

**“I loved
reading
the terms &
conditions!”**

– said no one, ever



Credit Card

Terms & conditions

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1 These conditions

1.1 Introduction

- a. These Terms and Conditions, together with your Letter of Offer set out the respective rights and responsibilities of you and ME in relation to your card account. They contain all the terms of your agreement and all representations by us about your credit card contract.
- b. The Electronic Access Terms and Conditions sets out your rights and responsibilities involving the use of internet banking, and the use of your credit card with electronic terminals and your liability for unauthorised EFT transactions.
- c. Any ME rewards terms and conditions will also form part of your credit card contract, if your Letter of Offer specifies that you are eligible to participate in a rewards program.
- d. It is important that you read these conditions, your Letter of Offer, the Electronic Access Terms and Conditions and (if applicable) any ME rewards terms and conditions carefully and keep them for future reference. If you misplace or do not understand any of this information, please contact our National Customer Contact Centre, who will be happy to help you.
- e. The relevant provisions of the Banking Code of Practice apply to your credit card contract. A copy of that Code is available on our website, or you can call us and we will send you a hard copy for free. Information about the current fees, charges and interest rate(s) that apply to your loan, at any time, is available from us on request

1.2 Agreeing to the credit card contract

If you or an additional cardholder activates a card or carries out a transaction on your card account, you will be taken to accept our offer to enter into a credit card contract with you and you will be bound by the credit card contract.

2 Meaning and interpretation of words

2.1 Meanings of words

Account holder means the person in whose name the credit card account has been opened.

Additional cardholder means any person who has been issued with a card at the account holder's request under condition 3.2.

Annual percentage rate means the interest rate or rates per annum which are used to calculate interest charged on your card account as described in your Letter of Offer and Section 6.2.

Balance transfer means a transfer of funds, which you request and we approve, from your card account to another account held with us or another financial institution.

BPAY[®] refers to a payment which you make or propose to make through the BPAY scheme to a biller.

Card or **credit card** means any credit card issued by us to you for use on your card account, including any additional card or replacement card.

Card account means the account holder's credit card account with us.

Card issuer means ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616 or any replacement card issuer in the future.

Cash advance means any transaction on your card account where:

- you receive actual cash through use of your card;
- your card is used to purchase a cash substitute, including but not limited to gambling chips or travellers cheques; or
- your card is used to pay bills through a third party where the merchant does not accept credit card payments; or
- your card is used to credit funds from your card account to another account held with another financial institution or with us.

Conditions means these Credit Card Terms and Conditions.

Credit card contract means the contract entered into by you with us with respect to your credit card. It includes these Conditions of Use, the Letter of Offer, the Electronic Access Terms and Conditions and, where applicable, any ME rewards terms and conditions.

EFT terminal means any electronic terminal, including:

- Automatic Teller Machine (ATMs);
- Electronic Funds Transfer Point of Sale terminals (eftpos); and
- eftpos terminals at Australia Post outlets that are linked to the Bank@Post agency banking network.

EFT transaction means an electronic funds transfer initiated by you by giving us an instruction (directly or indirectly) using a service to debit or credit an account.

Internet banking means the ME internet banking service.

Mastercard[®] means Mastercard International Incorporated.

ME and **ME Bank** means the card issuer (**us, we** and **our** have a corresponding meaning).

Purchase means any transaction involving a payment for goods or services from a merchant that is, or is taken to be, authorised by you or an additional cardholder on your account.

Statement date means the last date of a statement period.

Statement period means each period for which we draw up a statement for your card account or, in the case where we are not required to provide a statement, would have drawn up a statement.

You means the account holder (your has a corresponding meaning).

2.2 Interpreting these conditions

When interpreting these conditions:

- a. headings are only for convenience and do not affect interpretation;
- b. a word or expression indicating the singular indicates the plural, and the other way around;
- c. examples are descriptive only and are not exhaustive; and
- d. a reference to any document in these conditions includes a reference to all amendments, supplements and replacements of that document.

