

TERMS AND CONDITIONS FOR MOBILE BANKING

You should read these Terms and Conditions prior to using Mobile Banking. You will be deemed to have read and accepted these Terms and Conditions when you first log in to Mobile Banking.

1. General Conditions for Mobile Banking

- 1.1 “Mobile Banking” means any service we offer as an extension of Internet Banking that enables you to receive information from us and to transmit instructions to us electronically, in relation to an Account, Credit Account or other matter we specify, using a mobile device capable of accessing the internet.
- 1.2 Each time you use Mobile Banking these Terms and Conditions for Mobile Banking **and** Terms and Conditions Part 1 and Part 2 apply.
- 1.3 Mobile Banking is an extension of the facilities offered by Internet Banking. It is not a standalone product. Clauses 36 to 42 of Terms and Conditions Part 1 apply to the use of Mobile Banking.
- 1.4 Where there is any inconsistency between these Terms and Conditions for Mobile Banking and Terms and Conditions Part 1, these Terms and Conditions for Mobile Banking will apply.

2. Access to Mobile Banking

- 2.1 Mobile Banking is only available to registered users of Internet Banking. No other steps are required to be undertaken to register for Mobile Banking.
- 2.2 You will use your Username and Access Code for Internet Banking to log in and access Mobile Banking.
- 2.3 Not all mobile devices are capable of accessing and supporting Mobile Banking. It is your responsibility to ensure any mobile device you use to access Mobile Banking is compatible and capable of supporting Mobile Banking. We will not be responsible for any damage or loss to a mobile device as a result of your access or use or attempted access or use of Mobile Banking.

3. Availability of Mobile Banking

- 3.1 All conditions of use and charges relating to a mobile device you use to access Mobile Banking are your responsibility. We are not liable for any costs you incur to access Mobile Banking using a mobile device.
- 3.2 You should check with the telecommunication provider for your mobile device whether you will be able to access Mobile Banking if you travel outside of Australia. We are not liable for any additional costs you may incur to access Mobile Banking outside of Australia.

4. Use of Mobile Banking

- 4.1 Not all functions and features of Internet Banking are available for Mobile Banking. The following features are not available for Mobile Banking:

- Any transaction that requires an additional one time password before it can be processed cannot be performed using Mobile Banking.
- New third party payees or BPAY[®] billers cannot be added using Mobile Banking.
- Transactions that require the authentication of more than one account holder or authorised signatory cannot be performed using Mobile Banking.
- Loan redraws cannot be performed using Mobile Banking.
- Future dated or recurring payments cannot be setup, viewed or modified using Mobile Banking.
- Only limited transaction history can be viewed or searched using Mobile Banking.

4.2 You can use Mobile Banking to access and initiate EFT Transactions on your Account or Credit Account not excluded by clause 4.1 above, including to:

- View a list of your Accounts or Credit Accounts including balances.
- Transfer funds between Greater accounts held in your name.
- Transfer funds between Greater accounts and accounts held at other financial institutions or Third Party Accounts that have been setup within Internet Banking.
- Make BPAY[®] payments to billers already setup within Internet Banking.
- View the ten (10) most recent transactions on each of your Accounts or Credit Accounts.