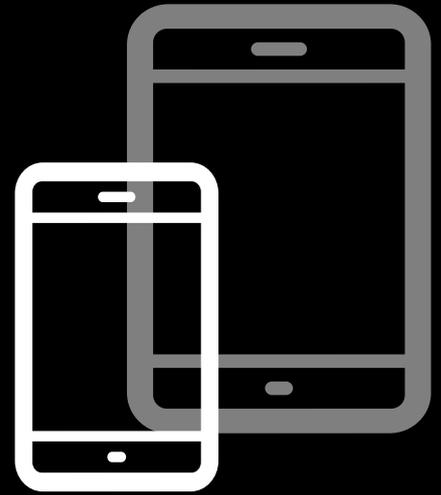




Mobile and tablet app

Terms and Conditions



1. Welcome to the Qudos Bank App

The Qudos Bank App offers a quick, simple and convenient mobile banking experience for our members who have registered for Online Banking and who have registered a mobile number with us (if you haven't done this already, you can do so through Online Banking).

The Qudos Bank App has been designed for iOS and Android mobile and tablet devices. While we have made every effort to ensure its compatibility with all mobile and tablet devices, we cannot guarantee that the Qudos Bank App will work on every device.

2. About these Terms and Conditions

These Qudos Bank App Terms and Conditions govern your use of the Qudos Bank App, together with the Terms and Conditions of your accounts used in connection with the Qudos Bank App and the Electronic Banking Terms and Conditions and Conditions of Use (found in our [Terms and Conditions for Savings Accounts and Payment Services](#)). To view any of these Terms and Conditions again, please see "[The Fine Print](#)" section under the Support tab on our website.

3. Registering your device

Upon downloading the Qudos Bank App from the App Store, you will be prompted to register your device. You are required to enter your Member number, your online banking password, a name for your device (this allows you to manage your registrations on multiple devices) and a four-digit PIN. You will also be able to enable biometric identification (discussed further below in clause 9).

You will then be prompted to enter either a six-digit SMS code sent to the mobile number you have registered with us (including for other device registrations) or a six-digit VIP Access security code (generated in your VIP Access app). You will not be charged anything for this SMS or code. You will then be prompted to read and accept these Qudos Bank App terms and conditions.

4. Functionality

With the Qudos Bank App you can check your balance and transaction history, make BPAY® payments, pay into Australian accounts, create scheduled payments and much more.

You can explore the full functionality within the Qudos Bank App, including through the main menu accessible on the top left corner of the app.

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

5. Making payments

Domestic payments

Payments will be processed by BSB and account number or, in the case of payments to Qudos Bank members, to the first three letters of the member's last name and account number. Please take care to enter these details correctly as you may not be able to recover a payment if it is credited to a mistaken account, for example, if there are no funds in the account.

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

International payments

A \$5,000 transfer limit applies to international telegraphic transfers processed through the Qudos Bank App. If you would like to transfer more than \$5,000, please contact us. Further details are on our website.

Qudos Bank has entered into contractual arrangements with Western Union Business Solutions (Australia) Pty Limited (ACN 150 129 749; AFSL 404092) ("WUBS") whereby WUBS assists in fulfilling certain foreign exchange and payment services offered by Qudos Bank to its customers (including telegraphic transfers). Qudos Bank has a revenue share arrangement with WUBS. See our Financial Services Guide for more details.

Funds are usually received by the beneficiary bank within 2 to 3 business days however delays may be experienced with allocation of funds to the beneficiary account by the beneficiary bank. There is no delivery period guarantee. Some currencies may take longer than others to process. An IBAN is used in some countries to uniquely identify a customer's bank account. An IBAN is necessary for payments being sent from Australia to an IBAN mandatory country. A \$20 fee applies to all international telegraphic transfers processed through the Qudos Bank App. See our Fees & Charges brochure for more details.

6. Payment limits and account balance

Your existing Online Banking daily payment limit applies. For more details on your daily payment limit, please see our [Terms and Conditions for Savings Accounts and Payment Services](#) or contact us.

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

7. Lost and stolen cards, limit reductions and card cancellations

By cancelling your card through the lost and stolen process using the Qudos Bank App, you have not disputed any unauthorised transactions made on your account. Call us right away if you need to report any unauthorised transactions.

If you select to cancel your credit card account, this will cancel both your credit card and the associated credit card account. Before submitting a credit card cancellation request please ensure that (1) you pay any outstanding balance and (2) you cancel any credit card authorisations, such as direct debit authorisations, linked to the credit card being cancelled.

