a limit, the Account Holder may be at risk of larger financial losses in the event of unauthorised transactions.

At times, transactions may go through even if the transaction exceeds the limit, or the transaction will exceed the available funds in the linked account. For example, when a transaction does not require our authorisation (including recurring payments), estimated, initial and subsequent authorisations (that will be adjusted once the final amount is processed or expires), when systems are unavailable, or when transaction vouchers are manually processed by a merchant.

Transaction limits apply to the use of the Card to make a Contactless Transaction at a Contactless Terminal. We will notify you of any such limit if your Card is capable of making a Contactless Transaction.

## Limits and Restrictions

- 15.3 Limits or restrictions may apply to:
- Daily cash withdrawal limits
  - Minimum withdrawals, subject to note denominations and cash availability
- Other restrictions may also apply at non-Westpac Group branded ATMs, which should be disclosed at the specific ATM device.
- 15.4 We do not accept any responsibility for an operator of another ATM imposing restrictions or conditions on the use of an ATM.
- 15.5 For the purpose of this clause 15, each day ends at 12 midnight Eastern Standard Time or 12 midnight Eastern Summer Time whilst daylight saving is in effect in New South Wales.

## 16 Fees and Charges

- 16.1 Fees and Charges are payable to us on your Account(s), including in relation to the use of your Card. Your Account terms and conditions are available online at [stgeorge.com.au](http://stgeorge.com.au), at any St.George branch or by calling us on 13 38 00.

The terms and conditions of your Account show current fees and charges (including Government charges) on Accounts and includes fees charged by us relating to the use of your Card.

Information on current standard fees and charges is also available on request.

- 16.2 A Merchant may charge a surcharge fee for accepting payments by Card.
- 16.3 We reserve the right to charge any fee or charge that is payable to us by you in relation to your Card to an account held by you. When we action our right under this clause, we will do so acting fairly and reasonably.

## 17 Statements of Account

- 17.1 We will send you statements of account in accordance with the terms and conditions that apply to your Account. That means we will send a statement at least every 6 months (unless we are not required to do so under the terms and conditions that apply to your Account).
- 17.2 You should check the entries on your statement carefully and promptly report any error or unauthorised transaction to us.
- 17.3 In some circumstances, card scheme rules allow us to charge a transaction on the Card back to the merchant with whom you made the transaction. This is known as a chargeback. You should report a disputed transaction to us as soon as possible so that we may reasonably claim a chargeback right.

Chargeback rights are not available for all types of transactions. For example, we cannot claim a chargeback in relation to BPAY® Payments from the Card. If it is available, we will claim a chargeback right for a transaction on your Card if:

- you ask us to do so; and
- you give us the information and material we require to support a chargeback, within 30 days after the date of the statement on which the transaction is recorded. Otherwise any chargeback right we have may be lost.

The timeframe for disputing a transaction may not apply where the ePayments Code applies.

Any right of chargeback we may have under card scheme rules may be lost if you do not:

- inform us promptly that you wish to dispute a Card transaction; and
- provide us with any information or material we require to support a chargeback.

## 18 Feedback and Complaints

### Delivering on our service promise

- 18.1 We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

### Our commitment to you

- 18.2 If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know.

Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

### You can contact us:

#### 18.3 Over the phone

Please call us from anywhere in Australia on 13 38 00.

If you are overseas, please call +61 2 9155 7800.

#### By post

St. George Customer Solutions,  
Reply Paid 5265, Sydney NSW 2001

#### In Branch

If you prefer to tell us in person, go to our website to locate your nearest branch.

#### Online

Using the secure feedback form at <https://eforms.stgeorge.com.au/olfmu/eforms/ConsumerFeedback/#/welcome>

For further information go to our website and search 'Feedback and Complaints'.

### If you are still unhappy

- 18.4 If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Post: Australian Financial  
Complaints Authority  
GPO Box 3 Melbourne VIC 3001

### Errors

- 18.5 If you believe an error has been made, please notify us. We will correct any error that is found to be ours as soon as possible.
- 18.6 If you have a problem or complaint about your Card, you should speak to our Customer Service personnel. You can do this by:
- contacting the Branch where the problem arose; or
  - phoning the General Customer Enquiries phone number listed on the outside of the back cover of these terms and conditions.



- 18.7 To assist us in resolving your problem or complaint, you should:
- (a) report it promptly;
  - (b) state clearly the nature of the problem or your particular grievance; and
  - (c) have available all documents and background information.

