

**WOOLWORTHS MONEY
CREDIT CARDS**
CONDITIONS OF USE



EFFECTIVE OCTOBER 2015

Important note

This booklet does not contain all the pre-contractual information we are required by law to give you before the agreement is made. Further terms and information are in the Financial Table.

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The provisions of the Code of Banking Practice 1993 also apply to this agreement, if you obtain credit under this agreement wholly and exclusively for your private or domestic use.

Emergency phone numbers are on the back cover.

The meaning of capitalised words (eg Credit Limit) and some other key words are explained in Part B.

To activate your Card please visit woolworthsmoney.com.au. If you do not want to enter into a contract with Macquarie Bank Limited, you should not activate or use your Card or allow an Additional Cardholder to activate their Card or authorise a Transaction on the Account.

PART A – THE ACCOUNT

1 Agreeing to these conditions

This condition 1 applies if these Conditions of Use are part of an offer from us to you. The first time you activate a Card or authorise a Transaction on the Account, you will automatically be agreeing to these conditions and the Financial Table. These Conditions of Use then apply to all Transactions on the Account.

If you do not agree with these conditions, do not carry out or permit an Additional Cardholder to carry out any Transaction – instead, destroy your PIN and return all Cards to us (cut in half for your protection) at the address listed on the back of this Conditions of Use booklet.

Additional terms and conditions that apply to your Account are set out in the Woolworths Money Online terms and conditions, available at woolworthsmoney.com.au/online/termsandconditions. Other than in respect of the definitions of the Woolworths Money Online terms and conditions, if there are any inconsistencies between these Conditions of Use and the Woolworths Money Online terms and conditions, the Woolworths Money Online terms and conditions will prevail.

Your Card must be activated prior to the activation of any Additional Cardholder's Card. If you do not activate your Card within 90 days of approval from us, we may cancel your Account.

2 Authority

If there are Additional Cardholders, each Additional Cardholder may use the Account and have access to Account information without your or any other Additional Cardholder's consent.

3 Change of personal and financial details

You must promptly tell us if you change any of your contact details, including your name, phone numbers, residential address, mailing address, employment and email address. You must also promptly tell us if any of your financial details change, including annual income and your regular expenses. You can do this in writing or over the telephone.

You acknowledge that we rely on this information being kept up-to-date and complete.

4 Opening the Account

To open the Account you must:

- be 18 years old or over (unless we agree otherwise), and
- give us the identification and information we require.

5 Codes and passwords

You use your Woolworths Money Login ID, Password, PIN and Telephone PIN when you operate the Account over the internet, via an ATM and when you make telephone enquiries. For security reasons we can refuse to allow you access to the Account if you cannot supply your Password, PIN or Telephone PIN. You will need to change your Password the first time you use online services.

If the PIN, Telephone PIN or Password becomes known to someone else, you must tell us immediately by calling us on any telephone number listed on the back of this Conditions of Use booklet.

For more information on codes, passwords and other Access Methods, refer to the Woolworths Money Online terms and conditions.

6 Unauthorised use

You are not liable for any unauthorised use of your Card that occurs before you have received your Card and PIN. You are also not liable for any unauthorised use of an Additional Cardholder's Card that occurs before they have received their Card and PIN.

For more information on liability for unauthorised transactions, refer to the Woolworths Money Online terms and conditions.

PART B – MEANING OF KEY WORDS

7 Key words

Key words are defined in this condition 7, the Financial Table and the Woolworths Money Online terms and conditions.

Account means your Woolworths Money credit card account.

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

Annual Percentage Rate means a per annum rate of interest.

ATM means an automatic teller machine owned by us or another financial institution.

Balance Owing On The Account means at any time, the difference between all amounts credited and all amounts debited to your Account at that time. When this amount is to be calculated for the end of a day, it includes all debits and credits assigned to that day.

BPAY® means the electronic payments scheme operated by BPAY Pty Ltd through which you can ask us to make payments on your behalf to billers who tell you that you can make payments to them through the BPAY scheme.

Card means any card issued to you or another person at your request for use, or which can be used, on the Account.

Cardholder means a person in whose name a Card has been issued.

Cash Advance means a Transaction on your Account which involves you or an Additional Cardholder receiving cash using a Card. This includes a Transaction against credit balances in your Account.

Chip means the electronic microchip embedded in a Card used as an additional security and information storing device.

Closing Balance means the amount shown on a statement of account as the Closing Balance for that statement of account, and is the amount you owe us on the closing date for the Statement Period.

Credit Limit means your credit limit shown in the Financial Table, as changed from time to time.

Daily Percentage Rate means the applicable Annual Percentage Rate divided by 365.

EFT Transaction means a Transaction conducted by electronic means including over the telephone or via the internet.

Financial Table means the Financial Table document which is part of this agreement.

Interest Free Finance means a Special Promotion identified by us to you as "interest free".

International Transaction means any Transaction made using a Card:

- a) in a currency other than Australian dollars with a merchant or financial institution located in Australia, or
- b) in Australian dollars or any other currency with a merchant or financial institution located outside Australia.

Macquarie Group means Macquarie Group Limited ABN 94 122 169 279, its related bodies corporate and its successors and assigns.

Minimum Payment Due means the amount as described in the Financial Table.

Password means a security password which is issued by us, or selected by you, which enables access to Electronic Services.

Payment Due Date means the date stated on your statement of account by which the Minimum Payment Due must be paid.

PIN means the personal identification number for use with a Card.

Promotional Rate means the Annual Percentage Rate as stated in the Financial Table that applies to Special Promotions.

Purchase means each amount:

- a) charged by the supplier for the supply of any goods or services purchased by the use of a Card (including a BPAY Transaction), except for amounts which are Cash Advances and Special Promotions, or
- b) treated by us as a Purchase under condition 12.

Secret Code means individually and collectively any Access Method which we require you to keep secret, including any Password, PIN and Telephone PIN.

Special Promotion means, during any specified term or period, any Transaction or promotional offer we identify as a special promotion (including, but not limited to, balance transfers).

statement of account means a statement of account that relates to your Card.

Statement Period means the period specified on a statement of account as the statement period, and is the period to which the statement of account relates.

Telephone PIN means the four-digit code issued by us, or selected by you, to enable access to Telephone Services.

Terminal means any electronic device facilitating Transactions on the Account through the combined use of a Card and a PIN or Cardholder signature or, where the Transaction is at a Visa payWave secure reader, through the use of a Card. Terminal includes ATMs, EFTPOS outlets and Visa payWave secure readers.

Transaction means any transaction authorised by the use of a Card or any other means we authorise from time to time. A Transaction includes but is not limited to a Purchase, Cash Advance or Special Promotion.

Visa payWave is a contactless method of authorising Purchases by waving a Card in front of a secure Visa payWave reader at a merchant, without having to sign or enter a PIN or password.

we, us or Macquarie means Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 and its successors and assigns, the credit provider under this contract.

Woolworths means Woolworths Group Limited (ABN 88 000 014 675), its related bodies corporate and its successors and assigns.

