

SUPPLEMENTARY TERMS & CONDITIONS

AUSWIDE BANK PAYBAND



Effective 26th March 2018

These are the Auswide Bank PayBand Supplementary Terms & Conditions ('Supplementary Terms & Conditions'), which apply to the Auswide Bank Visa PayBand. These Supplementary Terms & Conditions apply in addition to, and should be read in conjunction with, the 'Auswide Bank Guide to Banking Services' in particular Section 6: 'Visa Debit Card Terms and Conditions'.

Where a conflict exists between Auswide Bank's Guide to Banking Services and these Supplementary Terms & Conditions, the provisions of these Supplementary Terms & Conditions will prevail.

1. Issue of the Auswide Bank PayBand is at Auswide Bank's discretion. An application for the Auswide Bank PayBand may be refused without giving you a reason.
2. The Auswide Bank PayBand is only available on transaction accounts that a visa debit card can be issued on, held solely or jointly in your name.
3. The Auswide Bank PayBand can be used at any point of sale where the Visa payWave logo is displayed using the payWave contactless technology. Just like any other payWave transaction, no PIN is required for purchases of \$100 and under.
4. The Auswide Bank PayBand is not intended to be used for transactions online, over-the-phone, or for regular payment arrangements (e.g. direct debits or BPAY payments).
5. Only one Auswide Bank PayBand can be issued per person.
6. If the Auswide Bank PayBand is lost or stolen, it can be immediately suspended or cancelled through Auswide Bank Internet Banking, the Auswide Bank Mobile Banking App, by calling our Contact Centre during business hours on 1300 138 831 or after hours on **1800 252 730** within Australia or **+61 2 9959 7885** if overseas.
7. Auswide Bank reserves the right to suspend or deactivate the Auswide Bank PayBand if Auswide Bank believes it has been compromised, or not used in accordance with the applicable terms and conditions.
8. Auswide Bank PayBand is strictly available for a limited time only. Once stocks are exhausted there will be no replacements. Auswide Bank makes no commitment that the device will be a continuing product.
9. If stock is available, Auswide Bank may replace or reissue any lost, stolen, faulty or expired device.
10. After the Auswide Bank PayBand has expired, it can no longer be used. If required, a Visa Debit Card may be issued at your request to enable continued access to your account.
11. If at any time you wish to cancel your Auswide Bank PayBand, it can be cancelled through Auswide Bank Internet Banking, the Auswide Bank Mobile Banking App, or by calling the Contact Centre on 1300 138 831 (7am to 7pm EST Weekdays).