3 About your card

3.1 Card reissue

- a. We may issue a replacement card to you as long as you have not previously requested that we cancel your card account.
- b. If your card becomes faulty or damaged you may order a replacement card from us.
- c. Any reissued or replacement card will be subject to your credit card contract.
- d. An additional cardholder can only request replacement of their additional card.

3.2 Additional cards

- a. You may nominate a person who is 16 years or older to be an additional cardholder. If approved, we will issue that person with an additional card which they can use to carry out transactions on your card account.
- b. You must ensure each additional cardholder acts in accordance with your obligations under your credit card contract.
- c. You are responsible for all transactions made with an additional card and debited to your card account in accordance with your credit card contract.
- d. You are also responsible for any breach of your credit card contract caused by the conduct of an additional cardholder and we can treat that breach as a default by you.

- e. You can cancel an additional card by telling us in writing or by phone that you want to cancel the additional card and destroying the additional card by cutting through the black magnetic strip on the back of the card.
- f. If you can not destroy the additional card, you should ask us to put a stop on the card account. Even though a stop is placed on the card account, the additional card may still be used in some circumstances, and you will still be responsible for any transactions made by the additional cardholder.
- g. You agree to us giving an additional cardholder information about your card account transactions made on the card account by you, the additional cardholder or other additional cardholders, the card account balance and credit limit. This information could be made available to an additional cardholder via internet banking or on request.

4 Using your card

4.1 When you can use your card

- a. You must sign your card as soon as you receive it. Your card will only be valid if it has been signed by the person named on it and when it is used within the 'valid dates' shown on the card.
- b. You must destroy any card that is no longer valid by cutting through the black magnetic strip on the back of the card.
- c. Your card must only be used for personal, domestic or household purposes. It must not be used for business purposes.

4.2 Digital wallets

- a. Where you or an additional cardholder have a compatible device and digital wallet software, we may, in our absolute discretion, allow the card to be added to and used through a digital wallet that we support. You will need to meet our identification and verification requirements, which may include SMS two factor authentication, to add a card to a digital wallet.

- b. In addition to these conditions, use of a card through a digital wallet is subject to our terms and conditions for the applicable digital wallet, which are provided when a card is added to a digital wallet that we support and are available upon request.
- c. Your liability for transactions conducted using a card through a digital wallet is determined in the same way as transactions conducted using the card itself.
- d. You and any additional cardholders must only allow a card to be added to a digital wallet on a device that belongs to and will remain in the possession of the cardholder named on the card.
- e. You will be deemed to have authorised and consented to any transactions performed using a card you or an additional cardholder have added or allowed to be added to a digital wallet and, subject to the ePayments Code, you will be liable for those transactions. You and any additional cardholder must notify us immediately upon becoming aware or suspecting that a person other than the named cardholder has the card added to their digital wallet.
- f. We may stop you or an additional cardholder from adding a card to a digital wallet or suspend the ability to use a card in a digital wallet at any time.
- g. The digital wallets we support and allow you to use may change from time to time.

4.3 Where you can use your card

- a. You can use your card to make purchases at any merchant directly, by mail, telephone or internet order, or at any financial institution displaying the Mastercard® symbol. However, the fact that the Mastercard symbol or other promotional materials is displayed does not guarantee that all goods and services available at those premises may be purchased with your card.

- b. You can use your card in any EFT terminal in Australia, or in any EFT terminal displaying the Mastercard symbol outside Australia.
- c. We are not responsible if a merchant or financial institution refuses to accept your card or places other limitations on using your card.
- d. Unless required by law we are not responsible for:
 - any representation made by a merchant or its servants or agents about your card, your card account or any goods or services purchased with your card; and
 - goods and services supplied to you by a merchant.You must take up any complaints or concerns directly with the merchant.

