

## Supplementary Product Disclosure Statement

---

This is a Supplementary Product Disclosure Statement (SPDS) and is to be read together with the Combined Financial Services Guide & Product Disclosure Statement, effective 15<sup>th</sup> November 2010.

**Please note the following amendments:**

### ***Page 4 – Our Loans and Other Products***

We can also provide you with:

- Home Loans
- Car Loans
- Personal Loans
- Commercial Loans
- MasterCard
- Merchant Facilities
- Secured Overdraft

### ***Page 5 – Our Business Partners & Commissions***

<b>Policy Type</b>	<b>Commission</b>
Home Building & Contents	22.5%
Motor Vehicle / Motor Cycle	11%
Caravan / Trailer / Pleasurecraft	20%
CCI – Loan Repayment	20%
Travel	50% of the commission received by CUNA Mutual Group from ACE Insurance Ltd.

### ***Page 6 – Member Care Statement***

Please read your PDS and its Terms and Conditions carefully. Always retain a copy of this PDS document for future reference.

Each relevant provision of the Mutual Banking Code of Practice will apply to your savings and investment products and payment services.

We also ensure that all procedures comply with the EFT Code of Conduct.

### ***Page 7 – Savings Accounts***

<b>S11 – Passbook Account</b>	A savings account with over the counter access only.
<b>S12 – eCall Savings Account</b>	A savings account with internet access only.
<b>S40 – Home Equity Advantage</b>	A savings account with a secured overdraft facility attached. (Only available upon approval to members of Home Equity Advantage Overdraft)
<b>S70 – Mortgage Offset Savings Account</b>	An at call savings account where the credit balance is offset against the daily debit balance of the nominated Mortgage Offset Home Loan account for the purpose of calculating interest on the loan account. Minimum balance of \$5,000.00 required in order to obtain offset benefit. (Only available upon approval to members of Mortgage Offset Home Loan)

### ***Page 8 – Product Features and Benefits***

Point 8 - Direct debits can be set up on all accounts except S10, S11, S12, S21, S40 and S70

Add new point - Periodical Payments can be set up on all accounts except S10, S11, S12 and S21.

Add new product -

#### S40 Home Equity Advantage (Overdraft)

- Overdraft account with an approved limit.
- Access available via over the counter transactions, periodical payments, direct credits and Internet and phone banking services.
- No credit interest is paid on credit balance

#### S70 Mortgage Offset Savings Account

- Only available to members who have a Mortgage Offset Home Loan account.
- Account must be in the same name as the nominated Mortgage Offset Home Loan account to which the benefit of the balance is being applied.
- Can only have one Mortgage Offset Savings account linked to nominated Mortgage Offset Home Loan account.
- You must maintain a minimum balance of \$5,000 in your account in order to obtain the benefit of the offset.
- No interest will accrue to your account even when the balance falls below the required minimum balance or the loan is repaid.
- Access is available via over the counter transactions, periodical payments, direct credits and internet and phone banking services.
- The funds in your Mortgage Offset Savings Account are available at call.
- There is no minimum deposit or minimum withdrawal amount.
- If the balance equals or exceeds the balance of the nominated Mortgage Offset Home Loan account to which the account is linked, the amount of offset will be limited to the loan balance.
- Member is responsible for transferring balance to an interest bearing account once nominated Mortgage Offset Home Loan account is repaid.

#### ***Page 18 – Overdrawn Accounts***

Amend paragraph 1

Casual overdrafts are not normally available on any Savings Account. However, if your account becomes overdrawn for any reason, then you shall incur a debt to us for the amount by which your account is overdrawn.

#### ***Page 20 – Joint Accounts - Changing Authorisations***

If fewer than all the account holders can sign on the account, any one of the account holders can notify us that the account must be reverted to “all to sign”.

#### ***Page 22 – Interest Rate & Calculation***

No Interest is payable on the following accounts:

- S1 account linked to a Member Cheque Book Service
- S1 or S40 account linked to Home Equity Advantage overdraft
- S70 Mortgage Offset Savings account

#### ***Page 57 – Internet Banking***

##### **Batch Transactions**

The Batch Transactions payment facility is available to Business Members. The Batch Transactions payment facility enables Business Members to group internet transactions together into one batch. Details of all fees that are payable by you are set out in our Fees & Charges schedule.

There are several conditions of use attached to the Batch Transaction facility, apart from the other conditions that apply to Internet Banking. These are:

- members are required to be registered for Internet Banking;

- members are required to be registered for Business Banking IB Batch Transactions;
- transactions are limited to Internal Transfers, External Transfers & BPay;
- daily transaction limits will apply for all Transfers & BPay transactions;
- transactions will fail if there are insufficient available funds in your account.

## **MOBILE BANKING**

### **What is Mobile Banking?**

Mobile Banking is a service provided to existing Internet Banking members that will allow limited Internet Banking functionality with an active web enabled mobile phone.

