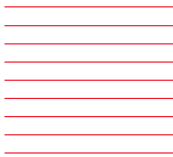


Nurses First ATM Card

Conditions of Use and Product Information Statement

Effective from 1 February 2012



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This document includes the Conditions of Use and Product Disclosure Statement. Together these comprise the Nurses First Product Disclosure Statement (“PDS”) for the Nurses First ATM Card. Copies of these documents are available at the Nurses First branch, on our web site at nurses1st.com.au or by calling 13 25 77. The information provided in this document is not financial product advice and has been prepared without taking into account your specific personal circumstances. You should read the whole of this document and consider all the information in light of your own personal circumstances before deciding to obtain any of the products offered. Nurses First representatives are employees, who may also receive cash and/or non-cash performance bonuses based on a number of performance indicators including the total number of new financial products issued each month.

Definitions

In these Conditions of Use:

Day means a 24-hour period commencing at midnight on Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

EFT System means the shared system under which EFT Transactions are processed.

EFT Terminal means the electronic equipment, electronic system, communications system or software that is controlled or provided by or on behalf of Nurses First or any third party for use with a Nurses First ATM Card and PIN to conduct an EFT Transaction. This includes, but is not limited to, an automatic teller machine or point of sale terminal.

EFT Transaction means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a Nurses First ATM Card and PIN but not requiring a manual signature.

Electronic Equipment includes, but is not limited to, a computer, television, telephone and an EFT Terminal.

Linked Account means your account/s which you link to a Nurses First ATM Card, and includes any overdraft or line of credit which you may attach to your linked account.

Merchant means a retailer or any other provider of goods or services.

Nominee means any person nominated by you to whom Nurses First has issued an additional Nurses First ATM Card to access your linked account/s.

Nurses First ATM Card means the ATM Card issued to you or a Nominee by Nurses First.

PIN means the personal identification number issued to you or a Nominee by Nurses First for use with a Nurses First ATM Card when giving an instruction through Electronic Equipment.

We, Us, Our or **Nurses First** are references to Nurses First.

You or **Your** are references to you, the cardholder/s in respect of the account to which these Terms & Conditions will apply.

Product Disclosure Statement

1. About the Nurses First ATM Card

The Nurses First ATM Card is a non-cash payment facility which can be used to perform transactions on your linked account/s.

2. Security Risks

Unless the proper precautions are taken, there are risks that your Nurses First ATM Card may be lost, stolen or used without your permission. There are also inherent risks associated with EFT transactions.

There are also inherent risks associated with EFT Transactions.

You may be liable for unauthorised use of your Nurses First ATM Card. You should refer to the Nurses First ATM Card Conditions of Use included in the PDS for the Nurses First ATM Card for your liability for unauthorised use of the Nurses First ATM Card and ways you can minimise the risk of a security breach.

3. Withdrawal and Transaction Limits

- The minimum cash withdrawal limit from any ATM is \$20
- The maximum daily cash withdrawal limit for a card is \$1,000

Nurses First reserves the right to amend your withdrawal limits at its absolute discretion. You will be notified of any amendments to these limits.

Other third party organisations may impose additional restrictions on the amount of funds which may be withdrawn, transferred or paid.

4. Replacement Cards

A replacement card will be automatically issued prior to the expiry date shown on your current card.

If you have not used your Nurses First ATM Card within the last 6 months, Nurses First is under no obligation to provide you with a replacement card upon expiry of your current card.

5. Fees and Charges

5.1 Card issue fee

You may be charged a fee for replacement of a lost or damaged card. These fees will be charged to the linked account. You should refer to the PDS for the linked account for the amount of any such fees.

5.2 Statements

A record of the transactions you make using the Nurses First ATM Card will appear on the statement for each respective linked account.

You may be charged a fee for the issue of statements or additional and replacement statements. These fees will be charged to the linked account. You should refer to the PDS for the linked account for the amount of any such fees.

Conditions of Use

These Conditions of Use govern the use of the Nurses First ATM Card to access your linked account/s. Nurses First will process the value of all transactions, and any fees and charges, to your linked account/s. Each such transaction will be governed by these Conditions of Use and by these Terms & Conditions for the relevant linked account.

You should read all these documents carefully and retain them for future reference. Copies of each of the documents can be made available to you on request from Nurses First.

Enquiries

If you would like any further information about the Nurses First ATM Card please contact Nurses First.

