

# Internet Banking Terms & Conditions

**People's  
Choice**

Banking for life

By using this service, you agree to the Terms & Conditions set out below and the terms and conditions set out in the current version of our Accounts & Access Facilities Terms & Conditions (a copy of which can be accessed [here](#)) in relation to your use of this service and any transactions you conduct using this service. Words and expressions defined in our Accounts & Access Facilities Terms & Conditions have the same meaning in the below Terms & Conditions.

If any provision set out below is inconsistent with the terms in our Accounts & Access Facilities Terms & Conditions, in relation to your use of this Application, the Terms & Conditions set out below prevail to the extent of the inconsistency.

## **Access to Internet Banking**

Internet Banking gives you access to your Account by a computer or a device linked to the Internet. Internet Banking allows you to obtain information about your Account and to transfer money between People's Choice branded Accounts. Additionally, Internet Banking allows you to transfer money to Accounts of a different brand at other financial institutions, to make BPAY® payments and to initiate International Money Transfers.

We will tell you from time to time:

- what services are available using Internet Banking (including Mobile Banking); and
- which of your Accounts you can access using Internet Banking (including Mobile Banking).

We cannot effect your Internet Banking instructions if you do not give us all the specified information we request or if you give us inaccurate information.

If you instruct us to make more than one Payment from your Account, we will determine the order of making the Payments.

We do not warrant that:

- the information available to you about your Accounts through our Home Banking System is always up to date;
- you will have 24 hours a day, seven days per week, access to Internet Banking.
- data you transmit via Internet Banking is totally secure.

After you have finished accessing your Account using Internet Banking, you must ensure that you log off from our Internet Banking service.

## **Reporting unauthorised use of Internet Banking**

If you believe that your Access Method used for Internet Banking transactions, or any part of your Access Method, has been misused, lost or stolen, or, where relevant, your PIN or password has become known to someone else, you must contact us on becoming aware.

If you believe an unauthorised EFT Transaction has been made via the Home Banking System and your Access Method uses a PIN or password, you should change that PIN or password promptly.

## **Cancellation of Internet Banking**

You may cancel your access to Internet Banking at any time by contacting us.

We may immediately cancel or suspend your access to Internet Banking at any time if, in our reasonable opinion, there are security reasons or if you breach these Terms & Conditions.

We may cancel your access to Internet Banking in our reasonable discretion by giving you 30 days notice. The notice does not have to specify the reasons for cancellation.

If despite the cancellation of your access to Internet Banking you carry out an EFT Transaction using the relevant Access Method, you will remain liable for that EFT Transaction.

Your access to Internet Banking will be terminated when:

- we notify you that we have cancelled your Access Method to the Account with us;
- you close the last of your Accounts with us which has Internet Banking access;
- you cease to be our member; or
- you alter the authorities governing the use of your Account or Accounts which has Internet Banking access (unless we agree otherwise).

### **Locate Us**

By using the 'Locate Us' feature of this Application, you agree to be bound by [Google's Google Maps/Google Earth Additional Terms of Service](#) (including the [Google Privacy Policy](#)) in relation to that use.