



Expect to know where you stand with your Visa Card

CONDITIONS OF USE

Acceptance of Conditions of Use

- 1.1 By using your Credit Card, you agree that these Conditions of Use are binding on:
- a) You as the holder of the Credit Card (including joint and Additional Cardholders); and
 - b) The person in whose name a Card Account has been opened.

Interpretation and definitions

Interpretation

- 2.1 In these Conditions of Use, unless inconsistent with the context:
- a) the singular includes the plural and vice versa;
 - b) Statutes and Regulations – a reference to a Statute shall include references to Regulations made pursuant to such Statute and all Statutes or Regulations passed in substitution for such Statutes or Regulations;
 - c) headings – clause and other headings are for ease of reference only and do not form part of a clause or affect the interpretation;
 - d) gender – words importing one gender shall include all genders;
 - e) 'person' includes an individual, a company or other body corporate, a trust and a partnership.

Definitions

2.2 *Additional Card* means a Card issued to an Additional Cardholder.

Additional Cardholder is a party nominated by the person in whose name the Bank has opened a Card Account, and to whom the Bank issues a Credit Card on that Card Account.

ATM means an Automatic Teller Machine within the Bank's approved network within New Zealand and internationally.

Bank means TSB Bank Limited, TSB Centre, 120 Devon Street East, New Plymouth an associate member of Visa.

Card Account means the credit account opened by the Bank for the purpose of recording Card Transactions and charges payable pursuant to these Conditions of Use.

Cardholder means the holder of a Credit Card on a Card Account.

Card Transaction means any transaction on the Card Account initiated with a Credit Card including any of the following transactions:

- a) recurring payments or a series of payments;
- b) Cash Advances (including ATM transfers and withdrawals);
- c) Mail Orders, telephone orders or Internet orders or payments;
- d) EFTPOS Transactions;
- e) voucher/manual transactions;
- f) electronic commerce transactions.

Credit Card or *Card* means any Visa Credit Card issued by the Bank, valid for use on the Card Account prior to the date of expiry stated on that Card.

EFTPOS Transaction means an Electronic Funds Transfer at Point of Sale transaction by which a Merchant is paid by the electronic transfer of funds at the time of purchase.

EFTPOS Terminal means the electronic device connected to an electronic banking system which permits you to use your Credit Card for a Card Transaction through an EFTPOS Transaction.

Merchant means a person who has signed and remains bound by a Visa Card Merchant Agreement.

Overseas Card Transaction means a Card Transaction made in a currency other than New Zealand dollars or made with a Merchant in a country other than New Zealand or the Cook Islands.

PIN means the Personal Identification Number which you have selected for your Credit Card which allows you access to Card Transactions through an ATM or EFTPOS terminal.

Securities means any mortgage, security under the Personal Property Securities Act 1999, lien, or other charge of any nature granted or that may be granted in the future by you or any other person from time to time in favour of the Bank securing any facilities provided to you by the Bank.

Visa means Visa International Service Association.

Visa Card Merchant Agreement means an agreement entered into by a Merchant with Visa governing Visa Card Transactions involving the Merchant.

Protection of your Credit Card

- 3.1 You must sign your Credit Card as soon as you receive it from the Bank.
- 3.2 You must not allow any other person to use your Credit Card. You must also take all reasonable steps to protect your Credit Card from theft or fraudulent use.
- 3.3 Your Credit Card belongs to the Bank. At the request of the Bank, you must give your Credit Card back to the Bank.
- 3.4 At the Card Account owner's request, the Bank may issue an Additional Card. However, the Bank is not obliged to issue any Additional Cards.
- 3.5 You must keep the Bank advised of any change in your address so long as your Card Account remains open with the Bank.

Use of your Credit Card

– New Zealand & overseas

- 4.1 You may use your Credit Card throughout New Zealand and overseas with any Merchant, ATM or bank displaying the Visa credit card symbol (see clause 5).
- 4.2 As long as you comply with these Conditions of Use, there are no restrictions on your access to the available credit on the Card Account for Card Transactions. There are however minimum and maximum daily limits which apply to using your Credit Card.