You should follow the guidelines in the box below to protect against unauthorised use of the Nurses First ATM Card and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 12 of these Conditions of Use and the Electronic Funds Transfer Code of Conduct.

Guidelines for ensuring the security of the Nurses First ATM Card and PIN

- Sign the Nurses First ATM Card as soon as you receive it.
- Keep the Nurses First ATM Card in a safe place.
- If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name.
- Never write the PIN on the Nurses First ATM Card.
- Never write the PIN on anything that is kept with or near the Nurses First ATM Card.
- Never lend the Nurses First ATM Card to anybody.
- Never tell or show the PIN to another person.
- Use care to prevent anyone seeing the Nurses First ATM Card number and PIN being entered at Electronic Equipment.
- Immediately report the loss, theft or unauthorised use of the Nurses First ATM Card to Nurses First or to the REDICARD HOTLINE.
- Keep a record of the Nurses First ATM Card number and the REDICARD HOTLINE telephone number for your area with your usual list of emergency telephone numbers.
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Nurses First ATM Card has been used without your authority.
- Immediately notify Nurses First of any change of address.

1. Introduction

- a. These Conditions of Use govern use of the Nurses First ATM Card to access your linked account/s at Nurses First. Each transaction on a linked account is also governed by the Terms & Conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any of your linked accounts, these Conditions of Use shall prevail.
- b. These Conditions of Use apply when the Nurses First ATM Card is used to carry out an EFT Transaction.
- c. Nurses First may attach other services to the Nurses First ATM Card. Please contact Nurses First for details.
- d. In accepting a Nurses First ATM Card from Nurses First you are obliged to comply with these Conditions of Use.
- e. Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. Codes of Conduct

- a. Nurses First warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.
- b. The relevant provisions of the Mutual Banking Code of Practice apply to these Conditions of Use.

3. How to Report Loss, Theft or Unauthorised Use of the Nurses First ATM Card

- a. If you or your Nominee believe the Nurses First ATM Card has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact Nurses First during business hours or the REDICARD HOTLINE at any time on its emergency number detailed in the box below. You or your Nominee must provide the following information when making such notification to Nurses First or the REDICARD HOTLINE:
 - (1) the Nurses First ATM Card number,
 - (2) that you are a member of Nurses First, and
 - (3) any other personal information you or your Nominee is asked to provide to assist in identifying you and the Nurses First ATM Card.

- b. The REDICARD HOTLINE or Nurses First will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting Nurses First or the REDICARD HOTLINE.
- c. When contacting the REDICARD HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible at the Nurses First branch.
- d. The REDICARD HOTLINE is available 24 hours a day, 7 days a week.
- e. If the REDICARD HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to Nurses First as soon as possible during business hours. Nurses First will be liable for any losses arising because the REDICARD HOTLINE is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to Nurses First as soon as possible during business hours.

REDICARD HOTLINE
Australia wide toll free
1800 224 004
From Overseas
+61 2 9959 7480

4. Signing the Nurses First ATM Card

You and your nominee agree to sign the Nurses First ATM Card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the Nurses First ATM Card.

5. Protecting the PIN

- a. Nurses First will provide a PIN to use the Nurses First ATM Card with Electronic Equipment. You agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the Nurses First ATM Card.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before

notification to Nurses First that the PIN has been misused or has become known to someone else.

- d. You must not record the PIN on the Nurses First ATM Card or keep a record of the PIN on anything, which is kept with or near the Nurses First ATM Card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

6. Using the Nurses First ATM Card

- a. Nurses First will advise you from time to time:
 - (1) what EFT Transactions may be performed using the Nurses First ATM Card, and
 - (2) what EFT Terminals of other financial institutions may be used. Nurses First does not warrant that Merchants or EFT Terminals displaying Nurses First ATM Card signs or promotional material will accept the Nurses First ATM Card. Nurses First does not accept any responsibility should a Merchant or EFT Terminal displaying Nurses First ATM Card Signs or promotional material refuse to accept or honour a Nurses First ATM Card, or should a Merchant or other financial institution impose additional restrictions on the use of the Nurses First ATM Card.
- b. The Nurses First ATM Card may only be used to perform transactions on your linked account/s. Nurses First will advise you of:
 - (1) the accounts which you may link to the Nurses First ATM Card; and
 - (2) any Credit facility, which you may link to your linked account/s.
- c. Nurses First will debit your linked account/s with the value of a withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- d. If a linked account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT transactions on that account.
- e. Transactions will not necessarily be processed to your linked account on the same day.