Woolworths Money Login ID means the unique code allocated to you by us which identifies you and, when used in conjunction with a Secret Code, provides access to Electronic Services.

you means the person or persons named in the Financial Table as the customer. You does not include an Additional Cardholder. If there are two of you, you means each of them separately and both of them jointly. You includes your successors and assigns.

The singular includes the plural and vice versa.

A reference to:

- any thing includes the whole and each part of it
- including means including without limitation, and
- a document includes any variation or replacement of it.

PART C – CREDIT LIMIT

8 Your Credit Limit

Your Credit Limit is the maximum amount of credit for which you have been approved on the Account, including any accrued interest charges and fees. The limit for non-Purchase Transactions such as Cash Advances or balance transfers may be different to your Credit Limit. If the limits applicable to these types of Transactions differ, we will notify you of these individual limits.

You should tell an Additional Cardholder about your Credit Limit. You are responsible if the Credit Limit is exceeded.

If the Balance Owing On The Account is more than the Credit Limit, you must immediately repay us the excess amount. If there is an overdue amount shown on a statement, you must also immediately pay us that amount. We need not ask you for those amounts first. The payments are in addition to your normal repayment obligation (see condition 15).

You can exceed your Credit Limit only if you have provided your express consent. You may vary your consent at any time by contacting us. If you exceed your Credit Limit, you may be charged an Overlimit Fee for this service and you must immediately pay the overlimit amounts.

If you have not provided your express consent to exceed your Credit Limit, this will not prevent all Transactions that may take you over your Credit Limit. For example, it will not prevent you being taken over your Credit Limit where transactions are conducted manually and authorisation is not checked, where the transaction amount is below a certain amount and any accrued interest, charges and fees that are applied to your Account in accordance with these Conditions of Use.

9 Changing your Credit Limit

You may apply to us to increase your Credit Limit and, if we decide to do so, we must tell you the new Credit Limit in writing, which may be on your statement.

We may reduce the Credit Limit or, if we are providing credit, stop providing further credit at our discretion, including in circumstances where you are in breach of these Conditions of Use, or are not making the Minimum Payments Due. If we do so, we will tell you in writing.

PART D – CARDS AND ADDITIONAL CARDHOLDERS

10 Cards

- 10.1 You must sign each Card issued to you as soon as you receive it. You must ensure that any Additional Cardholder does likewise. A Card is not valid unless it contains a Cardholder's signature.
Each Card is for the sole use of the person named on it.
- 10.2 There is an expiry date on each Card. The relevant Cardholder must not use a Card after that date. We may issue each 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.
- 10.3 Each Card remains our property. We may issue replacement Cards to you and any Additional Cardholder at any time. All Cards are subject to these Conditions of Use and any subsequent terms and conditions that may be issued in respect of the Account.
- 10.4 Cardholders must keep their Card in a safe place at all times. It is best to carry it with you. Do not leave it where anyone can see it or take it. Do not leave it in a car, at home or at work. If a Cardholder does not use their Card regularly, the Cardholder must still check that the Card is secure.
- 10.5 Transactions made with the Card by electronic equipment may be limited to minimum and maximum amounts in any specified period and to multiples of any amounts. These limits may vary between different types of equipment. Transaction limits may apply independently to limits on your Card and each Card held by any Additional Cardholders. These limits vary depending on the country the merchant is located in, and what types of goods and services the merchant sells. To find out the current Transaction limits, please contact us.
- 10.6 A Card must not be used:
 - by any person other than the Cardholder whose name and signature appears on the Card
 - after the expiry date on the Card
 - when the Card is suspended or cancelled
 - after you have requested that we close your Account, or we have notified you that we will be closing your Account in accordance with Part H of these Conditions of Use, or
 - for the purpose of conducting business Transactions or unlawful activities, determined at our discretion.See conditions 28–29 and the Woolworths Money Online terms and conditions for more information about looking after Cards and PINs, and for when you will be liable for their misuse.

11 Additional Cards

11.1 You may nominate people who are 16 years or older to be your agent to operate on the Account. If approved, we will issue that person with a Card linked to the Account and a PIN.

You should ensure that any Additional Cardholder has read and complies with these Conditions of Use. If your Additional Cardholder does not comply with them, you will be held to be in breach of these Conditions of Use.

11.2 You consent to us giving an Additional Cardholder information about the Account. We may at our discretion seek your confirmation before processing certain Additional Cardholder requests.

11.3 All Transactions made using an Additional Card are charged to the Account.

You are liable to pay for (or to repay) any credit provided (or losses incurred) to any Additional Cardholder. Accordingly, you are responsible for paying for all these Transactions as if you had used the Card yourself.

11.4 You must notify us if you want to cancel an Additional Card or stop an Additional Card from being used. Upon notifying us of this, for your protection you must return the Additional Card, or ensure that the Additional Card is destroyed. In certain circumstances, where you have not returned or destroyed the Additional Card, due to technological restraints (for example, where transactions are conducted manually and authorisation is not checked, or where the transaction amount is below a certain amount) we will not be able to cancel the Additional Card or stop Transactions occurring. In these circumstances, you remain responsible for all Transactions made with an Additional Card prior to its return to us. You must ensure that the Additional Cardholder cancels all recurring direct entry debit authorities relating to the Additional Card.

12 Using the Card

12.1 Using the Card to obtain goods and services

At a merchant

Cardholders can use the Card to obtain goods and services at participating merchants (such as shops, restaurants and theatres).

We are not responsible if a merchant refuses to accept the Card, or places other limitations on using the Card.

We have no control over the hours a merchant may be open for business.

The hours during which a Terminal will be available may therefore vary in accordance with the merchant's opening hours. Cardholders must check that the correct amount is entered in a Terminal or written in the "total" box on a voucher before they authorise the Transaction or sign the voucher.

Through mail order, the internet and telephone

Cardholders can use the Card to obtain goods and services by mail order, over the internet and by telephone where the merchant accepts that form of payment. Some Transactions need authorisation from us.

Acting reasonably, we may choose not to authorise a proposed Transaction including in circumstances where we consider it is reasonably necessary to protect you or us against losses, if we suspect fraudulent Transactions, or, if you are in breach of these Conditions of Use.

Using Visa payWave

If you are part of the Visa card scheme, you can use Visa payWave to authorise Purchases within the Visa payWave Transaction limits at participating merchants which have a Visa payWave secure reader and display the Visa payWave logo. You can also use your Visa payWave Card as a Chip or magnetic stripe Card. Before authorising payment for Visa payWave Transactions, you must check that the correct amount of your Purchase is displayed on the Visa payWave reader or on the shop register. For some Transactions using Visa payWave you will not be required to enter a PIN. Even if no PIN is required for a Visa payWave Transaction, a Visa payWave secure reader will be treated as a Terminal and you have the benefit of condition 29 in respect of Visa payWave Transactions. Subject to condition 29, Transactions authorised by Visa payWave are treated as authorised and debited to your Account.

Goods and services

We are not responsible for the provision or quality of goods or services purchased using a Card, unless the law makes us liable. Therefore, if you have any complaints about goods or services, you must take them up with the merchant or ask us about your chargeback rights as outlined in condition 36.