4.4 How much credit you can get

- a. Your credit limit is shown in your Letter of Offer, and is the maximum amount of credit that you can obtain on your card account. The maximum amount of credit you can obtain at any particular time depends on how much of your credit limit is available. The available credit is the amount of the credit limit less any amounts that have been charged to your card account, interest charges that have accrued and any amounts debited by us (including interest and fees and charges) that have not been repaid.
- b. Your credit limit applies to your card account – you do not have a separate credit limit for each additional card.
- c. You must not exceed your credit limit.
- d. If you do exceed your credit limit, you must immediately pay us the amount in excess of your credit limit.
- e. We may reduce, suspend or cancel your credit limit at any time without prior notice. We will give you written notice of any reduction, suspension or cancellation of your credit limit as soon as practicable after making this change.

4.5 Cash withdrawals

- a. You can use your card to get a cash advance from:
 - any financial institution displaying the Mastercard® symbol anywhere in the world;
 - any ATM in Australia; and
 - any ATM displaying the Mastercard symbol outside Australia.
- b. We will advise you from time to time of the amount of cash you may withdraw using your card over any specified time.
- c. The minimum and maximum amount of cash you can obtain may vary between financial institutions.
- d. When obtaining cash from a financial institution you may be required to provide suitable identification.

4.6 Authorisation

- a. Some transactions on your card account may need to be authorised by us. Before completing the transaction, the merchant or other person involved in the transaction may ask us for authorisation.
- b. We do not have to authorise a transaction. We will only refuse to authorise a transaction if there is a good reason, e.g. if you are behind in making payments to your card account, or if your credit limit would be exceeded.
- c. If we authorise a transaction we reduce the available credit on your card account by the amount of the transaction. If the transaction is not completed, your credit card account will be re-instated with that amount. This may take up to ten working days to occur.

4.7 Balance transfers

We may (but we do not have to) approve any application you may make for a balance transfer.

5 Your card account

- a. Your card account will be charged with:
 - the amount of any purchases made using your card;
 - the amount of all cash advances;
 - the fees and charges referred to in condition 6.1;
 - the interest charges referred to in condition 6.2;
 - the government charges referred to in condition 6.3;
 - the amount of any balance transfers you apply for and we approve; and
 - the amount of enforcement expenses you are liable to pay under condition 9(c).
- b. Transactions conducted in a foreign currency will be converted to Australian dollars before being charged to your card account. This conversion is made as at the date the transaction is processed and at the rate set by Mastercard®. Mastercard will select the conversion rate from the range of rates available in the wholesale money markets on the day before the transaction is processed.
- c. Commissions may be included in the purchase price of goods and services provided by merchants or be paid in relation to transactions on your card account. These include:
 - a commission we receive from a merchant in relation to each purchase you make with your card. The amount of this commission is unascertainable.
 - a commission we pay to Mastercard® in relation to each transaction on your card account. The amount of this commission is unascertainable.

6 Charges on your card account

6.1 Credit fees and charges

- a. We will charge your card account with the fees and charges shown in the Letter of Offer. Once charged to your card account, they are payable and form part of the amount owing on your card account and, from the time they are charged to your card account, will attract interest at the annual percentage rate applicable to purchases.
- b. We may vary these fees and charges and may also introduce new fees and charges. We will notify you of this in accordance with Condition 11. Please contact us if you would like details of our current fees and charges.

6.2 Interest charges

We will charge interest on your account as follows:

- a. interest will be calculated daily and charged to your account once a month on the statement date;
- b. interest charges are calculated from the date that any amount is charged to your card account until the amount is paid in full (subject to any interest free period that may apply);
- c. interest on any amount is calculated by applying the applicable daily percentage rate to that amount (the applicable annual percentage rate divided by 365);
- d. however we will not charge interest on any purchases debited to your card account if:
 - you pay in full the closing balance of the statement on which the purchase is shown by the due date shown on that statement; and
 - you have also paid in full the closing balance shown on the preceding statement by the due date shown on that statement.

