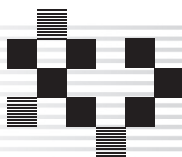


**Police & Nurses
ATM Card
Product Disclosure Statement
& Conditions of Use**

Effective from 31 March 2010



POLICE & NURSES
CREDIT SOCIETY

This document includes Conditions of Use and Product Disclosure Statement. Together these comprise the Police & Nurses Credit Society's Product Disclosure Statement ("PDS") for the Police & Nurses ATM Card. Copies of these documents are available at Police & Nurses locations, on our web site at www.pncs.com.au or by calling 13 25 77.

The information provided in this document is not financial product advice and has been prepared without taking into account your specific personal circumstances. You should read the whole of this document and consider all the information in light of your own personal circumstances before deciding to obtain any of the products offered. Police & Nurses Credit Society representatives are employees, who may also receive cash and/or non cash performance bonuses based on a number of performance indicators including the total number of new financial products issued each month.

DEFINITIONS

In these Conditions of Use:

"We", "Us", "Our" or "Police & Nurses" are references to Police & Nurses Credit Society Ltd.

"You" or "Your" are references to you, the card holder(s) in respect of the account to which these Terms & Conditions will apply.

"Day" means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

"EFT System" means the shared system under which EFT Transactions are processed.

"EFT Terminal" means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of Police & Nurses or any third party for use with a Police & Nurses ATM Card and PIN to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

"EFT Transaction" means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a Police & Nurses ATM Card and PIN but not requiring a manual signature.

"Electronic Equipment" includes, but is not limited to, a computer, television, telephone and an EFT Terminal.

"Linked Account" means your account(s) which you link to a Police & Nurses ATM Card, and includes any overdraft or line of credit which you may attach to your Linked Account.

"Merchant" means a retailer or any other provider of goods or services.

"Nominee" means any person nominated by you to whom your Police & Nurses has issued an additional Police & Nurses ATM Card to access your Linked Account(s).

"PIN" means the personal identification number issued to you or a Nominee by Police & Nurses for use with a Police & Nurses ATM Card when giving an instruction through Electronic Equipment.

"Police & Nurses ATM Card" means the Police & Nurses ATM Card issued to you or a Nominee by Police & Nurses.

Product Disclosure Statement

1. ABOUT THE POLICE & NURSES ATM CARD

The Police & Nurses ATM Card is a non-cash payment facility which can be used to perform transactions on your linked accounts(s).

2. SECURITY RISKS

Unless the proper precautions are taken, there are risks that your Police & Nurses ATM Card may be lost, stolen or used without your permission.

There are also inherent risks associated with EFT Transactions.

You may be liable for unauthorised use of your Police & Nurses ATM Card. You should refer to the Police & Nurses ATM Card Conditions of Use included in the PDS for the Police & Nurses ATM Card for your liability for unauthorised use of the Police & Nurses ATM Card and ways you can minimise the risk of a security breach.

3. WITHDRAWAL AND TRANSACTION LIMITS

- The minimum cash withdrawal limit from any ATM is \$20.
- The maximum daily cash withdrawal limit for a card is \$1000.

Police & Nurses reserves the right to amend your withdrawal limits at its absolute discretion. You will be notified of any amendments to these limits.

Other third party organisations may impose additional restrictions on the amount of funds which may be withdrawn, transferred or paid.

4. REPLACEMENT CARDS

A replacement card will be automatically issued prior to the expiry date show on your current card.

If you have not used your Police & Nurses ATM Card within the last six months, Police & Nurses is under no obligation to provide you with a replacement card upon expiry of your current card.

5. FEES AND CHARGES

5.1 Card issue fee

You may be charged a fee for replacement of a lost or damaged card. These fees will be charged to the Linked Account. You should refer to the PDS for the Linked Account for the amount of any such fees.

5.2 Statements

A record of the transactions you make using the Police & Nurses ATM Card will appear on the statement for each respective Linked Account. You may be charged a fee for the issue of statements or additional and replacement statements. These fees will be charged to the Linked Account. You should refer to the PDS for the Linked Account for the amount of any such fees.

Conditions of Use

These Conditions of Use govern the use of the Police & Nurse ATM Card to access your Linked Account(s). Police & Nurses will process the value of all transactions, and any fees and charges, to your Linked Account(s). Each such transaction will be governed by these Conditions of Use and by these Terms & Conditions for the relevant Linked Account.

You should read all these documents carefully and retain them for future reference. Copies of each of the documents can be made available to you on request from Police & Nurses Credit Society.