- f. You will continue to be liable to Nurses First for the value of any EFT Transaction occurring after you have closed your linked account/s or after you have resigned from membership of Nurses First.

7. Overseas Transactions

- a. All transactions made overseas on the Nurses First ATM Card will be converted into Australian currency by VISA International, and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).
- b. All transactions made overseas on the Nurses First ATM Card are subject to a conversion fee equal to 3% of the value of the transaction and payable to CUSCAL, the principal member of VISA International under which we can provide you with the overseas functionality of your Nurses First ATM Card. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- c. You may be charged a surcharge for making an EFT Transaction using an EFT Terminal overseas. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. You should use the REDICARD HOTLINE if any of the circumstances described in clause 3 apply.
- e. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

8. Additional Cards

- a. You may authorise Nurses First, if it agrees, to issue an additional Nurses First ATM Card to your Nominee provided this person is over the age of 18 (unless Nurses First agrees to a younger age).
- b. You will be liable for all transactions carried out by your Nominee on the Nurses First ATM Card.
- c. Nurses First will give each Nominee a PIN.
- d. Your Nominee's use of the Nurses First ATM Card and PIN is governed by the Conditions of Use.
- e. You must ensure that each Nominee protects their Nurses First ATM Card and PIN in the same way as these Conditions of Use require you to protect your Nurses First ATM Card and PIN.

9. Withdrawal and Transaction Limits

- a. You agree that the Nurses First ATM Card will NOT be used to:
 - (1) overdraw any of your linked account/s, or
 - (2) exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft linked to your linked account/s.
- b. If clause 9(a) is breached, Nurses First may:
 - (1) dishonour any payment instruction, and
 - (2) charge you an administrative fee as advised to you from time to time.
- c. Nurses First may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits in the Product Schedule, which forms part of the PDS for the Nurses First ATM Card. Nurses First may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

10. Authorisations

You acknowledge and agree that:

- a. Nurses First has the right to deny authorisation for any EFT Transaction for any reason, and
- b. Nurses First will not be liable to you or any other person for any loss or damage, which you or such other person may suffer as a result of such refusal.

11. Deposits at EFT Terminals

- a. Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been accepted by Nurses First.
- b. Cheques will not be available to draw against until cleared.
- c. Your deposit is accepted once Nurses First has certified it in the following way:
 - (1) your deposit envelope will be opened in the presence of any two persons authorised by Nurses First
 - (2) should the amount you record differ from the amount counted in the envelope, Nurses First may correct your record to the amount counted
 - (3) Nurses First's count is conclusive in the absence of manifest error or fraud, and
 - (4) Nurses First will notify you of any correction.
- d. If the amount recorded by the EFT Terminal as having been deposited should differ from the amount counted in the envelope by Nurses First, Nurses First will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your linked account.
- e. Nurses First is responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to Nurses First's verification of the amount you deposit).

12. Your Liability in Case the Nurses First ATM Card is Lost or Stolen or in Case of Unauthorised Use

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph (b) below apply.
- b. You are not liable for losses:
 - (1) where it is clear that you and your Nominee have not contributed to the loss
 - (2) that are caused by the fraudulent or negligent conduct of employees or agents of:
 - Nurses First
 - any organisation involved in the provision of the EFT System, or
 - any Merchant; relating to a forged, faulty, expired or cancelled Nurses First ATM Card or PIN.
 - (3) that are caused by the same transaction being incorrectly debited more than once to the same account.
 - (4) resulting from unauthorised use of the Nurses First ATM Card or PIN:
 - in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the Nurses First ATM Card
 - in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN, or
 - in either case, after notification to Nurses First or the REDICARD HOTLINE in accordance with clause 3 that the Nurses First ATM Card is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the Nurses First ATM Card or PIN if the loss occurs before notification to Nurses First or the REDICARD HOTLINE that the Nurses First ATM Card has been misused, lost or stolen or the PIN has become known to someone else and if Nurses First proves, on the balance of probabilities, that you or your Nominee contributed to the loss through:

- (1) fraud, failure to look after and keep the PIN secure in accordance with clauses 5(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN, or
- (2) unreasonably delaying in notifying Nurses First or the REDICARD HOTLINE of the misuse, loss or theft of the Nurses First ATM Card or the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to Nurses First or the REDICARD HOTLINE.