Before submitting a limit reduction request please ensure that (1) your requested credit limit is above the minimum credit limit for your card (\$1,000 for Lifestyle and Lifestyle Plus cards and \$6,000 for Platinum) and (2) that you pay any outstanding balance down to the requested credit limit.

8. Protecting against unauthorised transactions and setting up your PIN

Each time you register the Qudos Bank App on a device, we ask you to set up PIN access. 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. After you have registered your PIN, you can change your PIN through the Qudos Bank App by going to the App Settings and selecting the "Change PIN" option.

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

- Memorise the PIN as soon as possible – if you record it, disguise it so others can't decipher it
- 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)
- Take precautions when using the Qudos Bank App (e.g. don't let anyone watch you enter your PIN)

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

You must never:

- Tell or let anyone find out your PIN
- Record a PIN on your device or computer
- Keep a record of the PIN with your device
- Allow another person to use your device to make purchases or payments
- Leave your iOS or Android device unattended
- Use the Qudos Bank App with a device other than a compatible iOS or Android device

In addition to fingerprint and facial recognition (discussed below), for certain transactions on the Qudos Bank App you may be prompted to enter your PIN as an additional security measure.

9. Biometrics - Using Touch ID (for iOS), fingerprint identification (for Android) and Face ID (for certain iOS devices)

If you have the Qudos Bank App installed on an iOS or Android that has Touch ID/fingerprint identification available, or an iOS that has Face ID available, you will be able to turn on Touch ID/fingerprint identification/Face ID ("biometric") access for the Qudos Bank App.

Turning on these biometrics for the Qudos Bank App means that you can access the app using your fingerprint or facial recognition instead of your PIN. If you have enabled biometric identification, you will still be able to access the Qudos Bank App using your PIN.

You must not turn on these biometrics for the Qudos Bank App if you have any other person's biometrics stored on your device other than your own. If, after turning on these biometrics, you allow other people to use their biometrics on your device, you must first turn off biometric identification access for the Qudos Bank App.

If you do allow anyone else's biometrics to be stored on your device (despite this being against these Terms and Conditions):

- They'll be able to access your accounts and considered authorised to do so; and
- You will be responsible for their transactions.

Biometric identification is provided by third parties (such as Apple and Samsung) and accordingly we are not responsible:

- For any malfunction of biometric identification;
- If the third-party provider makes any changes to its biometric identification technology that impacts the way you access the app.

If you have enabled biometric identification for the Qudos Bank App, you will still need your PIN and must set and protect your PIN in the manner outlined in these Terms and Conditions.

10. Alerts

The Alerts section of the Qudos Bank App allows you to set up various types of alerts, which you can receive by SMS, or email. Each SMS alert message sent to your mobile device will incur a fee of 25 cents and will be charged to your nominated account.

Alerts can be general (whenever a direct debit or credit occurs on any of your accounts), account specific (threshold amounts and scheduled balance alerts) or card specific (payWave alert, ATM alert, credit transaction alert or EFTPOS alert).

Some alerts may also be received by your joint account holder(s) and others who have authority to operate your account and who have installed and registered the Qudos Bank App. By electing to receive alerts you acknowledge that alerts may also be received by your joint account holder(s) and others who have authority to operate your account.

You acknowledge that the delivery of alerts may be subject to the quality of your connection. It is your responsibility to check any alert information before acting on it. All alerts will be sent to you and managed in accordance with our Privacy Policy. We reserve the right to suspend or discontinue notifications at any time without notice. Notifications do not affect your obligation to comply with the terms applicable to the products and services you use via the Qudos Bank App. We may from time to time send you service messages through the Qudos Bank App.

11. Using your location data

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

12. Multiple devices

You can install and register the Qudos Bank App on multiple iOS or Android devices as long as you have set up your Online Banking. You can use the Qudos Bank App on multiple devices at any one time.

The Qudos Bank App will time out after two minutes of non-use. If you are no longer in possession of one or more of your registered devices, you should contact us immediately on 1300 747 747.

For more information:

-  Call us on 1300 747 747
-  Visit qudosbank.com.au
-  Drop into your nearest branch

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank
ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.

13. Fees

Any fees and charges that apply to your Qudos Bank accounts accessible via the Qudos Bank App will continue to apply to transactions made using the Qudos Bank App.

For further information about fees and charges, please see our Fees and Charges Brochure under the FAQs tab. You may incur charges from your mobile service provider for downloading and using the Qudos Bank App.

14. Suspension or termination

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

15. Disclosures

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

16. Changes to these Terms and Conditions

We may change these Qudos Bank 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 Qudos Bank App.

17. Acknowledgment and compliance

The Qudos Bank 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. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.