Enquiries

If you would like any further information about the Police & Nurses ATM Card please contact Police & Nurses.

You should follow the guidelines in the box below to protect against unauthorised use of the Police & Nurses ATM Card and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 12 of these Conditions of Use and the Electronic Funds Transfer Code of Conduct.

Guidelines for Ensuring the Security of the Police & Nurses ATM Card and PIN

- Sign the Police & Nurses ATM Card as soon as you receive it;
- Keep the Police & Nurses ATM Card in a safe place;
- If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name;
- Never write the PIN on the Police & Nurses ATM Card;
- Never write the PIN on anything that is kept with or near the Police & Nurses ATM Card;
- Never lend the Police & Nurses ATM Card to anybody;
- Never tell or show the PIN to another person;
- Use care to prevent anyone seeing the Police & Nurses ATM Card number and PIN being entered at Electronic Equipment;
- Immediately report the loss, theft or unauthorised use of the Police & Nurses ATM Card to Police & Nurses or to the REDICARD HOTLINE;
- Keep a record of the Police & Nurses ATM Card number and the REDICARD HOTLINE telephone number for your area with your usual list of emergency telephone numbers;
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Police & Nurses ATM Card has been used without your authority; and
- Immediately notify Police & Nurse of any change of address.

1. INTRODUCTION

- a. These Conditions of Use govern use of the Police & Nurses ATM Card to access your Linked Account(s) at Police & Nurses. Each transaction on a Linked Account is also governed by the Terms & Conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any of your Linked Accounts, these Conditions of Use shall prevail.
- b. These Conditions of Use apply when the Police & Nurses ATM Card is used to carry out an EFT Transaction.
- c. Police & Nurses may attach other services to the Police & Nurses ATM Card. Please contact Police & Nurses for details.
- d. In accepting a Police & Nurses ATM Card from your us, you are obliged to comply with these Conditions of Use.
- e. Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. CODES OF CONDUCT

- a. Your Credit Union warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.
- b. The relevant provisions of the Mutual Banking Code of Practice apply to these Conditions of Use.

3. HOW TO REPORT LOSS, THEFT OR UNAUTHORISED USE OF THE POLICE & NURSES ATM CARD

- a. If you or your Nominee believe the Police & Nurses Card has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact Police & Nurses during business hours or the REDICARD HOTLINE at any time on its emergency number detailed in the box below. You or your Nominee must provide the following information when making such notification to Police & Nurses or the REDICARD HOTLINE;
 - (1) the Police & Nurses ATM Card number;
 - (2) Police & Nurses name; and
 - (3) any other personal information you or your Nominee is asked to provide to assist in identifying you and the Police & Nurses ATM Card.

- b. The REDICARD HOTLINE or Police & Nurses will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting us or the REDICARD HOTLINE.
- c. When contacting the REDICARD HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible to Police & Nurses.
- d. The REDICARD HOTLINE is available 24 hours a day, 7 days a week.
- e. If the REDICARD HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to Police & Nurses as soon as possible during business hours. Police & Nurses will be liable for any losses arising because the REDICARD HOTLINE is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to Police & Nurses as soon as possible during business hours.

REDICARD HOTLINE
Australia wide toll free 1800 224 004
From Overseas +61 2 9959 7480

4. SIGNING THE POLICE & NURSES ATM CARD

You and your nominee agree to sign the Police & Nurses ATM Card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the Police & Nurses ATM Card.

5. PROTECTING THE PIN

- a. Police & Nurses will provide a PIN to use the Police & Nurses ATM Card with Electronic Equipment. You agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the Police & Nurses ATM Card.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to Police & Nurses that the PIN has been misused or has become known to someone else.
- d. You must not record the PIN on the Police & Nurses ATM Card or keep a record of the PIN on anything, which is kept with or near the Police & Nurses ATM Card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

6. USING THE POLICE & NURSES ATM CARD

- a. Police & Nurses will advise you from time to time:
 - (1) what EFT Transactions may be performed using the Police & Nurses ATM Card; and
 - (2) what EFT Terminals of other Financial Institutions may be used. Police & Nurses does not warrant that merchants or EFT Terminals displaying Redicard signs or promotional material will accept the Police & Nurses ATM Card. Police & Nurses does not accept any responsibility should a merchant or EFT Terminal displaying Redicard Signs or promotional material refuse to accept or honour a Police & Nurses ATM Card, or should a merchant or other financial institution impose additional restrictions on the use of the Police & Nurses ATM Card.
- b. The Police & Nurses ATM Card may only be used to perform transactions on your Linked Account(s). Police & Nurses will advise you of:
 - (1) the accounts which you may link to the Police & Nurses ATM Card; and
 - (2) any Credit facility, which you may link to your Linked Account(s).