### **EFT Transactions**

- 18.8 If it is unclear whether you have contributed to any loss that is the subject of any complaint you make to us, we will consider all reasonable evidence, including all reasonable explanations for a transaction occurring. The fact that your Account has been accessed with a PIN, whilst significant, will not be conclusive evidence that you have contributed to any loss.
- 18.9 We will not require you to raise complaints or disputes in relation to the processing of EFT Transactions with any other party to the shared EFT System (such as a retailer or a Merchant).
- 18.10 We will inform you in writing of our decision relating to an EFT Transaction dispute and, if the dispute is not resolved to your satisfaction, any further action you can take to resolve the dispute. We will inform you in writing of our decision relating to any other dispute, unless we agree with you that the notice can be given verbally.
- 18.11 If, in relation to an EFT Transaction, we fail to observe these terms and conditions when we allocate liability or when conducting our complaint investigation and dispute resolution procedures and as a result there is unreasonable delay or the outcome of our investigation is prejudiced, we will accept full liability for the amount that is the subject of the complaint.

- 18.12 If you have a complaint which relates to the BPAY Scheme, and you are not an individual or Small Business, then we will resolve your dispute in accordance with dispute resolution procedures established under the BPAY Scheme.

## **19 When we may delay or refuse transactions**

- 19.1 In some circumstances, including where we consider it reasonably necessary to meet our regulatory and compliance obligations (including those relating to anti-money laundering and counter-terrorism financing) or to manage associated risk, we may, without giving you notice:
- block or place a stop on your Card; and/or
  - delay, block, freeze or refuse a transaction.
- Examples of when we may take these measures include where we have reasonable grounds to believe that:
- a transaction may breach Australian law or sanctions (or the law or sanctions of any other country); or
  - a transaction involves a payment to, from or through a Sanctioned Jurisdiction; or
  - your account, Internet Banking and/or Card is being used in a manner we reasonably consider is unsatisfactory, fraudulently or in a way that might cause you or us to lose money; or
  - you do not provide us with any document or information we reasonably request from you.

We may take these measures for as long as we reasonably need. St. George and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with the relevant product(s).

You provide us with the following undertakings and indemnify us against any potential losses arising from any breach by you of such undertakings:

- you must not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country) or that involves a payment to, from or through a Sanctioned Jurisdiction;
- you will not access or use your Internet Banking in a Sanctioned Jurisdiction.

You should also be aware that:

- we may from time to time require additional information from you to assist us to comply with our regulatory and compliance obligations or to manage associated risk; and
- where legally permitted to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

## 20 Payments made in error

20.1 Where we reasonably believe that a payment made to your account may be a payment made in error, we may, without your consent, deduct from your account an amount no greater than the payment amount made in error and return it to the understood source of origin or as required by law, code or regulation. A payment made in error includes a fraudulent payment, a payment as a result of a scam affecting you or another person, an over payment, a duplicate payment or a payment error made by us. We will take steps, acting reasonably, to contact you in relation to a payment made in error where we consider it relates to a scam or fraud, unless we are unable.

## 21 GST

- 21.1 We tell you if any fees we charge you are GST inclusive.
- 21.2 If there is a situation in which we are required to pay GST on a payment you make to us, you agree to increase the amount of the payment to include the GST amount.
- 21.3 We will tell you of any additional GST amount you must make on a payment.

## 22 Electronic Banking System Malfunction

- 22.1 We are responsible for loss caused by the failure of our Electronic Equipment or EFT System to complete a transaction accepted by our Electronic Equipment or the EFT System in accordance with your instructions.
- 22.2 Where you should reasonably have been aware that the Electronic Equipment or EFT System was unavailable for use or malfunctioning, and your instructions are accepted, our liability may be limited to the correction of any errors in the Account, and the refund of any charges or fees imposed on you as a result.
- 22.3 We will correct the loss by making any necessary adjustment to the appropriate Account (including adjustment of interest or fees as a result of the malfunction).
- 22.4 Please tell us about any service fault or difficulty with Electronic Equipment or the EFT System or a Terminal by calling our 24 hour hotline listed on the outside of the back cover of these terms and conditions.

## 23 Tax Reporting Obligations

23.1 We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your product, or limiting functions or services of your product, or closing it.

Unless you tell us otherwise, by completing any application for products covered by these terms and conditions, you certify that you, any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify such beneficiary and, in any case, before such distribution is to be made to them. You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

## General Descriptive Information

The following general descriptive information is for the guidance of customers of the Bank. It is not a complete statement of the matters it deals with.

Some aspects of the law that it covers are not settled. You should seek advice if you have any query on these matters. Also, we can make available to you general information about our account opening procedures and complaint handling procedures.

We recommend that you read these terms and conditions before you enter into the relevant contract with us.

### **If you are in Financial Difficulties**

If you owe us money, we recommend that you tell us promptly if you are in financial difficulty.

## 24 Privacy

We handle your personal information in accordance with the privacy statement in the application form for the product or service applied for. You can obtain a copy of the privacy statement by asking at any St. George Branch or by calling Business Direct on the number listed on the outside of the back cover of these terms and conditions.

Our privacy statement is also available by visiting our website: [stgeorge.com.au/privacy/privacy-statement](http://stgeorge.com.au/privacy/privacy-statement).

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*St. George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*

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