



QACTIVE app Terms and Conditions

1. Welcome to the QACTIVE app

The QACTIVE app offers a quick, simple and convenient mobile banking experience for our members already signed up with Online Banking. The QACTIVE app has been designed for most iPhone and Android devices. While we have made every effort to ensure its compatibility with all mobile and tablet devices, we cannot guarantee that the QACTIVE app will work on everything. For more information on QACTIVE app compatible devices, please see our complete list in FAQs via the "Help & Support" section.

With the QACTIVE app, you can:

- ✓ make BPAY® payments set up on your Online Banking,
- ✓ pay into Australian accounts set up on your Online Banking,
- ✓ check your account balance and recent transaction history over the past 5 days and search up to 500 transactions, and
- ✓ transfer money between your QACTIVE accounts.

The QACTIVE app also includes a Locator tool to help you find your closest ATM and QACTIVE branch.

You must only use the QACTIVE app with compatible iPhone and Android devices. You can install and register the QACTIVE app on as many devices as you like, and have multiple sessions running at any one time.

These QACTIVE app Terms and Conditions govern your use of the QACTIVE app, together with the Electronic Banking Terms and Conditions and Conditions of Use found in our Product Disclosure Statement for your accounts. To view these Terms and Conditions again, or see our Product Disclosure Statement, please see our FAQs under the Help & Support tab or visit our website.

2. Making payments with the QACTIVE app

You can only make payments to accounts already set up in your Online Banking. Please take care to enter the correct BSB and account number when setting up accounts in Online Banking as you may not be able to recover a payment if it is credited to a mistaken account.

3. Payment limits

Your existing Online Banking daily payment limit applies. For more details on your daily payment limit, please see our Product Disclosure Statement under our FAQs tab or contact us.

4. Protecting against unauthorised transactions

4.1 QACTIVE app access PIN

- a. Each time you register the QACTIVE app on a device, we ask you to set up PIN access.
- b. This means that each device will have its own individual 4-digit PIN. You can choose the same PIN for each device if you like.
- c. After you have registered your PIN, you can change your PIN through the QACTIVE app by going to Change My PIN under the My Profile tab..

4.2 How to protect your PIN

You must always take care to protect the security of your PIN.

You should always:

- a. memorise the PIN as soon as possible - if you record it, disguise it so others can't decipher it,
- b. if you nominate a PIN, use a number that is not obvious or can't be easily guessed (e.g. don't use your date of birth or driver's licence number), and

- c. take precautions when using the QACTIVE app (e.g. don't let anyone watch you enter your PIN).

You must never:

- a. tell or let anyone find out your PIN - not even family or friends,
- b. record a PIN on your device or computer, and
- c. keep a record of the PIN with your device.

4.3 Other things you must do

1. Lock your iPhone or Android device and take any reasonable steps to stop unauthorised use of the QACTIVE app or disclosure of your card details. This includes closing your QACTIVE app when you have finished using it.
2. Notify us immediately if your iPhone or Android device is lost or stolen or you suspect your QACTIVE app PIN has become known to someone else.
3. Only install approved applications on your iPhone or Android and never override the software lockdown (i.e. jailbreak your iPhone or root your Android device). We will not be responsible for any losses that may occur if you modify, or attempt to modify the QACTIVE app on your device.

4.4 Other things you must never do

Don't ever:

1. Allow another person to use your device to make purchases or payments.
2. Leave your iPhone or Android device unattended.
3. Use the QACTIVE app with a device other than a compatible iPhone or Android device.

5. Other things you should know

5.1 Activating SMS alerts on your mobile device

- a. If you would like to activate SMS alerts, you should register your mobile number when prompted at the time of setting up "My SMS alerts" in the "My Profile" section.
- b. Once you have registered your mobile number for SMS alerts, you cannot add a new mobile number or modify it. Please contact us if you would like to do so.
- c. Each SMS alert message sent to your mobile device will incur a fee of 25 cents and will be charged to your nominated account.

5.2 Using the QACTIVE app on more than one device

- a. You can install and register the QACTIVE app on multiple iPhone or Android devices as long as you have set up your Online Banking. You can use the QACTIVE app on multiple devices at any one time.
- b. The QACTIVE app will close itself after remaining open for 10 minutes without use.
- c. If you are no longer in possession of one or more of your registered devices, you should contact us immediately on **1300 747 747**.

5.3 Your account balance may include cheques waiting for clearance

When you check your account balance, please note that the amount noted as **Available funds** does not include cheques or transfers waiting for clearance.

5.4 Check the details you enter carefully

You cannot delete or cancel a QACTIVE app payment once it has been made. If you make a mistake with your payment, please contact us immediately on **1300 747 747**.

5.5 Delete the accounts you do not use in your Online Banking

The QACTIVE app allows you to make payments and pay bills to accounts set up on your Online Banking. To increase the security around your QACTIVE app, please delete the accounts you do not use regularly in your Online Banking. If you need help doing this, please contact us.

5.6 Fees

- a. Any fees and charges that apply to your QACTIVE accounts accessible via the QACTIVE app will continue to apply to transactions made using the QACTIVE app. For further information about fees and charges, please see our Fees and Charges Brochure under the FAQs tab.
- b. If you activate SMS alerts on your mobile, you will be charged a fee of 25 cents for each message sent to your registered mobile number.
- c. You may incur charges from your mobile service provider for downloading and using the QACTIVE app.

5.7 Using your location data

If you grant the QACTIVE app permission to use your iPhone or Android device's location information, we will log this location information to enable QACTIVE app functionality where location information is required (e.g. nearest QACTIVE ATM or branch locator).

5.8 Suspension or termination

We may suspend or terminate your use of the QACTIVE app without notice at any time, e.g. if we suspect unauthorised transactions have occurred or that the QACTIVE app is being misused.

5.9 Disclosures

You agree that we may disclose your details to the recipient of any payments you make, to aid them in identifying the transaction.

5.10 Changes to these Terms and Conditions

We may change these QACTIVE app Terms and Conditions at any time. We will notify you of any material changes that take place and we may require you to confirm your acceptance of these changes to continue using the QACTIVE app.

5.11 Acknowledgement and compliance

The QACTIVE app is not provided by Apple, Google or any other third party provider. Accordingly, any queries or complaints regarding the app (including but not limited to issues regarding intellectual property) should be **directed to us** and not Apple or Google. The foregoing applies for the benefit of Apple and Google. You also acknowledge the application of Australian anti-money laundering and counter terrorism financing regulations, and agree that you are not in a location that is subject to a government embargo.