12.2 Subject to our discretion, condition 8 and the remainder of this condition 12.2, Cardholders may use their Cards to obtain Cash Advances. If we block or limit a Cardholder's ability to obtain Cash Advances, we will notify you as soon as practicable. We will act reasonably in relation to any decision to block or limit a Cardholder's ability to obtain Cash Advances and will do so in circumstances where we consider it is reasonably necessary to protect you or us against losses, if we suspect fraudulent Transactions, or if you are in breach of these Conditions of Use.

ATMs

Cardholders can use their Card in combination with their PIN to obtain cash up to the daily cash limit subject to the available Credit Limit from any ATMs of our associated financial institutions. Your daily cash limit is shown in your Financial Table, and may be varied by us from time to time, acting reasonably. If we vary your daily cash limit, we will notify you as soon as practicable. Providers of ATMs may charge you a fee at the ATM for using this service. At ATMs in Australia, the amount of the fee will be disclosed to you at the time of the transaction. We do not warrant that ATMs will always have money available. There are limits on the amount of cash you can obtain from an ATM in Australia on any one day. Some ATMs have a lower transaction limit than your daily cash limit. This means that you may have to make two or more withdrawals to reach your daily limit. The limits for any Cash Advance by using your Card in an ATM overseas on any one day may vary from place to place.

Using Visa payWave

You cannot use Visa payWave to authorise Cash Advances.

Other financial institutions

You may also be able to obtain a Cash Advance on the Account by presenting your Card at a branch counter of other financial institutions that accept your Card. Some other financial institutions may charge you a fee for doing so.

The minimum and maximum amount of Cash Advance from any other financial institution or from an institution outside Australia is determined by them and may vary from one to another. Other financial institutions may require other identification which identifies the holder of the Card (such as a photographic driver's licence or a passport) as well as your Card before giving you a Cash Advance.

The types of transactions available at ATMs provided by other institutions depend on those institutions.

12.3 Recurring direct entry debits

Any credit obtained by a direct entry debit is treated as a Purchase.

You may at any time authorise a merchant or other third party to transact on your Account. If you wish to cancel or make alternate payment arrangements for a recurring direct entry debit authority, you should contact the merchant or third party directly. You should be aware that providing authorisation to a merchant to transact on your Account for an unspecified amount can result in your Account being charged non-standard, unexpected and possibly large amounts by that merchant. You should therefore exercise caution when providing Account authorisation to any merchant.

If a Card is cancelled, access to your Account is cancelled or your Account number changes (for instance, if we issue you with a new Card, your Account is closed or a Card is lost, stolen or used without a Cardholder's authority), you must cancel any recurring direct entry debit authorities authorised to be made to your Account by direction to the merchant or notify the merchant of the details of any new Card number. If you fail to provide alternative payment details to the merchant, we may, after giving notice to the merchant, stop processing the Transactions, which may cause the merchant to stop providing the goods or services.

12.4 EFTPOS transactions

EFTPOS transactions are treated as Purchases for interest calculation purposes if you select the "credit" button when making the transaction.

12.5 Special Promotions

We may provide a Special Promotion on your Account from time to time on such terms and conditions as we determine, including the Transactions eligible for the Special Promotion, the Annual Percentage Rate and any applicable fees or charges. Each Special Promotion will be subject to those terms and conditions as well as these Conditions of Use. Use of a Card or your Account to conduct a Transaction in accordance with a Special Promotion will constitute your acceptance of the terms and conditions of that Special Promotion. The Special Promotion will be shown on your next statement, and this statement will be taken to be notice to you of the change in the terms of your Account as it relates to the Special Promotion.

12.6 Using the Card – Additional Cardholders

Each Additional Cardholder may use their Card on the same terms as those which apply to you under this condition 12 (see condition 11 which explains your liability for those Transactions).

13 Using a Terminal

When a Cardholder uses a Card and PIN at a Terminal, you authorise us to act on the instructions entered into the Terminal.

A Card may be retained in a Terminal if a Cardholder incorrectly enters their PIN three consecutive times.

Money is at your risk from when it is available to a Cardholder at an ATM.

PART E – STATEMENTS, CHARGES AND PAYMENTS

14 Statements

We send you a monthly statement for the Account. However, we need not send you a statement if:

- a) no amounts have been debited or credited to the Account during the Statement Period (other than debits for government charges, or duties, on receipts or withdrawals) and the amount outstanding is below \$10 or your Account is in credit for less than \$10, or
- b) we wrote off your debt during the Statement Period and no amounts have been debited or credited to the Account during the Statement Period.

All amounts requiring payment are shown on the statement in Australian dollars.

You should check the entries on your statement carefully and promptly report any error or unauthorised transaction to us as soon as you become aware of it.

15 Monthly payments

You are responsible for paying the closing Balance Owing On The Account shown on the statement but you need not pay the entire Closing Balance each month. However, you must pay the Minimum Payment Due for each statement by the Payment Due Date shown on the statement. Any overdue or overlimit amounts are payable immediately. You may pay more or all of the Closing Balance outstanding if you wish.

If you do not make a Minimum Payment Due by the Payment Due Date or pay any overdue or overlimit amounts, we may transfer money from your other accounts held with us, even if any of your other accounts are held by you jointly with other persons. We do not have to do this and your obligation to pay that amount will not change if we do not transfer money from your other accounts.

16 Transactions

We may assign any date we consider appropriate to a debit or credit to the Account (except that, in the case of a debit, the date must not be earlier than the date on which the relevant Transaction occurs).

However, we credit payments to the Account as soon as practicable after we receive them. This is not necessarily the same day that you pay. Payments received after 3.00pm Monday to Friday or on weekends or public holidays may be deemed to be received on the next business day.

We may subsequently adjust debits and credits to the Account and the Balance Owing On The Account so as to accurately reflect the legal

obligations of you and us (for example, because of an error or because a cheque is dishonoured). If we do this, we may make consequential changes (including to the interest charges).

17 How International Transactions are treated

International Transactions made in a foreign currency are converted from the currency of the Transaction to the Australian dollar equivalent as at the date they are processed.

All International Transactions are listed on your statement in Australian dollars and, where applicable, the foreign currency of the Transaction.

You are also charged an International Transaction Fee for all International Transactions, the details of which are outlined in your Financial Table or have otherwise been notified to you in accordance with condition 21.

18 Your obligation to repay all amounts

Subject to condition 15, you must pay us for all amounts debited to the Account. These include:

- a) amounts shown on payment vouchers for goods and services obtained from a merchant either directly, by mail, telephone order, email or otherwise, and
- b) the amounts of all Cash Advances, and
- c) the amounts of all other Transactions using a Terminal or made at any branch of any financial institution, and
- d) interest charges, and
- e) any of our other fees and charges as shown in the Financial Table or in condition 21.

You are also liable for unauthorised use of your Card as set out in condition 29. If you exceed your Credit Limit, you are immediately liable to repay the overlimit amount and you may incur an Overlimit Fee.