- c. Police & Nurses will debit your Linked Account(s) with the value of a withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- d. If a Linked Account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT transactions on that account.
- e. Transactions will not necessarily be processed to your Linked Account on the same Day.
- f. You will continue to be liable to Police & Nurses for the value of any EFT Transaction occurring after you have closed your Linked Account(s) or after you have resigned from membership of Police & Nurses.

7. OVERSEAS TRANSACTIONS

- a. All transactions made overseas on the Police & Nurses ATM Card will be converted into Australian currency by VISA International, and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).
- b. All transactions made overseas on the Police & Nurses ATM Card are subject to a conversion fee equal to 2% of the value of the transaction and payable to CUSCAL, the principal member of VISA International under which we can provide you with the overseas functionality of your Police & Nurses ATM Card. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- c. You may be charged a surcharge for making an EFT Transaction using an EFT Terminal overseas. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. You should use the REDICARD HOTLINE if any of the circumstances described in clause 3 apply.
- e. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

8. ADDITIONAL CARDS

- a. You may authorise Police & Nurses, if it agrees, to issue an additional Police & Nurses ATM Card to your Nominee provided this person is over the age of 18 (unless Police & Nurses agrees to a younger age).
- b. You will be liable for all transactions carried out by your Nominee on the Police & Nurses ATM Card.
- c. Police & Nurses will give each Nominee a PIN.
- d. Your Nominee's use of the Police & Nurses ATM Card and PIN is governed by the Conditions of Use.
- e. You must ensure that each Nominee protects their Police & Nurses ATM Card and PIN in the same way as these Conditions of Use require you to protect your Police & Nurses ATM Card and PIN

9. WITHDRAWAL AND TRANSACTION LIMITS

- a. You agree that the Police & Nurses ATM Card will NOT be used to:
 - (1) overdraw any of your Linked Account(s); or
 - (2) exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).
- b. If clause 9(a) is breached, Police & Nurses may:
 - (1) dishonour any payment instruction; and
 - (2) charge you an administrative fee as advised to you from time to time.

- c. Police & Nurses may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits in the Product Schedule, which forms part of the PDS for the Police & Nurse ATM Card. Police & Nurses may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations including merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

10. AUTHORISATIONS

You acknowledge and agree that:

- a. Police & Nurses has the right to deny authorisation for any EFT Transaction for any reason; and
- b. Police & Nurses will not be liable to you or any other person for any loss or damage, which you or such other person may suffer as a result of such refusal.

11. DEPOSITS AT EFT TERMINALS

- a. Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been accepted by Police & Nurses.
- b. Cheques will not be available to draw against until cleared.
- c. Your deposit is accepted once Police & Nurses has certified it in the following way:
 - (1) your deposit envelope will be opened in the presence of any two persons authorised by Police & Nurses;
 - (2) should the amount you record differ from the amount counted in the envelope, Police & Nurses may correct your record to the amount counted;
 - (3) Police & Nurses count is conclusive in the absence of manifest error or fraud; and
 - (4) Police & Nurses will notify you of any correction.
- d. If the amount recorded by the EFT Terminal as having been deposited should differ from the amount counted in the envelope by Police & Nurses, Police & Nurses will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your Linked Account.
- e. Police & Nurses is responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to tPolice & Nurses verification of the amount you deposit).

12. YOUR LIABILITY IN CASE THE CASHLINK CARD IS LOST OR STOLEN OR IN CASE OF UNAUTHORISED USE

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph (b) below apply.
- b. You are not liable for losses;
 - (1) where it is clear that you and your Nominee have not contributed to the loss;
 - (2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - Police & Nurses;
 - any organisation involved in the provision of the EFT System; or
 - any merchant; relating to a forged, faulty, expired or cancelled Police & Nurses ATM Card or PIN;
 - (3) that are caused by the same transaction (3) being incorrectly debited more than once to the same account;
 - (4) resulting from unauthorised use of the Police & Nurses ATM Card or PIN:
 - (i) in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the Police & Nurses ATM Card.