- e. We may vary the annual percentage rate and we will notify you of this in accordance with Condition 11. Please contact us if you would like details of our current interest rate.
- f. The Letter of Offer may specify that different annual percentage rates apply to cash advances, balance transfers and purchases. Special promotional or introductory rates may also apply for a certain set period.
- g. We do not pay interest on credit balances.
- h. If an interest-free period applies to any purchase or account balance (or applies to a part of a balance) for a period of time, we will not retrospectively charge you interest for that period because you didn't pay off that purchase or balance (or part of that balance) by the due date. This does not prevent us from charging interest on any unpaid balance following the payment due date or at the end of an interest-free period.

6.3 Government charges

We will charge your account with any government charges relating to the use of your card or to transactions associated with your card account. Once charged to your card account, they are payable and form part of the amount owing on your card account. Government charges attract interest at the annual percentage rate applicable to purchases from the time they are charged to your card account.

7 Statements

7.1 How we let you know what you owe

- a. We will send you a statement once every month for your card account.
- b. However, we need not send you a statement if:
 - no amounts have been charged or credited to your card account during the statement period and the amount owing is less than \$10; or

- we wrote off your debt during the statement period and no further amounts have been charged or credited to the card account during the statement period; or
- you have been in default under your credit card contract over three statement periods, including the last statement period, and we have exercised our right not to provide further credit to you. However, if you are in default we will give you a statement of account or an alternative (for example, a transaction history) if you ask for it.

7.2 If you think there is a mistake

- a. By signing a transaction voucher or authorising a transaction in some other manner, you are confirming that the amount authorised in that transaction is the correct price of the goods or services purchased or the cash advance received.
- b. The monthly statement will list all amounts charged or credited to your card account during the statement period. You should check each statement carefully on receiving it and inform us immediately of any errors or unauthorised transactions.

8 Repayments

8.1 The minimum amount you need to pay

- a. Your statement will show the minimum repayment that you must make, together with the due date by which you must make the payment.
- b. If there is an amount owing on your card account the minimum repayment is:
 - the closing monthly balance of your credit card account if it is less than \$10; or
 - 3% of the closing monthly balance of your card account at each statement date, or \$10 (whichever is the greater).

- c. In addition, you will need to immediately pay us:
 - any unpaid minimum repayments from previous statements; plus
 - any amount that exceeds your credit limit.
- d. You may pay more than the required payment at any time.
- e. An additional cardholder may also make payments on the credit card account (but they do not have to).

8.2 How and where you can make payments

- a. You can make payments to your card account by:
 - using our direct debit facility;
 - transferring funds from another ME account through our internet banking service;
 - making a payment from an account you have with another financial institution using BPAY (where available);
 - paying by cash or cheque at any Bank@Post agency banking outlet; or
 - mailing a cheque to:
ME Card Services
GPO Box 1345
Melbourne VIC 3001
 - Payments must be received and credited to your card account by the due date, so if you are mailing your payment you should allow at least three working days for your payment to reach us.
- b. Payments will not be treated as made until we receive and credit them to your card account.
- c. Once a cash payment is credited to your card account, it will immediately be treated as available credit on your card account. Other payments, such as cheques, will not become available funds until they have cleared, and this may take up to three days after we have received and processed

your payment. This is to ensure that the payment is not dishonoured. If a payment is dishonoured we will advise you of this, and make any necessary adjustments to your card account.

- d. All payments must be made in Australian dollars.

8.3 How we apply your payments

- a. Any payments you make will be applied in the following way:
 - first to the closing balance of your most recent statement, starting with the amounts attracting the highest interest rate as at the date we apply the payment, and then proceeding to the amount that attracts the next highest interest rate, and so on, until the closing balance is paid in full; and
 - then any amount of the payment remaining is applied to other amounts you owe in any order we choose.
- b. If the same annual percentage rate applies to any amounts included in the closing balance of your most recent statement, we can apply a payment to those amounts in any order we choose.

8.4 Overpayments

You must not overpay your card account by more than \$50,000. Any overpayments on your card account in excess of \$50,000 will be refunded to you. We may do this by:

- a. electronic funds transfer to your nominated account;
- b. sending a bank cheque to your last known address; or
- c. any other manner agreed by us.