Overseas Card Transactions

- 5.1 You may exercise an optional service of using your Credit Card for Overseas Card Transactions. Each of those Card Transactions (whether debit or credit):
- will either first be converted from the currency in which the Card Transaction was made into US Dollars and then into New Zealand Dollars or converted directly from the currency in which the Card Transaction was made into New Zealand Dollars; and
 - will be converted at the exchange rate selected by Visa from a range of wholesale exchange rates in effect one day prior to the date on which Visa processes the Card Transaction (which processing may occur later than the actual date of the Card Transaction); and
 - you may be offered the opportunity to choose to pay for goods or services at a Merchant in a country other than New Zealand, in New Zealand dollars, or in the Merchant's local currency, at the time of purchase. This is called Dynamic Currency Conversion and can be applied only by agreement between you and the Merchant. The rate of conversion is applied at the time the purchase is made and is determined by the Merchant and the Merchant's bank. The Bank has no control over the conversion rate used or margins applied.
 - will incur an Overseas Service Fee (as set out in the Visa Rates and Fees brochure).

- 5.2 The exercise of the optional service of using your Credit Card for Overseas Card Transactions:
- may be subject to exchange controls or other government requirements;
 - may result in your purchases being subject to customs duties and/or taxes;
 - may result in charges being made by third parties (for example, if you use an overseas ATM machine or Bank branch to obtain a Cash Advance). Such charges are your responsibility and may be added to the Card Transaction amount and so be part of the amount converted in accordance with clause 5.1.

Cash Advances

- 6.1 You may exercise an optional service of obtaining Cash Advances with your Credit Card.
- 6.2 There are however limits on the Cash Advances which you may obtain from ATMs (as set out in the Visa Rates and Fees brochure):
- in the case of withdrawals from any ATM in New Zealand using your PIN, the minimum advance is \$20 with such maximum daily limit as may from time to time be in place;
 - you may also use your Credit Card with your PIN overseas at ATMs displaying the Visa logo to obtain local currency Cash Advances within the limits and at the discretion of the Bank or institution operating the ATM.
- 6.3 You may be charged a Cash Advance fee for Cash Advances (as set out in the Visa Rates and Fees brochure).
- 6.4 The Bank accepts no liability or responsibility if you are unable to access ATMs in New Zealand or overseas or if you are unable to withdraw funds.
- 6.5 Overseas Cash Advances will be converted to New Zealand Dollars in accordance with clause 5.

Pre-authorisation of Transactions

- 7.1 A Bank or Merchant may obtain an authorisation to complete a Transaction. The purpose of an authorisation is to establish that there are no restrictions on the Card and there are sufficient funds in the Account for the Transaction.
- 7.2 If the actual value of a Transaction is not known (e.g. petrol at pump, hotel/motel accommodation) a Bank or a Merchant may obtain an authorisation for an estimated value of the Transaction. Once authorisation is obtained, the available funds in your Account will be reduced by that authorised amount. This authorised amount will remain on your Account until a Transaction that matches the authorisation is processed, or if no matching Transaction is processed, for up to three days. This means that in some circumstances your available funds will be reduced by the amount of both the authorised estimated amount and the actual Transaction amount for a period of time.

Use of a PIN

- 8.1 The PIN is to be used in conjunction with your Credit Card. The PIN must be a random number which will not be easily guessed by anyone else.