19 Annual Percentage Rate

The Annual Percentage Rate which applies to your Account is shown in the Financial Table or as advised from time to time. A different rate may apply to different types of Transactions. For example, a higher Annual Percentage Rate may apply to Cash Advances.

We may change any Annual Percentage Rate at any time (except in relation to a Promotional Rate that is fixed for a specified period). We will act reasonably in changing any Annual Percentage Rate. The new Annual Percentage Rate applies from the date we specify in the notice or statement we provide under condition 27.

For details of current interest rates refer to your statement or contact Card Services.

20 Interest charges

20.1 Subject to condition 20.2, an interest charge is payable by you on each amount of credit provided under your Account. The interest charge will be debited to your Account at the end of each Statement Period and is the sum of the monthly interest charges for each different balance type.

The monthly interest charge for a balance type is the sum of the daily unpaid balances on your Account for that balance type multiplied by the applicable Daily Percentage Rate, for each day in the Statement Period.

The daily unpaid balance for a balance type is the sum of the unpaid Transactions for that balance type (from and including the dates assigned to the Transactions) plus applicable fees and charges and interest.

Interest charges become part of the relevant daily unpaid balance for a balance type on the day they are debited to your Account, but after interest charges are calculated for that day.

The interest charges will be calculated up to and including the day on which they are debited.

20.2 Interest-free period

No interest charges will be charged on a Purchase if the Closing Balance (excluding any Interest Free Finance balances that are in the specified promotional term or period) for:

- the statement of account on which the Purchase was itemised, and
 - any previous statement of account that related to your Card, are paid in full by the Payment Due Date shown on the respective statements.
- If the Closing Balance (excluding any Interest Free Finance balances that are in the specified promotional term or period) on the last statement before the statement on which a Purchase was itemised was not paid in full by its Payment Due Date, interest charges on the Purchase will first be debited to your Account on the closing date of the Statement Period in which the Purchase was debited. Otherwise, interest charges on a Purchase will first be debited to your Account on the last day of the Statement Period after the Statement Period in which the Purchase was debited. There is no interest-free period with respect to Cash Advances.

20.3 Credit balances

We do not pay interest on any credit balance in the Account.

21 Fees and other charges

21.1 We may charge the fees and charges shown in the Financial Table and any changed or new fees or charges notified to you. We will act reasonably in introducing new fees or charges.

21.2 You must also pay an amount equal to any government charges and duties on receipts or withdrawals under this agreement or duties charged relating to the use of a Card or to Transactions on your Account or both, in each case calculated in accordance with the relevant legislation. These are payable when they are debited to your Account. You are liable to pay these amounts whether or not you are primarily liable for such charges and duties.

21.3 Details of our current fees and charges are available by contacting Card Services.

22 Refunds

We will only credit a refund to the Account if we receive information acceptable to us, acting reasonably. A refund will not be treated as a payment to the Account.

23 How to pay

You can make payments:

- a) by authorising a direct debit from other banks in accordance with Schedule 1 of these Conditions of Use
- b) by BPAY, in accordance with condition 40 of these Conditions of Use,

- c) in person at any Woolworths supermarket or Big W store
- d) by posting a cheque together with the payment slip to the address set out on your statement, or
- e) by other methods we make available as set out on your statement or our website.

You must pay in Australian dollars. It is not possible to make repayments in foreign currency or in person overseas. If you are overseas when a payment is due, you must ensure that any minimum payment is made by other means. If you are late making a payment you may incur a Late Payment Fee.

24 What happens to payments we receive?

Payments are applied to amounts shown on your last statement of account, first to the part of balances to which the highest Annual Percentage Rate applies, next to the part of balances to which the next highest Annual Percentage Rate applies and will continue to be applied to balances in descending order of applicable Annual Percentage Rate. Within each plan, payments will be applied in the following order: interest, fees, principal balance and insurance premiums (relevant only within your Purchases plan).

Where a payment exceeds the amounts shown on your last statement of account or if your last statement of account did not have a balance, payments are applied to balances that have not appeared on your statement of account in descending order of applicable Annual Percentage Rate.

Where a payment has been credited and is subsequently reversed (for example, if a cheque payment is dishonoured), we will debit the payment to your Account. We may reverse the application of the original payment and will treat the payment reversal as a Purchase.

25 Set-off

You irrevocably agree that:

- a) all moneys payable to us by you will be paid in full and, to the extent permitted by law, free of any right of set-off or counterclaim of any kind and free and clear of, and without, deduction or withholding of any kind, and
- b) we may (in addition to any general or banker's lien, right of set-off, right to combine accounts or any other right to which we may be entitled), without notice to you or any other person, set-off and apply any money we owe you on any account against any money you owe us on any account.

26 Credit Balances

If your Account has a credit balance of greater than \$10,000, we may send you a cheque for the amount of the credit balance (excluding uncleared funds).

PART F – CHANGES TO THESE CONDITIONS

27 Changes

Subject to the matters set out in the Financial Table, acting reasonably we may change these conditions without your consent.

We will notify you of any unilateral change by us to:

- an Annual Percentage Rate, and
- the amount of any credit fee or charge or the frequency or time for payment of a credit fee or charge,

in writing or by advertising the change in a newspaper circulating through your State or Territory. We will notify you of these changes not later than:

- for a change to an Annual Percentage Rate – the date the change takes effect
- for a change to a credit fee or charge – 30 days before the change takes effect.

If we notify you of a change by advertisement, we will also give you particulars of the change with your next statement of account after the change takes effect.

We will notify you of any other change that we make unilaterally (including the introduction of a fee or charge, other than a government charge publicised by the government, government agency or representative body) by giving you written notice of the change not later than 30 days before the changes take effect. In making any unilateral change we will act reasonably.

If you are not satisfied with any change or variation to these Conditions of Use you may terminate your Account with us. We will not charge you a termination or account closing fee, however termination of your Account will be subject to all outstanding obligations under these Conditions of Use being duly discharged.

PART G – CARD AND PIN SECURITY

28 Looking after Your Card

28.1 You must ensure that a Cardholder informs us immediately if their Card or Secret Code has been misused, lost or stolen. We must be given all the information that you or the Cardholder have or can reasonably obtain regarding the loss, misuse or theft.

28.2 The Cardholder must:

- a) minimise the risk of losing their Card or allowing their Card to be used by someone else, for instance by keeping their Card in sight when making a purchase and report any loss, theft or misuse of their Card in accordance with condition 28.1,
- b) comply with the "Security" section of the Woolworths Money Online terms and conditions, and
- c) use electronic equipment in a way which minimises the risk of someone obtaining unauthorised access to their Account. For instance:
 - use care to prevent anyone seeing a code being entered on electronic banking Terminals, over the telephone and via the internet (for instance, at an internet cafe), and

- remember to take the Card, receipt and cash from the location of an electronic banking Terminal after use.

29 Liability for EFT Transactions

29.1 Where you or any Additional Cardholder want to use a Card for the purposes of an EFT Transaction through a financial institution or merchant you and any Additional Cardholder must comply with the conditions of use imposed by the financial institution or merchant as the case may be, including their withdrawal and Transaction limits.