9 Default

- a. If you do not comply with any conditions relating to your credit card contract, or if we have reasonable grounds to believe we were induced by fraud by you to enter into

the credit card contract, then you will be in default of your credit card contract. We may then require you to pay the outstanding balance of your card account immediately.

- b. We will give you 30 days notice of default, unless:
 - we have reasonable grounds to believe that we were induced by fraud by you to enter into the credit contract; or
 - we have made reasonable attempts to locate you without success; or
 - a court authorises us to dispense with notice.
- c. If you are in default under your credit card contract and we have given you notice of this default (where applicable):
 - i. then you must:
 - immediately return your card and any additional cards to us;
 - immediately pay any enforcement expenses that have reasonably been incurred by us; and
 - ii. we may cancel your card account without further notice.

10 Lost or stolen cards

10.1 Safeguarding your card and how to report a lost or stolen card

- a. You should safeguard your cards. You must immediately tell us if you know or suspect that your card is lost or stolen, or that unauthorised transactions have been made on your card account or any digital wallet the card has been added to.
- b. You can notify us in Australia by phoning us on **13 15 63** (available 24 hours a day).
- c. If you are overseas, you may phone the Mastercard® Global Service or visit any financial institution displaying the Mastercard symbol.
- d. You will receive a reference number, which you should keep as proof of your report.

- e. If you unreasonably delay notifying us you will be liable for any unauthorised transactions conducted.

10.2 Your liability

Your liability for unauthorised transactions on your card account will depend on the type of transaction that took place.

10.2.1 EFT Transactions

The ME Electronic Access Terms and Conditions sets out your liability for unauthorised EFT transactions.

10.2.2 Other unauthorised transactions

- a. For transactions other than an EFT transaction you may be liable for transactions made before you report your card lost or stolen. In these cases your liability will not be more than \$50.
- b. However if you unreasonably delay in notifying us after becoming aware or suspecting that your card is lost, stolen or misused, or that unauthorised transactions have been made on your card account, then you will be liable for any loss arising from that delay.
- c. You will not be liable for any unauthorised transactions made after we receive notice from you.
- d. You will be liable for any loss that is due to your fraudulent conduct.

11 Changes to your credit card contract

We may change your credit card contract at any time, including:

- a. Changes to the interest rate
 - We may change the annual percentage rate(s), and will give you notice of any change according to the terms below.
 - If you hold a Frank credit card, we will provide written notice at least 90 days before the day on which any increase takes effect.

- In relation to any other change to an interest rate, we will notify you in writing or advertise the new rate in a newspaper circulating in your state or territory, no later than the day on which the change takes effect. If the change is an increase in an interest rate, we will also give you notice of the change before or when we send you your next statement of account after the change takes effect.
- b. Changes to the method of calculation or application of interest charges
- We may change the manner in which interest is calculated or applied (including a change in, or the abolition of, any interest free period), or the frequency with which interest is charged to the card account.
 - We will give you notice of such a change in writing, at least 30 days before the change takes effect.
- c. Changes to repayments
- We may change the amount, frequency, time for payment, or method of calculation of repayments.
 - Where the change increases repayments or shortens the time for payment we will give you notice of such a change in writing, at least 20 days before the change takes effect.
 - Where the change reduces repayments or extends the time for payment we do not have to give you 20 days notice, and will notify you of the change before or when we send your next statement after the change takes effect.
- d. Changes to credit fees and charges
- We may change the amount, frequency, time for payment, or method of calculation of credit fees and charges, or may introduce new credit fees and charges.