Examples of numbers easily guessed:

- Birthday (eg. 2803) or year of birth (eg. 1978)
- Sequential or combination numbers (eg. 1234, 1111)
- Spouse or child birthday, anniversary, etc
- One of the sets of numbers embossed on the card
- Parts of telephone/cellphone number
- Your age, twice (eg. 3838)
- Drivers licence number or expiry date
- Locker or alarm code

- 8.2 You must safeguard your PIN. For example:

- a) Do not write down your PIN;
- b) Do not disclose your PIN to anyone including the Police, Bank staff, Merchants or your family;
- c) Take care to ensure no-one can see you enter your PIN at ATMs or when using EFTPOS;
- d) Report the disclosure or possible disclosure of your PIN as soon as you are aware or suspect your PIN has been disclosed; and
- e) Consider using a different PIN for different cards or equipment.

Lost or stolen Credit Cards

- 9.1 If you lose or mislay your Credit Card, or if it is stolen, or if you know that your Credit Card is in the possession of another person or Merchant, or you believe that another person has used your Credit Card or gained knowledge of your PIN, you must:
- a) If you are in New Zealand – immediately notify the Bank and give all relevant information by phoning and advising the Bank;
 - b) If you are overseas – immediately notify the Bank's Visa Centre in New Zealand by telephoning New Zealand collect through an operator. If you are unable to contact the Bank's Visa Centre, you must notify Visa International or the nearest office of Visa International and give all the relevant information.

Refer to the Visa Rates and Fees brochure or the Bank's website www.tsbbank.co.nz for the number to call.

- 9.2 Upon receipt of advice of loss of your Credit Card or disclosure of the PIN, the Bank may pass on all relevant information to the Police, Visa or Merchants. If the Bank requests that you lodge a formal complaint with the Police and you choose not to do so, the Bank may decline any liability for any loss you may suffer.

- 9.3 At your request, and on payment of the Card replacement fee charged (refer to the Visa Rates & Fees brochure) at that time, the Bank will replace any lost or stolen or damaged Credit Card. Replacement cards sent overseas will incur a courier charge which will be debited against your Visa account.
- 9.4 These Conditions of Use will apply to your use of any replacement Credit Card as if it were your original Credit Card.

Authorised transactions

- 10.1 The amount recorded in relation to a Card Transaction will be regarded as being valid in the following circumstances:
- a) when any document recording that transaction has been completed with your Credit Card number and expiry date and your signature; or
 - b) when that transaction has been incurred by use of your Credit Card in conjunction with the activation of your PIN; or
 - c) when your Credit Card number has been supplied to a Merchant in relation to that transaction including the supply of your Credit Card number by mail, telephone or Internet; or
 - d) when that transaction forms part of a set of recurring transactions initiated in any of the ways set out in this clause.
- 10.2 You cannot stop a Card Transaction.

Disputes with Merchants

- 11.1 The Bank has no liability to you for:
- a) any refusal by a Merchant to accept your Credit Card; or
 - b) any defect or deficiency in the provision of goods or services acquired through the use of your Credit Card.
- 11.2 Any such claim or dispute must be resolved by you direct with the Merchant and will not relieve you of liability for

payment of the amount due to the Bank in accordance with the terms of payment set out in these Conditions of Use. You should, therefore exercise care and be aware of the risks of using your Credit Card to pay for goods or services in advance of receiving them. You should consider the standing of the Merchant you are doing business with.

Unauthorised/disputed transactions

- 12.1 If you consider that:
- a) Details of a Card Transaction have been incorrectly recorded to the Card Account; or
 - b) A charge has been made to the Card Account which is not a valid or authorised charge on the Card Account;
- YOU MUST notify the Bank in writing within 30 days of the closing date of the statement on which the transaction is charged, giving full particulars of the alleged error. Failure to do so within the time limit will mean that the Bank cannot reverse the transaction and you will remain liable for that Card Transaction.
- 12.2 There are limited circumstances under which the Bank can reverse a Card Transaction which will be subject to the rules of Visa. For example, the Bank cannot reverse a Card Transaction where there is a dispute with the Merchant as to the quality of goods or services or if you have changed your mind about the goods or services. Within 30 days of receiving your notice disputing a Card Transaction, the Bank will acknowledge that it has received your notice and it will report back to you with the result of its investigation into the disputed Card Transaction as soon as practicable.
- If the Bank agrees with you that an error has occurred, the Bank will correct the Card Account and reimburse any fees or charges levied as a result. If you are not satisfied with the Bank's findings, you may request the matter be reviewed under the Bank's Complaints Procedures. Brochures relating to the Complaints Procedures are on display in all branches of the Bank or on the Bank's website www.tsbbank.co.nz.

