

Auswide Bank eStatements - Terms & Conditions

These Terms are in addition to and should be read in conjunction with the Auswide Bank 'Guide to Banking Services' ('the Guide'). In the event of any inconsistency between the Terms and the Guide, the Terms prevail to the extent that any inconsistency relates to the provision of and/or access to eStatements.

Subject to any relevant law, we may amend these Terms by providing you with notice of any changes at a time and by a method permitted by law or any applicable code.

eStatements (Electronic Statements) – Overview:

- For each account on which you are an accountholder, or hold an authority to operate an authority to access, you have two statement options:
 - an eStatement (accessible under your customer profile in Internet Banking); OR
 - a Paper Statement (sent to you by post).
- If you have elected to operate a passbook (if that option is available on your account), eStatements are not available. You will need to contact us to cancel your passbook in order to receive eStatements.
- An account held by an entity such as a business, club, deceased estate or formal trust can receive Paper Statements directly but cannot receive eStatements. However where you hold an authority to operate or an authority to access the account of such an entity, you can select your personal statement preference for that account. To cancel a Paper Statement being sent to a business entity directly, please contact us.
- If you are eligible for and elect to receive an eStatement, you agree to no longer receive Paper Statements for the nominated account.
- You cannot elect to receive both an eStatement and a Paper Statement. However paper copies of statements already issued to you are available on request (a fee may apply).
- Not all Auswide Bank account types may be eligible to receive eStatements. We will tell you in your account terms and conditions if eStatements are unavailable.
- Auswide Bank may change the account types which are eligible for eStatements at any time. We will tell you if your account's eligibility for eStatements changes.

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- In order to receive and view eStatements you must be registered for Auswide Bank Internet Banking.
- Your responsibilities for, and our obligations pertaining to, eStatements are the same as they are for Paper Statements, as detailed in the general terms and conditions relating to your account.
- Auswide Bank may cancel or suspend your eStatements at any time. We will tell you if we cancel or suspend your eStatements.
- You can change the frequency at which you receive eStatements. However your minimum statement frequency cannot be less than the minimum frequency required by law for your account type. The minimum frequencies required by law are:
 - Monthly: credits card accounts and continuing credit accounts (such as lines of credit)
 - Six monthly: on-call deposit accounts (such as transaction & savings accounts) and loan accounts
 - Annually: term deposit accounts
- If you change the eStatement or Paper Statement frequency on a nominated account, the statement frequency will change for all statements issued to each recipient on that particular account.
- When you first elect to receive eStatements on an account, your eStatements will be issued at the minimum frequency for Paper Statements required by law for your account type. If you have already elected to receive Paper Statements more frequently, your eStatements will also be issued at that higher frequency.
- You may opt out of eStatements and revert back to receiving Paper Statements at any time. You can also elect to receive eStatements again at any time.
- By law at least one accountholder or one person with authority to operate or authority to access on an account must receive either an eStatement or a Paper Statement. You cannot elect not to receive a statement on an account at all (unless you revert to a passbook option if available on your account type).
- Where you are the only person nominated to receive statements on an account you will not be able to stop receiving statements unless another accountholder or person with authority to operate or authority to access has elected to receive eStatements or Paper Statements on that account.

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- If you opt out of eStatements or deactivate your Internet Banking, or if we suspend or cancel your eStatements on an account or your Internet Banking, you will revert to receiving Paper Statements at the postal address we have on record for you. Your next Paper Statement will be delivered at the same frequency as your previous eStatements.
- If you close the nominated account, or it is classified by Auswide Bank as a dormant account and is subsequently closed, eStatements issued up to the date of closure will remain available for as long as the account remains accessible via Internet Banking.
- eStatements will be accessible for up to 7 years from the statement date for any statement periods after 1 January 2018.
- If our eStatement notification to you is returned (e.g. 'bounces'), we may at our discretion:
 - cancel your eStatements; and
 - commence mailing Paper Statements to the postal address we have on record for you.
- If you have a zero balance and there were no transactions during the statement period on the account, no Paper Statement or eStatement may be issued.
- Auswide Bank may charge a fee for Paper Statements - please check your account terms & conditions for details. Fees may apply if you switch back to Paper Statements or we cancel your eStatements.

eStatements - General Obligations:

- By electing to receive eStatements, you agree:
 - to us sending you an email notification to your registered email address (and/or an SMS alert to your registered mobile phone number if this option is available) when your eStatement is available in Internet Banking;
 - to keep the registered email address and mobile phone number Auswide Bank has recorded for you current, active and valid. You can check and change your registered email address or mobile phone number by logging into Internet Banking or visiting a branch. You can also update your mobile phone number by providing us with a signed authority;

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- it is your responsibility to ensure you can receive eStatement notifications by facilitating access to the internet, enabling your website filters to allow emails from (insert ABA sender email address) and maintaining sufficient data to receive email notifications and download eStatements;
- it is your responsibility to take reasonable and appropriate security measures in relation to your computer as required under the general terms and conditions relating to your account and electronic banking services; and
- it is your responsibility to log into Internet Banking, download your eStatement and review your transactions and notifications when your eStatement notification is received. You can also save it to your computer or print a copy.

eStatements - Consumer Credit accounts:

When your statement preference is set to eStatements for a nominated account which is a product regulated by the National Consumer Credit Protection Act (NCCP), such as a home loan account, personal loan account or credit card account, notwithstanding any nomination or consent signed by you under the NCCP for notices or other documents to be sent to you as a nominated person or at a nominated address, you agree to receive eStatements via Auswide Bank Internet Banking only.

All other notices and documents required to be sent by us under the NCCP will continue to be sent in accordance with any such nomination or consent (as applicable).

Notices of interest rate increases or decreases, or notices of repayment decreases on variable rate credit facilities may be included on your account statement. If you elect to receive eStatements for your variable rate credit facility, you agree that you will also receive these notices electronically.

You will continue to receive a separate notification where there is an increase to the applicable repayment on your variable rate credit facility.

Auswide Bank Ltd Australian Credit Licence and Australian Financial Services Licence 238686

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