29.2 Where your statement records an unauthorised transaction on your Account which is an EFT Transaction, you will not be liable for:

- losses that are caused by the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants or of their agents or employees
- losses arising because the PIN, Telephone PIN, Password or Card is forged, faulty, expired, or cancelled
- losses that arise from EFT Transactions which required the use of your Card, PIN, Telephone PIN or Password and that occurred before the Cardholder received the Card, PIN, Telephone PIN or Password
- losses that are caused by the same EFT Transaction being incorrectly debited more than once to the same Account
- losses resulting from unauthorised transactions occurring after we are notified that the Card has been misused, lost or stolen or the security of the PIN, Telephone PIN or Password has been breached
- losses resulting from unauthorised transactions where it is clear that you or the Additional Cardholder have not contributed to such losses, or
- losses which we are able to recover by exercising any relevant rights we have against a merchant.

29.3 You are liable for losses resulting from unauthorised transactions (which are EFT Transactions) as provided below:

- where you or the Additional Cardholder contributed to the losses through your or the Additional Cardholder's fraud or contravention of the security requirements in the "Security" section of the Woolworths Money Online terms and conditions, you are liable for the actual losses which occur before we are notified that the Card has been misused, lost or stolen or that the security of the PIN, Telephone PIN or Password has been breached,
- where you or the Additional Cardholder contributed to losses resulting from unauthorised transactions because you or the Additional Cardholder unreasonably delayed notifying us after becoming aware of the misuse, loss or theft of the Card, or that the security of the PIN, Telephone PIN or Password has been breached. You will then be liable for the actual losses which occur between the time you or the Additional Cardholder became aware (or should reasonably have become aware in the case of a lost or stolen Card) and when we were actually notified,
- however, you are not liable for any of the following amounts:
 - that portion of the losses incurred on any one day which exceed any applicable daily transaction limit(s) notified to you

- that portion of the losses incurred in a period which exceeds any other periodic transaction limit(s) notified to you and applicable to that period
- that portion of the total losses incurred on any Account which exceeds the Credit Limit, regardless of whether your Account is able to exceed the Credit Limit in accordance with condition 8, and
- all losses incurred on any Accounts which we had not agreed could be accessed using the Card, PIN, Telephone PIN or Password, and

d) where neither paragraph (a) nor (b) applies, and a PIN, Telephone PIN or Password was required to perform the unauthorised transaction, you are liable for the least of:

- \$150, or
- the Credit Limit (plus any credit balance), or
- the actual loss at the time we are notified (where relevant) that the Card has been misused, lost or stolen or that the security of the PIN, Telephone PIN or Password has been breached (excluding that portion of the losses incurred on any one day which exceeds any applicable daily transaction or other periodic transaction limit(s) notified to you).

29.4 Subject to condition 29.5 we will be responsible to you for loss caused by the failure of our equipment or systems to complete a Transaction accepted by our equipment or systems in accordance with a Cardholder's instructions.

29.5 If our systems or equipment malfunction, and a Cardholder was or should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability for loss or consequential damage that may arise as a result of a malfunction is limited to the correction of any errors in the Account, and the refund of any charges or fees imposed as a result of those errors.

29.6 If you have any query or complaint concerning EFT Transactions on your Account:

- you must notify us of any such query or complaint by calling us on any telephone number or writing to us at any address listed on the back of this Conditions of Use booklet
- you must give us all information we request to help us resolve your query or complaint, and
- if we are unable to resolve your query or complaint immediately, we will write to you to let you know our procedures for investigating it.

29.7 If we are a linked credit provider of a supplier under trade practices or consumer credit legislation, you may have rights with us in relation to goods or services which are the subject of a Purchase. Subject to those rights, and any other applicable laws, we are not responsible or liable:

- if a supplier or other person refuses to accept or honour any Card, no matter what the reason, or
- for any defect or deficiency whatsoever in respect of any goods or services (for example, with respect to the quality of any goods or services) or their fitness for any purpose.

PART H – ACCOUNT CLOSURE AND CARD CANCELLATION

30 Closing the Account

You can request closure of the Account at any time by telling us in writing or calling us. You must pay the Balance Owing On The Account and any fees and/or charges payable up to the date of termination, cut in half or return all Cards on the Account.

31 Cancellation and return of Cards

We may cancel any Card or close the Account or do both at any time without notice to you at our discretion. We will notify you as soon as possible afterwards. Without limiting the reasons why we may do so, this may happen if:

- we reasonably consider you induced us to issue any Card by fraud, or
- we believe the Card is being used in a way that may cause loss to you or us, or
- the Account is inactive and has a nil balance.

In exercising our discretion we will act reasonably. If we suspect that there has been fraud committed in respect of the Account we may suspend the provision of credit until the fraud has been investigated. We may cancel the Account after an investigation into the fraud if we believe such action is reasonably necessary. You must not use the Account and you must return all Cards on the Account (cut in half for your protection) to us immediately if:

- we close the Account, or
- we cancel your Cards, or
- we request you to do so.

32 Payment on closure, cancellation or suspension

32.1 If you want to or we close the Account, or if we cancel a Card in any circumstances, you must immediately:

- return all Cards on the Account (cut in half for your protection)
- cancel any recurring direct debit entries, and
- pay the Balance Owing On The Account on demand or by request from us (together with amounts for Transactions not yet processed on the Account, government taxes and duties and other charges for the period up to closure or cancellation and any of our fees and charges incurred before closure or cancellation – condition 29 applies if a Card is used without your knowledge or consent during that period).

You must also repay any credit provided between the time of closure or cancellation of the Account or any Card issued on the Account and the time we receive back all Cards.

32.2 We will act reasonably in making a decision to cancel a Card, or close the Account. If you are not in default under these Conditions of Use and your Card is cancelled or the Account is closed, we will notify you of the amount that you are required to pay.

Any demand for repayment will include a notice period within which the repayment is to be made. In assessing a suitable notice period and making any demand for repayment, we will act reasonably.

32.3 If we exercise our rights to suspend your Card or Account, you must continue to make payments to the Account in accordance with condition 15.

PART I – SUSPENSION OR CANCELLATION OF YOUR CARD OR ACCOUNT

33 What happens if you breach these conditions?

If you breach any of these Conditions of Use including not making the Minimum Payment Due on the Payment Due Date:

- a) we may, upon giving you prior notice:
 - i) close the Account
 - ii) cancel any Card, or
 - iii) require the destruction of any Card, and
- b) we may also do any of the following:
 - i) restrict, or temporarily suspend your ability to make further transactions
 - ii) restrict or temporarily suspend your ability to make further Cash Advances
 - iii) suspend your participation in the rewards program, including restricting your ability to redeem under the program
 - iv) reduce the Credit Limit of your Account (including limits set for non-Purchase Transactions as stated in condition 8)
 - v) close the Account, or
 - vi) choose not to re-issue any Card.

If we take any of these actions, where possible we will give you prior notice, but if we cannot contact you, or if providing notice would be impracticable, we will notify you of any action we have taken as soon as practicable after doing so.

