

Guide for Making Osko Payments

Effective 1st June 2018

Osko®

We subscribe to Osko under the BPAY® Scheme, allowing all our customers who satisfy the requirements set out in this Guide to make and receive Osko Payments in near real time.

You will be able to make an Osko Payment through internet banking or the banking app.

Any notifications we need to give you about Osko Payments will be via messages on our Internet banking platform and associated access methods.

We will tell you if, for any reason, we are no longer able to offer you Osko. If we are no longer able to offer you Osko, you will not be able to send or receive Osko Payments through us.

Where we are able to do so we will tell you:

- If there are any delays in processing Osko Payments;
- When your Osko Payment is likely to be completed; and
- Give you the opportunity to cancel an Osko Payment if it is delayed.

How to use Osko

You can make Osko Payments from any Broken Hill Community Credit Union transaction account where 'Osko payments' is defined as an available access facility. For details on this, refer to our Summary of Accounts Schedule available from www.bhccu.com.au/disclosure/disclosure-documents-2/

Our Account & Access Facility Conditions of Use apply to any Osko Payment that you make.

Transaction limits may apply from time-to-time on the amount of Osko Payments that you can make. These transaction limits are set out in our Summary of Accounts Schedule available from www.bhccu.com.au/disclosure/disclosure-documents-2/

PayID

You do not have to have a registered PayID in order to make an Osko Payment.

When you direct an Osko Payment to a PayID connected to a joint account, other account holders may be able to see the messages and notifications associated with the Payment. Similarly, depending on the settings you choose for your PayID, other account holders on your account may be able to see messages and notifications associated with Payments addressed to your PayID. You can obtain more information regarding the use of PayIDs by joint accounts at <http://www.bhccu.com.au/disclosure/disclosure-documents-2/>

When initiating a Transaction, you might direct the Transaction to an incorrect account if you get a PayID wrong. To try to avoid this, we will ask you to verify that you have the right PayID. We will do this by presenting you with the associated PayID Name as an additional confirmation of the intended recipient before you submit a Transaction.

Please refer to our Customer Terms for Creating and Using a PayID at www.bhccu.com.au/disclosure/disclosure-documents-2/

MAKING OSKO PAYMENTS

How Osko Payments work

Payments processed through Osko are processed using the New Payments Platform (NPP), which means the payment can be made in almost real time.

Osko payments can be made to any eligible BSB and account number, or PayID's within Australia, as long as both financial institutions are participating in the industrywide initiative.

Payment Directions using PayID

You must give us the following information when you send us a Payment Direction using a PayID:

- recipient's PayID;
- recipient's name;
- amount;
- the account the payment is to come from.

Payment Directions using a BSB and Account Number

You must give us the following information when you send us a Payment Direction using a BSB and Account number:

- recipient's BSB number;
- recipient's account number
- recipient's account name;
- amount;
- the account the payment is to come from.

You should ensure that all information you provide in relation to an Osko Payment is correct as we will not be able to cancel an Osko Payment once it has been processed.

Mistaken payments

If you have made a mistaken payment, either to the PayID or the account, please notify us. We will follow the procedures for mistaken payments in the 'Electronic Access Facilities and ePayments Conditions of Use' section of our Account & Access Facility Conditions of Use.

Where we and the sending financial institution determine that an NPP Payment made to your Account is either a Mistaken Payment or a Misdirected Payment, we may, without your consent, and subject to complying with any other applicable terms and conditions, deduct from your account, an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs.

Security

The 'Electronic Access Facilities and ePayments Conditions of Use' section of our Account & Access Facility Conditions of Use applies to any Osko Payment that you make. This includes the information on the security measures that you will need to comply with to ensure that you are not liable for any unauthorised Osko Payment (importantly those in Section 6 'Pass Code Security Requirements').

You should therefore ensure that you understand and comply with the security requirements set out in the Account & Access Facility Conditions of Use to protect yourself.

Fees and charges

Please see our Fees and Charges located in our Relationship Rewards Schedule for current fees and charges in relation to Osko Payments or visit our website at www.bhccu.com.au/disclosure/disclosure-documents-2/

Complaints about payments

We have a dispute resolution process to deal with any complaints you may have in relation to your Osko payments. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution provider.

If you want to make a complaint, please call us on 08 80882199 or alternatively visit our Branch.

Our staff have a duty to deal with your complaint under our internal dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution process (our '*Internal Dispute Resolution Guide*') which we can make available to you on request.

We will keep you informed of the progress of all disputes and investigations. However, we may not notify you or keep you informed of certain investigations and disputes where we reasonably determine that doing so will, or is likely to, compromise the integrity of the investigation or Osko more broadly.

Notifications

You may at any time, access a record of all successful Osko transactions which you have been involved with by reviewing your account transactions via Internet Banking or Banking App. Alternatively call us on 08 80882199 or visit our Branch.

Note: This applies to Osko Payments you make and Osko Payments that are deposited to your account.

Where an Osko Payment that you initiate fails for any reason, we will notify you of this where possible via SMS, email or secure mail to our Internet Banking platform. We recommend that you check for any failure notifications after you make an Osko Payment.