Your Credit Card Limit

- 13.1 You must not exceed the credit limit which applies to the Card Account without the written approval of the Bank.
- 13.2 Your credit limit is approved on the issue of your Credit Card and is shown on your monthly Credit Card statement.
- 13.3 You may apply at any time to the Bank for your credit limit to be changed. If you are the holder of an Additional Card, the application must be made by the person in whose name the Card Account on which your Credit Card is issued is held. The Bank has the right to decide not to provide credit to you.
- 13.4 The Bank may, at any time, at its discretion, reduce the credit limit which applies to the Card Account. The Bank may also increase the credit limit which applies to the Card Account giving you a minimum of 14 days' notice.
- 13.5 The Bank will, upon request, provide the Card Account owner with confirmation of the balance outstanding on the Card Account and the current credit limit allocation as it applies to the Card Account.
- 13.6 If the credit limit which applies to the Card Account is exceeded, the Bank has the right to:
- demand that you pay to the Bank the amount of the excess immediately;
 - charge you the Credit Limit Excess fee (as set out in the Visa Rates and Fees brochure);
 - refuse to provide any authorisation which may be required for a Card Transaction; and
 - cancel your Credit Card and demand payment of all outstanding amounts owing in respect of your Card Account.

Liability for Card Transactions, fees, interests and costs

- 14.1 You must repay all credit given to you by the Bank for all Card Transactions incurred with your Credit Card in accordance with these Conditions of Use and all credit, interest and charges debited to the Card Account whether or not arising from the use of your Credit Card. You must also pay:
- interest and any Late Payment Default fees (as set out in the Visa Rates and Fees brochure);
 - any Credit Limit Excess fee incurred for exceeding your credit limit;
 - any other fees and costs arising from the issue or use of your Credit Card, Additional Card or any replacement Credit Card;
 - any costs associated with the collection of amounts overdue for payment on the Card Account (including tolls, collection agent's costs or legal fees on a solicitor/client basis);
 - any dishonour fees charged by the Bank from time to time in relation to payments made by cheque, Automatic Payment or Direct Debit to the Card Account which are dishonoured;
 - any Stamp Duty or other statutory duty, levy or charge incurred in relation to Card Transactions;
 - any direct costs incurred by the Bank in investigating an unauthorised/disputed transaction pursuant to clause 12, if that unauthorised/disputed transaction, after investigation by the Bank, is regarded by the Bank as being a valid transaction.

Monthly payments

- 15.1 Each month you must pay to the Bank, the amount shown on the monthly statement of the Card Account as the minimum payment due, no later than the payment due date specified on that statement.
- 15.2 The minimum payment you must pay each month will be calculated in each case as follows:
- a) i. if the statement closing balance is over \$200, 5% of that balance;
 - ii. if the statement closing balance is between \$10 and \$200, \$10;
 - iii. if the statement closing balance is less than \$10, the amount of that balance;
- b) plus any overdue and/or over limit amount on your Card Account.
- 15.3 You may choose to pay more than the minimum payment. You will still be required to pay the minimum payment due on the following monthly statement. You must meet this minimum payment obligation even if you have not received a monthly statement. If the full 'closing balance' shown on the monthly statement is not paid by the payment due date, interest will be payable as set out in clauses 16.2 and 16.3.
- 15.4 You may make your payments at any branch of the Bank, by mailing your cheque to the Bank's Visa Services, PO Box 240 New Plymouth 4340, or by way of Direct Debit, or by any other electronic means of payment offered by the Bank.
- 15.5 If you fail to pay the amount shown on your monthly statement as the minimum payment due by the payment due date specified on that statement, the Bank is entitled to charge you a Late Payment Default fee, (refer to the Visa Rates & Fees brochure). The Late Payment Default fee is charged by the Bank on all payments overdue in excess of 5 days from the payment due date shown on that monthly statement. After this 5 day period, the Bank may suspend your ability to use your Credit Card for any Card Transactions.