Also, you must pay the reasonable enforcement expenses we reasonably incur in enforcing the Conditions of Use. Enforcement expenses can be charged to your Account. If enforcement expenses are charged to your Account and cause your Account to exceed the Credit Limit, you may be charged an Overlimit Fee, subject to condition 8.

You may incur a Late Payment Fee if you are late making a payment. Subject to condition 8, you may incur an Overlimit Fee if you exceed your Credit Limit.

34 Investigating Suspicious Transactions

34.1 If we suspect that there have been fraudulent Transactions attempted on your Account, Card or any Additional Card, we may suspend the provision of credit on the Account, Card or any Additional Card, until the Transaction has been confirmed by you.

34.2 Where possible, we will attempt to communicate this suspension to you. However, if we do not contact you we will proceed with the suspension or blocking of the provision of credit without having provided prior notice to you. In that case, we will attempt to notify you of the suspension or blocking of your Account after the suspension or blocking occurs.

34.3 You acknowledge that for the prevention of suspected fraud, time is of the essence and that the suspension of an Account without your prior notice is necessary to protect your Account and both you and us from possible losses.

34.4 You agree that we are not responsible for any losses which you may incur as a result of us suspending the provision of credit in circumstances where we reasonably suspected fraud.

PART J – ERRORS, DISPUTES AND COMPLAINTS

35 Errors, disputes and complaints

- 35.1 If you believe an error has been made, or unauthorised transactions have occurred, or you have any other questions after checking your statement, please notify us at once by calling us on any telephone number or by writing to us at any address listed on the back of the Conditions of Use booklet.
- 35.2 Please give us your name and Account number and any relevant details of the error or unauthorised use, including the amount involved. We may also ask you for further information.
We may place a stop on your Account if we become aware of any dispute which in our reasonable opinion has a bearing on the Account, including without limitation as to who owns an Account, or whether instructions provided to us are authorised or valid. In this case, we may place a stop on the Account until an agreement has been reached between the parties which is acceptable to us.
- 35.3 If we cannot solve the problem immediately, we will give you a summary of the investigation procedure we will follow. If we have not finished our investigation and told you the result and our reasons in writing within 21 days of receiving your complaint, we will let you know that we need more time.
- 35.4 We will complete our investigations and tell you the result and our reasons in writing within 45 days after receiving full details of your complaint unless there are exceptional circumstances, which we will write to you about.
If we decide that the Account has been incorrectly debited or credited, we will adjust it (including any fees, interest and charges) and tell you in writing.
If we decide that there has not been an incorrect debit or credit or we decide that you have contributed to at least part of the loss involved in an unauthorised transaction, we will give you copies of any evidence.
If you are not satisfied with our decision, you may request a senior management review.
If it is determined that our decision was wrong or our procedures were unsatisfactory and these influenced the complaint result or caused unreasonable delay, we will be liable for the amount of the Transaction.
If you are not satisfied with the steps taken by us to resolve your complaint, or with the result of our investigation, you may contact the Financial Ombudsman Service Limited ("FOS"). The FOS (or Financial Ombudsman) is an independent external complaints handling body approved for this purpose by ASIC. This service is available to individuals and small businesses and is free of charge.
The FOS may be contacted at:
Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808 Facsimile: 03 9613 6399
www.fos.org.au
We are bound by whatever the Financial Ombudsman decides. However, if you do not agree with the Financial Ombudsman's determination you are not bound by it and you can take the matter to court if you wish.

36 Chargeback information

In some circumstances, the rules of the Visa International card scheme allow us to charge a Transaction on your Account back to the merchant with whom a Cardholder made the Transaction. Chargeback rights are not available in respect of BPAY payments made from your Account. We will claim a chargeback right (if the right is available) for a Transaction on your Account if:

- a) you ask us to do so, and
- b) you give us the information and material we require to support the chargeback, within 30 days after the date of the statement on which the Transaction is recorded.

Otherwise any chargeback we have under the rules of the Visa International card scheme may be lost.

We cannot claim a right of chargeback if the right does not exist. Your claim must fall within a specific category before we can exercise our rights in respect of a disputed Transaction. The rules of the Visa International card scheme prevent us from disclosing details of when a chargeback is or is not available to us.

37 Electronic banking system malfunction

37.1 Alternative procedure

If the electronic banking system malfunctions, alternative manual procedures may be available from the merchant for retail point of sale Transactions by using your Card and signing your authorisation of the Transaction.

38 Certificates

A certificate signed by one of our officers stating that an amount is due from you to us in respect of the Account or stating any other facts will be sufficient evidence of the amount or the facts, unless it is proved to be incorrect.

We will act reasonably in preparing any such certificate.

PART K – ELECTRONIC SERVICES

39 Woolworths Money Online, Woolworths Money App and Telephone Services

Your Account has access to Electronic Services. Electronic Services may include Woolworths Money Online, Woolworths Money App and Telephone Services. The Woolworths Money Online terms and conditions apply to your use of Electronic Services, excluding the Woolworths Money App. Separate terms and conditions apply to your use of, and are provided at the time of downloading, the Woolworths Money App. Your first use of Electronic Services (excluding the Woolworths Money App) will indicate that you have accepted this condition 39 and the Woolworths Money Online terms and conditions.

You will be given automatic access to Electronic Services when your Account is approved.

You and/or your Additional Cardholder will receive a Password and Telephone PIN. The Password and Telephone PIN are confidential and we

will rely on them as constituting your or your Additional Cardholder's electronic signature.

It is your responsibility to use other means of effecting a Transaction and obtaining information if for any reason you are unable to use Electronic Services.

We will take reasonable precautions to ensure that information transmitted by us about your Account remains confidential and protected from unauthorised access. We will not be otherwise liable for any unauthorised access by any means to that information.

We will take reasonable steps to ensure that the information that we make available to you through Electronic Services is correct and updated regularly at the intervals we specify from time to time. Subject to any other provisions in this condition, we will not be liable for or in connection with any inaccuracy, errors or omissions in that information because of the communications network or any other circumstances beyond our reasonable control.

You authorise and direct us to act on any instructions given to us by you, an Additional Cardholder or a person using an Access Method and you are liable for any such instructions. We may delay acting on, or may ask you for further information before acting on, an instruction.

You authorise us to accept any instruction that has not been cancelled by you and notified to us prior to us acting on that instruction.

We are entitled to assume that any access and operation of Electronic Services using an Access Method has been made by you, or a person authorised by you, regardless of the true identity of the person accessing and operating telephone and online services. You must take care to avoid us being misled as to Transactions on your Account, including forgeries or other unauthorised transactions.

Important information concerning your liability for unauthorised transactions appears in the Woolworths Money Online terms and conditions.

You acknowledge that payment instructions must be received with any other relevant information by us before any deadline specified in the Conditions of Use in order to be processed by that particular business day. In this condition 39, "business day" refers to a day on which banks are able to effect settlement through the Reserve Bank of Australia and which is not a national public holiday.

We will confirm the processing of payment instructions on your statement of Account.

We will not be liable in respect of any errors or delays in relation to the receipt or processing of a payment instruction, or if the intended payee of any payment does not receive those funds.