- If you hold a Frank credit card, we will give you notice of the introduction of an annual fee or similar periodic fee in writing, at least 90 days before the change takes effect.
 - We will give you notice of other changes to credit fees and charges as follows:
 - if the changes do not reduce your obligations, we will give you notice at least 30 days before the change takes effect. We may give you this notice in writing, or by publishing the notice in a newspaper circulating throughout your State or Territory. If we publish the notice in a newspaper, we will confirm the change before or when we send your next statement after the change takes effect.
 - if the changes reduce your obligations, we will give you notice before or when we send your next statement after the change takes effect.
- e. Changes to credit limit
- We may reduce, suspend or cancel your credit limit at any time without prior notice. We will give you written notice of any reduction, suspension or cancellation of your credit limit as soon as practicable after making this change.
- f. Other changes
- We may make any other change to your credit card contract and will give you written notice of the change at least 30 days before the change takes effect. However, where the change reduces your obligations or extends the time for payment, we do not have to give you 30 days notice, and will notify you of the change before or when we send your next statement after the change takes effect.

12 Cancellation of your card account or reduction of your credit limit

12.1 When you can cancel your card account

You may cancel your card account at any time by:

- telling us in writing, online or by phone that you want to cancel your card account;
- destroying your card and any additional cards by cutting through the black magnetic strip on the back of the card; and
- paying the full amount owing on your card account.

You must not use your card once your card account has been cancelled.

12.2 When we can cancel your card account

- a. Your card remains our property, and we may require you to return your card at any time.
- b. We are entitled to cancel your card account at any time, without prior notice, and unless you are in default under your credit card contract we will give you written notice of the cancellation as soon as practicable after cancellation. Without limiting the reasons why we may do so, we may cancel your card account if:
 - we believe that use of the card may cause loss to you or us;
 - we believe that you gave us false or misleading information to open your account; or
 - you are in default under your credit card contract (see condition 9).

12.3 When your card account is cancelled

When your card account is cancelled:

- you must cancel any direct debit authority that is linked to your card account;
- your card and any additional card are automatically cancelled.

You are liable for any credit that you or an additional cardholder obtain on your card

account after the card account is cancelled. If amounts are charged to your card account after it has been cancelled, we may refuse to pay the amounts or we may pay them and recover them from you. In either case we may tell any merchant that your card account has been cancelled.

12.4 Reducing your credit limit

You may reduce your credit limit at any time by contacting us, or using the instructions on our website.

The minimum credit limit you may request is the higher of:

- the minimum credit limit applying to your credit card product (as displayed on our website from time to time); and
- your outstanding balance on the day that your credit limit reduction is processed (rounded up to the nearest \$100).

13 Stopping your card account

- a. We may stop providing further credit to you under your credit card contract without prior notice if:
 - we believe there is a security concern that affects your account;
 - we believe you gave us false or misleading information to open your account; or
 - you are in default under your credit card contract (see condition 9).
- b. If we stop your card account we will give you written notice as soon as practicable, except when you are in default under your credit card contract.

14 Resolving disputes

- a. If you believe an error or unauthorised transaction has been made on your account, or are dissatisfied with our products, services or staff, please contact us immediately. We'll acknowledge your complaint promptly. We may ask you to put it in writing to:
 - If the complaint is about unauthorised transactions:
Card Services
ME
Reply Paid 1345
Melbourne VIC 8060
 - If the complaint is about anything else:
Customer Relations Manager
 - by mail: ME, Reply Paid 1345,
Melbourne VIC 8060; or
 - by secure email via internet banking.
- b. If your complaint is credit-related and involves a default notice, we'll provide our response no later than 21 days after receiving it.
- c. If your complaint is credit-related and involves a hardship notice or request to postpone enforcement proceedings, we'll provide our response no later than 21 days after receiving it unless:
 - we don't have sufficient information about a hardship notice to make a decision. We'll then, within that 21 days, request you to provide the information we need. You'll then have an obligation to provide the information within 21 days of receiving our request. Once we have received the requested information, we'll have a further 21 days to provide our response. If we don't receive the requested information within 21 days of requesting it, we'll have 7 days to provide our response.