Liability for interest

- 16.1 Interest will be charged to the Card Account in the circumstances set out in clauses 16.2 and 16.3. You will be notified of the interest rate which is applicable when your Credit Card is first issued to you. From that time on, the rate may be changed at the Bank's discretion. The rate which applies from time to time will be the rate shown on your monthly Card Account statement.
- 16.2 Interest will be charged on any Cash Advance made to you on a daily basis from the date the Cash Advance is made until the date the Cash Advance is repaid in full to the Bank. Since a monthly statement will include interest on any Cash Advances until the date of the statement only, for interest to cease on the Cash Advance you will need to include an additional amount with payment of the 'closing balance' to cover interest (and any applicable fees or charges) for the period from the date of the statement to the actual date of payment.
- 16.3 If you pay the whole of the amount shown on your current monthly statement as the 'closing balance' by the payment due date stated, you will pay no interest on Credit Card Transactions (which are not Cash Advances) or on other Bank charges (refer to the Visa Rates & Fees brochure), which relate to the statement. If, however, you pay only the minimum payment due, or you pay an amount which is less than the whole of the 'closing balance', or if you fail to make any payment by the payment due date, you will pay interest on:
- a) the 'closing balance', from the closing date of the current statement to the date the 'closing balance' is paid in full; and
 - b) the value of new Card Transactions and Bank charges from the date on which they are incurred until the payment in full of the 'closing balance' on any subsequent monthly statement; and
 - c) any Cash Advances (as set out in clause 16.2).
- 16.4 Interest is calculated by multiplying the amount upon which interest is to be charged at the end of a day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365.

Application of payments by the Bank

17.1 Any payments which are made to the Card Account in reduction of the amount outstanding will be applied by the Bank at its discretion. Generally payments will be applied in the following order:

- a) Cash Advances from your previous statement;
- b) Card Transactions, fees and charges from your previous statement;
- c) Cash Advances which remain unbilled; and
- d) other Card Transactions which remain unbilled.

Liability of Cardholder for unauthorised transactions

18.1 If you notify the Bank immediately when any of the events listed below have occurred, you will have no liability to the Bank arising from any unauthorised use of your Credit Card or recording or disclosure of your PIN subsequent to that notification, other than as provided for in clauses 19.2 and 19.3. The events referred to are:

- a) you lose or mislay your Credit Card; or
- b) your Credit Card is stolen; or
- c) you know that your Credit Card is in the possession of another person or a Merchant; or
- d) you believe that another person has used your Credit Card or gained knowledge of your PIN.

Liability for loss

19.1 If you have not:

- a) acted fraudulently or negligently; or
- b) breached these Conditions of Use; or
- c) contributed to or caused losses from the unauthorised use of your Credit Card or recording or disclosure of your PIN;

you will not incur any liability.

19.2 If any loss arises from the unauthorised use of your Credit Card which you caused or contributed to (as set out in clause 19.4) your liability will be the lesser of:

- a) the actual loss when the Bank was notified; and
- b) the maximum amount that you would have been entitled to withdraw from your Card Account between the time your Credit Card is lost or stolen and the time you notified the Bank.

19.3 You are liable to the Bank for all losses arising from the unauthorised use of your Credit Card or PIN which results from your fraud or negligence.