### **Who can use Mobile Banking?**

Any member with Internet Banking service activated, who has access to a mobile phone with web browsing capability and mobile phone coverage at the time of attempting to connect to the service.

### **Are there any time restrictions for access to Mobile Banking?**

No, Mobile Banking is available 24 hours a day, seven days a week. It provides the convenience of accessing Internet Banking on your mobile phone. Normal processing times that apply to Internet Banking also apply to Mobile Banking.

### **How do I register for Mobile banking?**

Current Internet Banking users simply login using your Internet Banking details. You will automatically be able to view your accounts that are linked to Internet Banking. However, if you wish to transact via Mobile Banking visit Internet Banking 'Mobile Preferences' and select the accounts you wish to make active for transacting upon in Mobile Banking.

If you are new to Internet Banking, contact our staff to activate this service. If you do not have access to your own computer, come in and use our Internet Kiosk for free and set your accounts up for Mobile Banking.

### **How do I logon to Mobile Banking?**

Simply logon by visiting <https://www.dataaction.com.au/mobi/bhcu> from your phones web browser. Save this to your Favourites/Bookmarks for future reference.

### **Can I perform the same transactions and activities with Mobile Banking that I currently perform within Internet Banking?**

No, the transactions are limited to the following:

- View your account balance
- View your transactional history
- Pay bills using BPAY® (only if biller details match a previous payment performed via Internet Banking)
- Transfer Funds - within own membership, to another membership (only if payee account matches a previous transfer performed via Internet Banking), externally to another Financial Institution (only if payee account matches a previous transfer performed via Internet Banking)
- View your Auto Transfers
- View information in slim or wide screen layout based on you mobile phone.
- Logout

### **How much does Mobile Banking cost?**

Mobile Banking is a free service. Standard transaction fees do apply. BHCCU does not charge a fee for using Mobile Banking. However, you must have a web enabled mobile phone. Your telecommunication provider may charge for use of its web service. Check with your telecommunication provider for specific details on fees and charges.

### **Is it safe to use my mobile for Internet Banking?**

You will be required to logon to your accounts the same way you do on a computer. Your transactions are fully encrypted and secure. When you submit information to us through Mobile Banking, your information is protected and all data is encrypted to industry standard 128-bit encryption.

**Are there additional measures I can take to improve the security of my mobile device?**

Yes, there are additional measures including:

- Ensure that personal information that is used to access your Internet Banking is not stored on your mobile device
- Review emergent technologies associated with security software for mobile phones in the same way as you would for personal computers
- Ensure security patches are applied if they are applicable to your mobile device
- Be cautious when selecting new applications to download to your mobile device
- Consider changing your password within Internet Banking if your mobile device is lost or stolen
- Consider a PIN code for your mobile device when powered on

**What if I can't connect to the internet on my mobile phone?**

If you currently have access to our Internet Banking facility, but are unable to access the internet through your mobile phone, simply contact your mobile phone provider for assistance.

**Will I need to download any additional software?**

No. If you can access and browse the internet through your mobile phone then you can access our Mobile Banking as long as you are an active Internet Banking user.

**What phones can I use?**

The mobile phone must be internet capable. Mobile Banking will be programmed to meet a number of language standards as governed by the World Wide Web Consortium (W3C) and the Open Mobile Alliance (OMA). Coding with these languages will cover the majority of phones in the marketplace whilst reducing confusion in support scenarios as the system is designed to support established standards, not individual phones.

**How many accounts can I transact with through Mobile Banking?**

There is a limit of 10 accounts and you can nominate which accounts you wish to make active within the 'Mobile Preferences' of Internet Banking.

**Can I use Mobile Banking overseas?**

Yes, there are no restrictions on accessing this service from overseas, as long as you have a web enabled mobile phone. When using an Australian mobile phone you need to check with your telecommunications provider to ensure that you have access to global roaming and that the country or area that you are visiting provides a compatible network.

Access to this facility is not restricted to Australian mobile phones, so in both instances you should check with the provider in relation to their charges for internet access.

**What daily transaction limits apply for Mobile Banking?**

The same daily transaction limits that apply to Internet Banking apply to Mobile Banking, as this facility shares the same service channel as Internet Banking.

**Can I set up a transfer for a future or recurring date?**

No, only 'Now' transactions can be performed within Mobile Banking.

**How will I know that a transfer was successful?**

You will receive a message requesting confirmation of the transaction to be performed and once you have confirmed the details the screen will populate with the payment details, together with a reference number.

**What information will appear on my statement if I transfer money out of my account using Mobile Banking?**

The Transaction description will appear as a 'Mobile' transaction e.g. transfer within your own account will display as a 'Mobile Internet Transfer', a BPAY® payment will display as 'Mobile BPAY Payment'.