- we reach an agreement with you about a hardship notice or request to postpone enforcement proceedings. We'll then confirm the terms or conditions in writing within 30 days.
- d. In relation to all other types of complaints, we'll provide you with a written response within 30 days of receiving your complaint, except where:
- your complaint is about unauthorised transactions to which card scheme rules apply – we'll then provide a response within the timeframes set out in the scheme rules unless the next paragraph applies;
 - by the end of the fifth business day after receiving it we've resolved it to your satisfaction (unless you request a written response) or, if we can take no further action to reasonably address it, we've given you an explanation and/or apology; or
 - there's no reasonable opportunity for us to provide the response within 30 days because resolution of your complaint is particularly complex and/or circumstances beyond our control are causing complaint management delays – but we'll then notify you within 30 days about the reasons for the delay and of your right to complain to the Australian Financial Complaints Authority (AFCA).
- e. Our written response to a complaint will inform you of the outcome of your complaint and of your right to take it to AFCA.

15 Other

15.1 How notice must be given

- a. Unless your credit card contract provides otherwise, every notice in connection with your credit card contract must be in writing.
- b. We can send or deliver notices to you:
 - at a postal or residential address that you have nominated;
 - at a residential address that we believe is then your current residential address; or
 - by electronic communication to your nominated electronic address, electronic equipment or device or by making such information available to you for retrieval from our website. We will only use this method if you have agreed and if we follow the requirements of any applicable law or code of conduct that we subscribe to.
- c. Unless we tell you otherwise, any notice given by you to us should be posted to:
ME Card Services
GPO Box 1345
Melbourne VIC 3001
- d. Notices will be taken as given as follows:
 - at time of delivery, for notices delivered personally;
 - on the second working day after posting, for notices sent by pre-paid post; and
 - when the fax machine from which the notice is sent indicates successful transmission, for faxes sent by electronic communication; and
 - on the day that the electronic communication containing the notice or notifying you that the notice is available for retrieval enters your information system, for all other notices sent by electronic communication.

15.2 Certificate from us

If we give you a certificate which states the amount owing on your card account, or any other matter related to your card account, that certificate will be sufficient evidence of the amount or the matter unless you prove it to be incorrect.

15.3 Change of details

You must inform us as soon as possible if there is a change to your details (including your name, residential or postal address and any electronic address you have provided to us). If you change your address and you do not tell us, we can still give you notice by writing to your previous address.

15.4 Waiver

If we fail to exercise, or delay in exercising, any of our rights under your credit card contract that failure or delay does not constitute a waiver of our rights.

15.5 Assignment

- a. You may not assign your rights or responsibilities under this credit card contract to another person.
- b. We may assign this credit card contract or dispose of any right or all of our rights under it at any time and in any way. We need not tell you if we do this.

15.6 Account combination

- a. We may combine the balances of two or more of your accounts held with us, even if those accounts are not both credit card accounts.
- b. For example if one of your accounts is overdrawn or over the credit limit, we can use funds to your credit in another account to repay that overdrawn/over limit amount.

- c. However, if you have an account that relates to any amount you owe us under a loan that is regulated by the National Credit Code, we may not combine that account with another account:
- while we are actively considering your financial situation under either paragraph 167 of the Banking Code of Practice or under the hardship provisions of the credit legislation; or
 - while you are complying with an arrangement you have made with us after we have considered your financial situation; or
 - if doing so breaches the Code of Operation: Recovery of Debts from Department of Human Services Income Support Payments or Department of Veterans' Affairs Payments
- d. We do not have to give you notice in advance that we are doing this, but we will inform you promptly if we combine any of your accounts.

15.7 Additional Requirements

If we believe it is necessary to enable us to comply with any law, regulatory requirement or internal compliance program that we are legally required to have:

- you must provide us with any information or assistance we request;
- we may disclose your information to third parties, including government or regulatory bodies, law enforcement bodies and other financial institutions; and
- we may block access to your card account or delay or block a transaction to or from your card account.