19.4 You will be treated as having caused or contributed to the loss arising from the unauthorised use of your Credit Card if, for example (but not limited to), you:

- a) fail to immediately sign your Credit Card upon receipt from the Bank; or
- b) select unsuitable PINs (see clause 8.2); or
- c) fail to reasonably safeguard your Credit Card; or
- d) keep written records of your PIN(s); or
- e) part with your Credit Card and/or disclose PINs to any other person; or
- f) fail to take all reasonable steps to prevent disclosure to any person while keying in your PIN; or
- g) unreasonably delay notification to the Bank of the loss or theft of your Credit Card, or of the actual or possible disclosure to any other person of your PIN.

The amount of the potential liability is as set out in clause 19.2.

19.5 You will not be liable to the Bank for any loss suffered by the Bank caused by:

- a) fraudulent or negligent conduct by employees or agents of the Bank or parties involved in the provision of electronic banking services;
- b) faults that occur in the machines, cards or systems used, unless the faults are obvious or advised by message or notice on display;

- c) unauthorised transactions occurring before you have received your Credit Card;
- d) any other unauthorised transaction where it is clear that you could not have contributed to the loss.

Joint and several liability/application and combination of accounts

- 20.1 The person in whose name a Card Account is held is liable for all amounts debited to the Card Account, including any amounts debited to the Card Account by an Additional Cardholder and all amounts payable to the Bank pursuant to these Conditions of Use whether or not the amounts arise from that person's use of a Credit Card. If the Card Account is held in the name of more than one person, all of those persons are jointly and severally liable to the Bank for those amounts.
- 20.2 If you are an Additional Cardholder, you are jointly and severally liable with the person in whose name the Card Account is held for all amounts incurred by you as the additional cardholder.
- 20.3 The Bank may at any time, without prior notice to you:
- a) apply an amount, up to the amount which is owing on the Card Account from any account which you hold with the Bank;
 - b) combine the Card Account with any or all other accounts held by you with the Bank whether alone or together with any other person and set-off any credit balances or include any debit balances in those accounts against any balance which is owing on the Card Account;
 - c) add any amount owing on the Card Account to the amount owing under any loan account or other loan facility provided to you by the Bank.

- 20.4 The Bank's right of application and combination set out in clause 20.3 applies also to any account held by the person who has a liability to the Bank under clauses 20.1 – 20.3 (inclusive) in respect of any amounts due to the Bank in relation to these Conditions of Use.

The Bank's obligations to you

- 21.1 The Bank acknowledges that regardless of what is set out in these Conditions of Use, the Bank is bound by the guarantees as to service imposed by the Consumer Guarantees Act 1993.
- 21.2 If, however, you use your Credit Card or any other financial service provided by us for the purposes of a business, the provisions of the Consumer Guarantees Act 1993 will not apply.
- 21.3 The Bank is liable to you for any direct losses which you may suffer as a consequence of the failure of your Credit Card, or any ATM belonging to the Bank or associated electronic systems which are attributed to the Bank's gross negligence or wilful default or the fraudulent conduct by employees or agents of the Bank. The Bank has no liability for consequential loss which you may suffer in those circumstances.

Fees

- 22.1 The Bank may from time to time debit your Card Account with:
- a) fees relating to the issue and use of your Credit Card and any related service at the rate charged by the Bank; and
 - b) any Stamp Duty, or other statutory duty, levy or charge payable on Card Transactions.
- 22.2 Details of the current fees may be obtained from any branch of the Bank, from the Bank's Visa Centre or on-line on www.tsbbank.co.nz.

Cancellation of your Credit Card/ closure of your Card Account

23.1 The Bank may at any time without notice:

- a) cancel your Credit Card and/or any Additional Card;
- b) close the Card Account.

Following cancellation of your Credit Card or closure of the Card Account, you must not use your Credit Card and you must return it to the Bank.

23.2 You may also cancel your Credit Card. At the Card Account owner's request, the Bank may also cancel any Additional Cards. To do this, you must notify the Bank in writing of the cancellation and return your Credit Card and/or Additional Card (as applicable) to the Bank (cut in half).

23.3 Cancellation of your Credit Card does not result in the closure of the Card Account. If the Card Account is in your name alone:

- a) you may cancel any Additional Card; or
- b) you may close the Card Account by notice in writing to the Bank subject to clause 23.7.

