





## Access Terms and Conditions

To be retained by member

1. I request the Credit Union to supply a card/additional card and Personal Identification Number (PIN).
2. I acknowledge the cardholder will have access to my savings accounts until I cancel the card and return it to the Credit Union.
3. An additional cardholder cannot:
  - i) redeem or change the terms of any Term Deposits in my name
  - ii) alter details of my account
  - iii) receive any information other than basic transaction information necessary to conduct the account.
4. I agree the card and PIN will be mailed to the postal address of the cardholder. The cardholder will acknowledge receipt to the Credit Union who will then activate the card.
5. I acknowledge and agree to be bound by the Conditions of Use for this card/additional card.
6. I/We acknowledge that the daily withdrawal limit is \$1000 per card.
7. In requesting a replacement card, if I have not surrendered the card stated over page, I understand it will be treated as lost/stolen on acknowledgement of the replacement card.
8. I confirm that the information supplied is correct, and in the case of a lost or stolen card, I authorise you to inform the police about the card and provide them with any information they may require.
9. I/We also agree that where I/we have provided the Credit Union with information about another individual in this application form, I/We will make sure that the individual is aware of:
  - my/our supplying their information to the Credit Union and the purposes why the Credit Union has collected the information (for issue of a card);
  - their ability to access that information in accordance with the Privacy Act (and to advise the Credit Union if they think the information is inaccurate, incomplete or out of date); and
  - the contact details of the Credit Union's Privacy Officer.
10. I/We consent to the collection and storage of my/our personal information by the Credit Union.
11. I/We acknowledge the Credit Union has a Privacy Policy for the collection and use of personal information and that I/we are able to access this policy at a branch of the Credit Union, on <http://www.qtcu.com.au> or by phoning the Contact Centre on 13 29 30 (8.30am to 7.00pm Monday to Friday).
12. I/We acknowledge that I/we are liable for all transactions made by the account owner/additional cardholder.
13. In the case of a VISA card, I/we acknowledge that all cardholders are over the age of 18.
14. I acknowledge receipt of, and agree to be bound by the Teleaccess/Netaccess Terms and Conditions.

### NETACCESS AND TELE-ACCESS

1. The Credit Union will register you to NetAccess & Tele-access with an initial password to access the NetAccess & Tele-access Systems. The NetAccess system will require you to change this password to a four to eight digit alpha-numeric password chosen by yourself. The Tele-access system requires you to change this password to a four digit numeric password chosen by yourself. You should not divulge these passwords to any person or allow any person to watch you enter or hear your password. The Credit Union recommends you change your password on a regular basis.
2. You must notify us as soon as possible on 13 29 30 if you become aware of unauthorised use of your password or account or of the loss or theft of your password or if you suspect your password has become known to someone else. You will be liable for any misuse of the system up until the time of notification.
3. The Credit Union will take reasonable precautions as may be necessary to ensure that information concerning your accounts transmitted by them through NetAccess will remain confidential and protected from unauthorised access, but the Credit Union will not otherwise be liable for any unauthorised access by any means to that information.
4. As NetAccess transaction details may be confirmed by email, please ensure you provide us with a current email address.
5. The Credit Union may cancel the use of the NetAccess or Tele-access service at any time without notice if we believe the service is being misused in a manner that would cause loss to you or the Credit Union.
6. The Credit Union shall incur no liability whatsoever for any delay in acting or failing to act on any function specified by these services.
7. The Credit Union's current schedule of fees and charges applies to this service.
8. The Credit Union reserves the right to vary these Terms and Conditions and may from time to time make and vary regulations for the proper and convenient use of NetAccess & Tele-access and may withdraw any part or all of such services whether such regulations are brought to your attention or not.

The full NetAccess Terms and Conditions are available for you to view at any time at [www.qtcu.com.au](http://www.qtcu.com.au) or by contacting 132 930 weekdays from 8.30am to 7.00pm.