- (ii) in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN; or
 - (iii) in either case, after notification to Police & Nurses or the REDICARD HOTLINE in accordance with clause 3 that the Police & Nurses ATM Card is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the Police & Nurses ATM Card or PIN if the loss occurs before notification to Police & Nurses or the REDICARD HOTLINE that the Police & Nurses ATM Card has been misused, lost or stolen or the PIN has become known to someone else and if Police & Nurses proves, on the balance of probabilities, that you or your Nominee contributed to the loss through:
- (1) fraud; failure to look after and keep the PIN secure in accordance with clauses 5(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN; or
 - (2) unreasonably delaying in notifying Police & Nurses or the REDICARD HOTLINE of the misuse, loss or theft of the Police & Nurses ATM Card or the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to Police & Nurses or the REDICARD HOTLINE.

However, you will not be liable for:

- (A) the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
 - (B) the portion of the loss on any Linked Account which exceeds the balance of that Linked Account (including any prearranged credit); or
 - (C) all losses incurred on any account which you had not agreed with Police & Nurses be accessed using the Police & Nurses ATM Card and PIN.
- d. Where a PIN was required to perform the unauthorised EFT Transaction and clause 12(c) does not apply, your liability for any loss of funds arising from an unauthorised EFT Transaction using the Police & Nurses ATM Card, if the loss occurs before notification to Police & Nurses or the REDICARD HOTLINE that the Police & Nurses ATM Card had been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
- (1) \$150;
 - (2) the actual loss at the time of notification to Police & Nurses or the REDICARD HOTLINE of the misuse, loss or theft of the Police & Nurses ATM Card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Police & Nurses ATM Card or your Linked Account); or
 - (3) the balance of your Linked Account, including any prearranged credit.
- e. If, in cases not involving EFT Transactions, the Police & Nurses ATM Card and PIN are used without authority, you are liable for that use before notification to Police & Nurses or the REDICARD HOTLINE of the unauthorised use, up to your current daily withdrawal limit.
- f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

13. STEPS YOU MUST TAKE TO RESOLVE ERRORS OR DISPUTED EFT TRANSACTIONS

- (a) If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify Police & Nurses. Police & Nurses is solely responsible for resolving your complaint. Later, but as soon as you can, you must give Police & Nurses the following information:

- (1) your name, account number and Police & Nurses ATM Card number;
- (2) the error or the transaction you are unsure about;
- (3) a copy of the periodical statement in which the unauthorised transaction or error first appeared;
- (4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and
- (5) the dollar amount of the suspected error.

If your complaint concerns the authorisation of an EFT Transaction, Police & Nurses may ask you or your Nominee to provide further information.

- b. Police & Nurses will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 days of receipt from you of the details of your complaint, Police & Nurses will:
 - (1) complete its investigations and advise you in writing of the results of its investigations; or
 - (2) advise you in writing that it requires further time to complete its investigation.

Police & Nurses will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.

- d. If Police & Nurses is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where Police & Nurses is waiting for a response from you and you have been advised that Police & nurses required such a response.
- e. If your complaint has not been resolved within 120 days of receipt of the details of your complaint, Police & Nurses will resolve the complaint in your favour.
- f. If Police & Nurses finds that an error was made, it will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g. At Police & Nurses our aim is to meet the needs of our members and, where an issue is not satisfactorily resolved, our Internal Dispute Resolution Service provides members the opportunity to refer the matter to the Member Representative where a review of the issues raised is undertaken.
- h. When Police & Nurses advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Terms & Conditions and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments it has made to your Linked Account. If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Financial Ombudsman Service or any other dispute resolution body that Police & Nurses may advise from time to time. The Financial Ombudsman Service's contact details are:

Financial Ombudsman Service Ltd (FOS)

GPO Box 3

Melbourne VIC 3001

Toll Free Call: 1300 780 808

Facsimile: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

- i. If Police & Nurses decides that you are liable for all or any part of a loss arising out of unauthorised use of the Police & Nurses ATM Card or PIN, it will:
 - (1) give you copies of any documents or other evidence it relied upon; and
 - (2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.

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

14. MALFUNCTION

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your Nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, Police & Nurses will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

15. TRANSACTION SLIPS AND RECEIPTS

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales vouchers to assist in checking EFT Transactions against your statements.

16. TRANSACTION AND OTHER FEES

- a. Police & Nurse will advise you whether it charges a fee, and the amount of such fee, for:
- any transactions;
 - issuing the Police & Nurses ATM Card or any additional or replacement Police & Nurses ATM Card;
 - using the Police & Nurses ATM Card;
 - issuing the PIN or any additional or replacement PIN;
 - using the PIN; or
 - any other service provided in relation to the Police & Nurse ATM Card
- b. Police & Nurses will also advise you whether it will debit any of your Linked Accounts with Government charges, duties or taxes arising out of an EFT Transaction.
- c. The fees and charges payable in respect of the Police & Nurses ATM Card are set out in the Product Disclosure Statement for the Linked Account(s).