PART L – BPAY[®] SCHEME

40 BPAY scheme

BPAY access is only available through Electronic Services. The terms and conditions in this Part L and the Woolworths Money Online terms and conditions will apply to you if you wish to use BPAY services.

41 Information you must give us

41.1 We do not have to effect a BPAY payment if you do not give us all of the above information we require or if any of that information is incomplete or inaccurate, or if there are insufficient cleared funds in your Account at the time you ask us to make the BPAY payment.

41.2 We may impose restrictions on the accounts from which a BPAY payment may be made or impose limits on the amount of BPAY payments.

42 Valid payment directions

We will treat an instruction to make a BPAY payment as authorised by you if, when it is given to us you have used an Access Method to access Electronic Services and you have provided all information required in order to make the payment.

43 Payments

43.1 You must notify us immediately if you become aware that you may have made a mistake (except for a mistake as to the amount you mean to pay – for those errors see condition 44 below) when instructing us to make a BPAY payment, or if you did not authorise a BPAY payment that has been made from your Account. Condition 44 describes when and how we will arrange for such a BPAY payment (other than in relation to a mistake as to the amount you must pay) to be refunded to you.

43.2 Billers who participate in the BPAY scheme have agreed that a BPAY payment you make will be treated as received by the biller to whom it is directed:

- a) on the date you make that BPAY payment, if you tell us to make the BPAY payment before the payment cut-off time on a business day
- b) on the next business day, if you tell us to make a BPAY payment after the payment cut-off time on a business day, or on a non-business day, or
- c) on the day or next business day that you have nominated for a scheduled payment to take place.

For more information on processing and cut off times, refer to the Woolworths Money Online terms and conditions.

43.3 While it is expected that any delay in processing under this agreement for any reason will not continue for more than one (1) business day, you acknowledge and accept that any such delay may continue for a longer period. BPAY payments may take longer to be credited to a biller if you tell us to make a BPAY payment on a Saturday, Sunday or public holiday or if the biller does not process a payment as soon as they receive its details.

44 Liability for mistaken payments, unauthorised transactions and fraud

44.1 We will attempt to make sure that your BPAY payments are processed promptly by the participants in the BPAY scheme, including those billers to whom your BPAY payments are to be made. You must tell us promptly if:

- a) you become aware of any delays or mistakes in processing your BPAY payments
- b) you did not authorise a BPAY payment that has been made from your Account, or
- c) you think that you have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such matters in relation to your BPAY payment in the way described in this condition. However, except as set out in this condition and the Woolworths Money Online terms and conditions, we will not be liable for any loss or damage you suffer as a result of using the BPAY scheme.

- 44.2 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.

45 Suspension

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

PART M – GENERAL INFORMATION

46 General information

You may obtain from our website general information on:

- account opening procedures
- our confidentiality obligations
- dispute handling procedures
- the advisability of informing us promptly when you are in financial difficulty
- the advisability of reading the Financial Table and these Conditions of Use, and
- current interest rates, fees and charges.

The Conditions of Use, the Woolworths Money Online terms and conditions and other brochures are available from our website.

These contain all types of information about our services and the Code of Banking Practice 1993 which you may find helpful. You can also call us to obtain a copy of this information.

47 National Credit Code

This condition applies to the extent that the National Credit Code and other applicable laws apply to this agreement. If:

- a) that Code or law would otherwise make a provision of this agreement illegal, void or unenforceable, or
- b) a provision of this agreement would otherwise contravene a requirement of that Code or law or impose an obligation or liability

which is prohibited by that Code or law, this agreement is to be read as if that provision were varied to the extent necessary to comply with that Code or law or, if necessary, omitted.

48 Electronic communication consent

We may offer to provide you with statements, notices and other information relating to your Account electronically or by making this information available at our website.

Where you consent to us communicating electronically, you authorise us to act on instructions we have received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to:

- a) statements of account
- b) notices and other documents from us to you about your Account, and
- c) variations to these Conditions of Use.

We will rely on this consent to communicate with you electronically, or by making a notice available for you to access on our website. For example, we may send an email to your email address each month to tell you that your statement of account can be viewed online.

By giving this consent, we are no longer required to send you notices or other documents in paper form for the Account.

You must ensure that:

- a) you check your electronic communications (eg your email and SMS) regularly for notices and other communication from us
- b) your email address and mobile phone number remain current (or otherwise notified to us), and
- c) electronic communications from us to you are not blocked.

Providing you with electronic statements and notices does not alter your obligations under any terms and conditions of the Account.

You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents.

You can go back to receiving paper notices and other documents by withdrawing your consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.

49 Chip

You must ensure the Chip is protected at all times from misuse (including tampering), damage, destruction or any form of unauthorised use. Only you can use the Chip for any of the available services.

50 Commissions

When your Account is opened, a commission of \$0 to \$75 is payable by us to Woolworths for the introduction of credit business, according to the method of introduction and the account selected. Woolworths may also receive other payments from us in respect of the Woolworths Money

Credit Cards, the amounts of which are unascertainable. Details of that commission and any other commission payable to the entity which introduced you to us, if known, will be set out in the Financial Table.

51 Financial difficulty

You must inform us of any material adverse change to your financial position or if you are in financial difficulty or otherwise consider you are or will be unable to meet your repayments or any other obligations under your Account as soon as possible.

52 Privacy

By completing the application form or accepting these Conditions of Use in accordance with condition 1, you agree to us collecting, using, holding and disclosing my personal and credit information and exchanging with the our agents (now or in the future, within or outside Australia) collecting, using, holding and disclosing personal and credit information about you to assess your application, administer and manage the products and services we provide to you, review your credit on a periodic basis or in connection with changes (eg Credit Limit) as though assessing a new application, collect overdue payments and create and maintain assessments and ratings of your credit worthiness. This includes monitoring, auditing and evaluating those products and services, modelling data, data testing, improve and develop products and services, conduct credit scoring, securitisation, research, risk management and portfolio analysis, provide and administer any related rewards program communicating with you and dealing with any complaints or enquiries. You also acknowledge that we may collect sensitive information for specific purposes (eg information to enable the assessment of a hardship relief application), and may use and disclose such information for those purposes and seek such information from your health providers.

You need not give us any personal information requested in the application form or in any other document or communication relating to the products or services we supply you. However, without this information, we may not be able to process your application or provide you with an appropriate level of service. You agree to allow us to provide access to or disclose your personal information within or outside of Australia (including locations in the Philippines, India and the countries specified in our Privacy Policy), to other companies in the Macquarie Group as well as external service providers, which provide services in connection with our products and services and in all other circumstances set out in the privacy consent.

We may also disclose your personal information if acting in good faith or we believe that the law requires or permits us to do so without your consent.

We and other companies in the Macquarie Group may use your personal information to offer products or services that may be of interest to you unless you request us not to.

Under the Privacy Act 1988, you may request access to your personal information that we hold. You can contact us to make such a request or for any other reason relating to the privacy of your personal information

by calling us on any telephone number or writing to us at any address listed on the back of the Conditions of Use booklet.