However, you will not be liable for:

- (A) the portion of the loss that exceeds any applicable daily or periodic transaction limits on your linked account/s
 - (B) the portion of the loss on any linked account which exceeds the balance of that linked account (including any prearranged credit), or
 - (C) all losses incurred on any account which you had not agreed with Nurse First be accessed using the Nurses First ATM Card and PIN.
- d.** Where a PIN was required to perform the unauthorised EFT Transaction and clause 12(c) does not apply, your liability for any loss of funds arising from an unauthorised EFT Transaction using the Nurses First ATM Card, if the loss occurs before notification to Nurses First or the REDICARD HOTLINE that the Nurses First ATM Card had been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
- (1) \$150
 - (2) the actual loss at the time of notification to Nurses First or the REDICARD HOTLINE of the misuse, loss or theft of the Nurses First ATM Card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Nurses First ATM Card or your linked account), or
 - (3) the balance of your linked account, including any prearranged credit.

- e. If, in cases not involving EFT Transactions, the Nurses First ATM Card and PIN are used without authority, you are liable for that use before notification to Nurses First or the REDICARD HOTLINE of the unauthorised use, up to your current daily withdrawal limit.
- f. Notwithstanding any of the above provisions, your liability will not exceed your limit under the provisions of the Electronic Funds Transfer Code of Conduct, where that code applies.

13. Steps You Must Take to Resolve Errors or Disputed EFT Transactions

- a. If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify Nurses First. Nurses First is solely responsible for resolving your complaint. Later, but as soon as you can, you must give Nurses First the following information:
 - (1) our name, account number and Nurses First ATM Card number
 - (2) the error or the transaction you are unsure about
 - (3) a copy of the periodical statement in which the unauthorised transaction or error first appeared
 - (4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and
 - (5) the dollar amount of the suspected error.

If your complaint concerns the authorisation of an EFT Transaction, Nurses First may ask you or your Nominee to provide further information.

- b. Nurses First will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.

- c.** Within 21 days of receipt from you of the details of your complaint, Nurses First will:
 - (1) complete its investigations and advise you in writing of the results of its investigations, or
 - (2) advise you in writing that it requires further time to complete its investigation.

Nurses First will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.
- d.** If Nurses First is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where Nurses First is waiting for a response from you and you have been advised that Nurses First required such a response.
- e.** If your complaint has not been resolved within 120 days of receipt of the details of your complaint, Nurses First will resolve the complaint in your favour.
- f.** If Nurses First finds that an error was made, it will make the appropriate adjustments to your linked account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g.** At Nurses First our aim is to meet the needs of our members and where an issue is not satisfactorily resolved, our Internal Dispute Resolution Service provides members the opportunity to refer the matter to the Member Representative where a review of the issues raised is undertaken.
- h.** When Nurses First advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Terms & Conditions and the Electronic Funds Transfer Code of Conduct and advise you of any adjustments it has made to your linked account. If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Financial Ombudsman Service or any other dispute resolution body that Nurses First may advise from time to time.

The Financial Ombudsman Service's contact details are:

Name: Financial Ombudsman Service Ltd (FOS)

Mail: GPO Box 3 Melbourne VIC 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: fos.org.au

- i. If Nurses First decides that you are liable for all or any part of a loss arising out of unauthorised use of the Nurses First ATM Card or PIN, it will:
 - (1) give you copies of any documents or other evidence it relied upon, and
 - (2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- j. If Nurses First fails to carry out these procedures or causes unreasonable delay in resolving your complaint, Nurses First may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

14. Malfunction

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction.

If an EFT Terminal malfunctions and you or your Nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, Nurses First will only be responsible for correcting errors in your linked account and refunding to you any charges or fees imposed on you as a result.

15. Transaction Slips and Receipts

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales vouchers to assist in checking EFT Transactions against your statements.

16. Transaction and Other Fees

- a. Nurses First will advise you whether it charges a fee, and the amount of such fee, for:
 - any transactions
 - issuing the Nurses First ATM Card or any additional or replacement Nurses First ATM Card
 - using the Nurses First ATM Card
 - issuing the PIN or any additional or replacement PIN
 - using the PIN, or
 - any other service provided in relation to the Nurses First ATM Card.
- b. Nurses First will also advise you whether it will debit any of your linked accounts with Government charges, duties or taxes arising out of an EFT Transaction.
- c. The fees and charges payable in respect of the Nurses First ATM Card are set out in the Product Disclosure Statement for the linked account/s.