17. CHANGES TO CONDITIONS OF USE

- a. Police & Nurses may change these Conditions of Use from time to time.
- b. Police & Nurses will notify you in writing at least 30 days before the effective date of change if it will:
- impose or increase any fees or charges for the Police & Nurses ATM Card;
 - increase your liability for losses; or
 - impose, remove or adjust daily or other periodic transaction limits applying to the use of the Police & Nurses ATM Card, PIN, your Linked Account(s) or Electronic Equipment.
- c. If you do not wish your daily withdrawal limit to be increased you should notify Police & Nurses.
- d. Police & Nurses will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- e. Police & Nurses is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- f. When the Police & Nurses ATM Card is used after notification of any such changes, you accept those changes and use of the Police & Nurses ATM Card shall be subject to those changes.

18. ACCOUNT STATEMENTS

- a. Police & Nurses will send you an account statement for the Linked Account at least every 6 months.

- b. For any Linked Accounts, which have a pre-arranged credit facility, attached such as a line of credit or overdraft, Police & Nurses will send you an account statement monthly.
- c. You may request a copy of your account statement at any time.
- d. Police & Nurses may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

19. CANCELLATION AND RETURN OF THE POLICE & NURSES ATM CARD

- a. The Police & Nurses ATM Card always remains the property of Police & Nurses.
- b. Police & Nurses can immediately cancel the Police & Nurses ATM Card and demand its return or destruction at any time for security reasons or if you breach these Conditions of Use or the Terms & Conditions of your Linked Accounts, including by capture of the Police & Nurses ATM Card at any EFT Terminal.
- c. Police & Nurses may, at any time, cancel the Police & Nurses ATM Card for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- d. You may cancel your Police & Nurses ATM Card or any additional Police & Nurses ATM Card issued to your Nominee at any time by giving Police & Nurses written notice.
- e. If you or Police & Nurses cancel the Police & Nurses ATM Card issued to you, any additional Police & Nurses ATM Card issued to your Nominee(s) will also be cancelled.
- f. You will be liable for any transactions you or your Nominee make using the Police & Nurses ATM Card before the Police & Nurses ATM Card is cancelled but which are not posted to your Linked Account until after cancellation of the Police & Nurses ATM Card.
- g. You must return your Police & Nurses ATM Card and any additional Police & Nurses ATM Card issued to your Nominee to Police & Nurses when:
 - (1) Police & Nurses notifies you that it has cancelled the Police & Nurses ATM Card;
 - (2) you close your Linked Account(s);
 - 3) you cease to be a member of Police & Nurses;
 - (4) you cancel your Police & Nurses ATM Card, any additional Police & Nurses ATM Card issued to your Nominee, or both; or
 - (5) you alter the authorities governing the use of your Linked Account(s), unless Police & Nurses agrees otherwise.

20. USE AFTER CANCELLATION OR EXPIRY OF THE POLICE & NURSES ATM CARD

- a. You must not use the Police & Nurses ATM Card or allow your Nominee to use the Police & Nurses ATM Card.
 - (1) before the valid date or after the expiration date shown on the face of the Police & Nurses ATM Card; or
 - (2) after the Police & Nurses ATM Card has been cancelled.
- b. You will continue to be liable to reimburse Police & Nurses for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at Police & Nurses.

21. PRIVACY AND CONFIDENTIALITY

Police & Nurses collects personal information about you or your Nominee for the purposes of providing its products and services to you. Police & Nurses may disclose that personal information to others in order to execute your instructions, where it reasonably considers it necessary for the provision of the Police & Nurses ATM Card or the administration of your Linked Account(s), or if it is required by law.

You represent that, in supplying Police & Nurses with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause.

You and your Nominee may have access to the personal information Police & Nurses holds about each of you at any time by asking Police & Nurses.

For more details of how Police & Nurses handles personal information, you should refer to Police & Nurses Privacy Policy.

22. MICELLANEOUS

- a. You agree that you will promptly notify Police & Nurses of any change of address for the mailing of account statements or notices that Police & Nurses is required to send you.
- b. Police & Nurses may post all account statements and notices to you at your registered address as provided for in Police & Nurses records.



POLICE & NURSES
CREDIT SOCIETY

13 25 77

All enquiries and Phonelink telephone banking

www.pncs.com.au
Website

The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or terms and conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at www.pncs.com.au or from any Police & Nurses location.

Police & Nurses Credit Society Limited ABN 69 087 651 876 AFSL 240701