23.4 If the Card Account is held in your name jointly with another person, you may close the Card Account by giving notice in writing to the Bank. In such a circumstance, the Bank will endeavour to give reasonable notice in writing of the closure of the Card Account to the other joint holders of the Card Account unless it is impracticable to do so.

23.5 The closure of a Card Account will have the effect of cancelling any Credit Card issued on the Card Account including any Additional Card.

23.6 An Additional Cardholder has no right to cancel any Credit Card issued on the Card Account other than the Additional Card itself.

23.7 Following cancellation of a Credit Card or closure of the

Card Account, you have a continuing liability to pay to the Bank:

- a) on the date of cancellation or closure, the amount outstanding on the Card Account; and
- b) when notified to you, any amount debited to the Card Account in respect of any Card Transaction incurred which had not been charged to the Card Account at the date of cancellation or closure; and
- c) any fees, interest and charges payable in terms of clauses 14, 15 and 16 until all monies due to the Bank have been paid in full.

23.8 Following cancellation of an Additional Card, the Card Account owner is responsible for obtaining possession and destroying that Additional Card. Failure to do so will result in the Card Account owner remaining liable for any transactions debited to the Card Account by that Additional Card.

Changes to Conditions of Use, interest rate, fees and charges

24.1 The Bank may vary any or all of these Conditions of Use and the applicable interest rate, fees and charges at any time. When informing you of these variations, the Bank will:

- a) give at least 14 days' notice of such variation; and
- b) communicate such changes, either by direct communication or by display in all the Bank's branches and also by notice in the media (including public notices).

No prior notice of a variation will be given where the variation is to protect you or the security of the Credit Card system.

24.2 The Bank may at any time add to, modify or withdraw any or all of the services available in respect of your Credit Card.

Relationship between your card account, other accounts and securities

25.1 These Conditions of Use must be read with the Terms and Conditions applying to any other account or facility which you have with the Bank. If those Terms and Conditions conflict with these Conditions of Use, these Conditions of Use will take priority unless the other terms and conditions are specifically expressed to take priority over these Conditions of Use.

25.2 Any 'all obligations mortgage' that the Bank holds, whether now or in the future, in respect of your property provides security for all indebtedness you incur with your Credit Card and any indebtedness the Bank incurs on your behalf.

Additional benefits

26.1 The Bank may from time to time offer additional benefits to the Cardholder. Details of such additional benefits will be advised when the additional benefits are made available.

Security of your Credit Card

Using your Visa card

27.1 The card should be signed immediately it is received and must be used only by the cardholder.

Do not give your card to anyone, let anyone else use your card, or disclose your PIN (including to Police, Bank staff or your family). Even during an investigation by Bank staff or Police, your PIN is not required.

Make sure no one can see you enter your PIN at ATMs or when using EFTPOS.

Take care of your card. Do not leave your card in an unattended wallet, purse, vehicle or anywhere a thief could remove a card without being noticed.

When using your card, never let it out of your sight, and always remember to take your card back after using it.

Tell us if you change your address, to ensure statements and other correspondence is received.

Report loss or theft of your card as soon as you are aware of it.

Looking after your Visa card

27.2 Most problems with card usage are caused by “accidental erasure”, or by retailer terminals not reading the magnetic strip properly. This can be due to both operator error (swiping the card too fast or too slowly) and worn or dirty read heads.

Accidental erasure is caused by exposure of the card to a magnetic field and need only be for a brief moment.

Examples of known sources which can cause problems:

- Holding 2 cards together (magnetic strips touching)
- Magnetic name tags and clasps (eg. in purses and handbags)
- Stereos and television sets
- Cell phones
- Shop security tag de-activators
- Magnetotherapy bracelets and supports

Cards are not affected by X-ray machines or metal detectors at airports, and cannot be wiped by an EFTPOS card reader.