17. Changes to Conditions of Use

- a. Nurses First may change these Conditions of Use from time to time.
- b. Nurses First will notify you in writing at least 30 days before the effective date of change if it will:
 - impose or increase any fees or charges for the Nurses First ATM Card
 - increase your liability for losses, or
 - impose, remove or adjust daily or other periodic transaction limits applying to the use of the Nurses First ATM Card, PIN, your linked account/s or Electronic Equipment.
- c. If you do not wish your daily withdrawal limit to be increased you should notify Nurses First.
- d. Nurses First will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- e. Nurses First is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.

- f. When the Nurses First ATM Card is used after notification of any such changes, you accept those changes and use of the Nurses First ATM Card shall be subject to those changes.

18. Account Statements

- a. Nurses First will send you an account statement for the linked account at least every 6 months.
- b. For any linked accounts, which have a pre-arranged credit facility, attached such as a line of credit or overdraft, Nurses First will send you an account statement monthly.
- c. You may request a copy of your account statement at any time.
- d. Nurses First may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

19. Cancellation and Return of the Nurses First ATM Card

- a. The Nurses First ATM Card always remains the property of Nurses First.
- b. Nurses First can immediately cancel the Nurses First ATM Card and demand its return or destruction at any time for security reasons or if you breach these Conditions of Use or the Terms & Conditions of your linked accounts, including by capture of the Nurses First ATM Card at any EFT Terminal.
- c. Nurses First may, at any time, cancel the Nurses First ATM Card for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- d. You may cancel your Nurses First ATM Card or any additional Nurses First ATM Card issued to your Nominee at any time by giving Nurses First written notice.
- e. If you or Nurses First cancel the Nurses First ATM Card issued to you, any additional Nurses First ATM Card issued to your Nominee/s will also be cancelled.

- f. You will be liable for any transactions you or your Nominee make using the Nurses First ATM Card before the Nurses First ATM Card is cancelled but which are not posted to your linked account until after cancellation of the Nurses First ATM Card.
- g. You must return your Nurses First ATM Card and any additional Nurses First ATM Card issued to your Nominee to Nurses First when:
 - (1) Nurses First notifies you that it has cancelled the Nurses First ATM Card
 - (2) you close your linked account/s
 - (3) you cease to be a member of Nurses First
 - (4) you cancel your Nurses First ATM Card, any additional Nurses First ATM Card issued to your Nominee, or both, or
 - (5) you alter the authorities governing the use of your linked account/s, unless Nurses First agrees otherwise.

20. Use After Cancellation or Expiry of the Nurses First ATM Card

- a. You must not use the Nurses First ATM Card or allow your Nominee to use the Nurses First ATM Card:
 - (1) before the valid date or after the expiration date shown on the face of the Nurses First ATM Card, or
 - (2) after the Nurses First ATM Card has been cancelled.
- b. You will continue to be liable to reimburse Nurses First for any indebtedness incurred through such use whether or not you have closed your linked account/s at Nurses First.

21. Privacy and Confidentiality

Nurses First collects personal information about you or your Nominee for the purposes of providing its products and services to you. Nurses First may disclose that personal information to others in order to execute your instructions, where it reasonably considers it necessary for the provision of the Nurses First ATM Card or the administration of your linked account/s, or if it is required by law.

You represent that, in supplying Nurses First with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause.

You and your Nominee may have access to the personal information Nurses First holds about each of you at any time by asking Nurses First.

For more details of how Nurses First handles personal information, you should refer to Nurses First's Privacy Policy.

22. Miscellaneous

- a.** You agree that you will promptly notify Nurses First of any change of address for the mailing of account statements or notices that Nurses First is required to send you.
- b.** Nurses First may post all account statements and notices to you at your registered address as provided for in Nurses First's records.

IMPORTANT INFORMATION

The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure/Information Statement and/or terms and conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at nurses1st.com.au or from the Nurses First branch. Nurses First is a division of Police & Nurses Credit Society. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For more information regarding this please contact us on 13 25 77.



Contact us

Nurses First

ABN 69 087 651 876 AFSL 240701

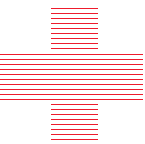
Australian Credit Licence 240701

PO Box 12847

Abeckett Street VIC 8006

Tel: (03) 9419 1901

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