Macquarie Group's privacy statement and details on how you may access or update your personal information can also be found at macquarie.com.au.

53 Anti-money laundering

- a) You must not knowingly do anything to put Macquarie Group in breach of the Anti-Money Laundering and Counter Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws) and/or its internal policies and procedures. You agree to notify Macquarie Group if you are aware of anything that would put Macquarie Group in breach of AML/CTF Laws.
- b) If requested, you must provide additional information and assistance and comply with requests to facilitate Macquarie Group's compliance with AML/CTF Laws and/or its internal policies and procedures in Australia or equivalent overseas jurisdiction.
- c) You represent and warrant that you are not aware and have no reason to suspect that:
 - i) the amount of credit that we agree to provide you will be used to fund money laundering, terrorism financing or similar activities (Illegal Activities), and
 - ii) proceeds of investments made in connection with this product will fund Illegal Activities.
- d) You acknowledge that Macquarie Group is subject to AML/CTF Laws and/or its internal policies and procedures. In making an application, you consent to Macquarie disclosing in connection with AML/CTF Laws and/or its internal policies and procedures any of your Personal Information (as defined in the Privacy Act 1988 (Cth)) Macquarie Group has.
- e) You acknowledge that in certain circumstances Macquarie Group may be obliged to freeze or block an Account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the Account monitoring that is required by AML/CTF Laws and/or its internal policies and procedures. If Macquarie Group freezes or blocks your Account because it believes on a reasonable basis that it is required to do so in order to comply with AML/CTF Laws and/or its internal policies and procedures, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify us if we are found liable to a third party in connection with the freezing or blocking of your Account.
- f) You acknowledge that Macquarie Group retains the right not to provide services/issue products to any applicant that Macquarie decides, in their sole discretion, that they do not wish to supply.

54 Assignment

Subject to applicable laws, we may at any time assign all or part of our rights, title and interest under this agreement to any institution, corporation or individual.

55 No security

We agree not to rely on or to enforce as security for your obligations under this agreement:

- a) any security which we may hold from you, or
- b) any other security or guarantee which we may hold from any other person in relation to your obligations.

You acknowledge that this agreement does not vary the terms or affect the enforceability of that security or guarantee.

This part of the Conditions of Use booklet only applies to you if you are an individual and, when you enter into this agreement, you intend to use the credit obtained under this agreement wholly or predominantly for personal, domestic or household purposes.

56 Severance

If any terms or part of these Conditions of Use is invalid or not enforceable in accordance with its terms, all other terms or parts which are self sustaining and capable of separate enforcement without regard to the invalid or unenforceable term or part will be, and continue to be, valid and enforceable in accordance with their terms.

INFORMATION STATEMENT

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract. If you have any concerns about your contract, contact your credit provider and, if you still have concerns, your credit provider's external dispute resolution scheme, or get legal advice.

The contract

1 How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before:

- your contract is entered into, or
- you make an offer to enter into the contract, whichever happens first.

2 How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep.

Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the document to keep.

If you want another copy of your contract write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy:

- within 14 days of your written request if the original contract came into existence 1 year or less before your request, or
- otherwise within 30 days of your written request.

3 Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as:

- you have not obtained any credit under the contract, or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4 Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5 How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6 Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7 Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8 Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- you get 30 days advance written notice for:
 - i) a change in the way in which interest is calculated, or
 - ii) a change in credit fees and charges, or
 - iii) any other changes by your credit provider,

except where the change reduces what you have to pay or the change happens automatically under the contract.

9 Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement. If that is not successful, you may contact your credit provider's external dispute resolution scheme.

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Your credit provider's external dispute resolution provider is the Financial Ombudsman Service and can be contacted on **1300 78 08 08**, by email at **info@fos.org.au** or in writing to **GPO Box 3, Melbourne, VIC, 3001**.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on **1300 300 630** or through ASIC's website at **www.asic.gov.au**.

Insurance

10 Do I have to take out credit card insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider cannot insist that you use any particular insurance company.

11 Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

12 If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13 In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

14 What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer.

General

15 What do I do if I cannot make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways, for example:

- to extend the term of your contract and reduce payments, or
- to extend the term of your contract and delay payments for a set time, or
- to delay payments for a set time.

16 What if my credit provider and I cannot agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong. If the credit provider still refuses your request you can complain to the external dispute resolution scheme that your credit provider belongs to. Further details about this scheme are set out below in question 17.

17 Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the credit provider's external dispute resolution scheme or ASIC, or get legal advice.

18 Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME OR GET LEGAL ADVICE.

EXTERNAL DISPUTE RESOLUTION IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION PROVIDER IS THE FINANCIAL OMBUDSMAN SERVICE AND CAN BE CONTACTED ON 1300 78 08 08, BY EMAIL AT INFO@FOS.ORG.AU OR IN WRITING TO GPO BOX 3, MELBOURNE, VIC, 3001

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

SCHEDULE 1 – DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Macquarie Bank Limited (user ID 320357, ABN 46 008 583 542) (**the Debit User**). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions

account means the account held at your *financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you*.

us or we means the Debit User *you* have authorised by requesting a *Direct Debit Request*.

you means the customer who has signed or authorised by other means the *Direct Debit Request*.

your financial institution means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

1 Debiting your account

- a) By signing a *Direct Debit Request* or if **we have received** a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.
- b) *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
- c) If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2 Amendments by us

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen **(14) days** written notice.

3 Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing *us* with at least fourteen **(14) days** notification by writing to our address specified in section 8.1 below, or by arranging it through your own financial institution, which is required to act promptly on your instructions.

4 Your obligations

- a) It is *your* responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.
- b) If there are insufficient clear funds in *your account* to meet a *debit payment*:
 - i) *you* may be charged a fee and/or interest by your financial institution
 - ii) *you* may also incur fees or charges imposed or incurred by *us*, and
 - iii) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.
- c) *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

5 Dispute

- a) If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on 1300 101 234 and confirm that notice in writing with *us* as soon as possible so that *we* can resolve your query more quickly. Alternatively *you* can take it up directly with your financial institution.
- b) If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will respond to *your query* by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. *We* will also notify *you* in writing of the amount by which *your account* has been adjusted.
- c) If *we* conclude as a result of our investigations that *your account* has not been incorrectly debited *we* will respond to *your query* by providing *you* with reasons and any evidence for this finding in writing.

6 Accounts

You should check:

- a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions
- b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement, and
- c) with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.


7 Confidentiality

- a) *We* will hold, use and disclose any information (including *your account* details) in *your Direct Debit Request* in accordance with our Privacy Policy, available at woolworthsmoney.com.au
- b) *We* will only disclose information that *we* have about *you*:
 - i) to the extent specifically required by law, or
 - ii) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).


8 Notice

- a) If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to:
Card Services
PO Box 3427
Rhodes NSW 2138
- b) *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*
- c) Any notice will be deemed to have been received on the third *banking day* after posting.

Contact Card Services

 **Phone:** 1300 10 1234

 **Online:** woolworthsmoney.com.au

 **Post:** Card Services
PO Box 3427
RHODES NSW 2138