16 Privacy

- a. Your privacy is important to us. We observe the Australian Privacy Principles and the

Privacy Act 1988 (Cth). Your personal information may be shared between, and used by, us and our subsidiaries and associated companies for the primary purpose of assessing any other applications you might make, verifying your identity and establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes. Without this information we may not be able to provide you with our services.

- b. Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, information contained in a credit report about you and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and only if you have taken them through this privacy notice.
- c. Some laws require or authorise our collection of your personal information, including:
 - the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
 - the *National Consumer Credit Protection Act 2009* (Cth); and
 - the *Income Tax Assessment Act 1936* (Cth), if you choose to provide your Tax File Number.
- d. We also collect your personal information (including, as permitted by law or industry requirements, information derived from a credit report) for the purposes of:
 - considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
 - customer relations including

- management of our relationship with you and market or customer satisfaction research and product development;
- our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
 - information technology systems development and testing;
 - arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
 - investigating, resolving and preventing complaints;
 - conducting fraud assessments; and
 - reporting and data analytics, including for regulatory, management, statistical or research purposes.
- e. In addition, (unless you instruct us otherwise) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our related companies and alliance partners, that may be of interest to you and if you are a member or a customer of one of our related companies or alliance partners (including a third party with whom we have arrangements), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.
- f. We may disclose your personal information (including, as permitted by law or industry requirements, information derived from a credit report) for the purposes above to:
- our related bodies corporate, insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide

- banking and related services to you (including lawyers and auditors);
 - any person acting on your behalf, including your legal and financial advisers;
 - your broker (if applicable);
 - government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
 - third parties providing fraud detection services;
 - external complaint resolution bodies (for example, AFCA);
 - any person or entity to whom we are considering selling part of our banking business;
 - rating agencies; and
 - other financial institutions and credit providers.
- g. We may also disclose your personal information (other than information derived from a credit report) to our related companies, alliance partners, your referees, including your employer (to confirm details about you) and payments system operators. Our third party service providers may store or access your personal information overseas. These countries are listed in our Privacy and Credit Reporting Policy which may change from time to time.
- h. We may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:
- disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
 - disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and

- obtaining a credit report about you for the purpose of assessing other applications you might make, your suitability as a guarantor or security provider or for collecting overdue payments.
- i. The CRBs we use and where you can find their privacy policies are:
 - Equifax – equifax.com.au/privacy or phone 138 332;
 - illion – checkyourcredit.com.au or phone 1300 734 806;
 - Experian – experian.com.au or phone 1300 783 684.
- j. You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.
- k. CRBs at our request or the request of another credit provider, may use credit information they hold to “pre-screen” you for direct marketing. You can ask a CRB not to do this.
- l. ME may use your personal information to get in touch with you about ME products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.
- m. You have rights to access and seek correction of personal information we hold about you, and our Privacy and Credit Reporting Policy contains information about how you can do this, how you can make a complaint about a breach of your privacy rights (including a breach of Part IIIA of the Privacy Act), and how we deal with complaints.

- n. You can contact ME's Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by email at **privacy@mebank.com.au**. ME's Privacy and Credit Reporting Policy is available at **mebank.com.au/privacy**.

Information statement.

Things you should know about your proposed credit contract.

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, the AFCA scheme, or get legal advice.

The contract.

1. How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before —

- your contract is entered into; or
- you make an offer to enter into the contract; whichever happens first.

2. How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep. Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy —

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or

- otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as —

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change.

For example —

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- you get 20 days advance notice for —
 - a change in the way in which interest is calculated; or
 - a change in credit fees and charges; or
 - any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider.

Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at asic.gov.au.

Insurance.

10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing, your insurer must give you a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

14. What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer.

General.

15. What do I do if I can not make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways —

- to extend the term of your contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

16. What if my credit provider and I can not agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the AFCA scheme that your credit provider belongs to. Further details about this scheme are set out below in question 18.

17. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you can not be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

18. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED AT —

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.



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ABN 32 009 656 740
AFSL and Australian Credit Licence Number 244616.
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