



Changes to your terms and conditions.

The changes below apply to the Electronic Access Terms and Conditions. The changes are effective from 20 March 2016.

Clause 5 – Transaction Limits

1. **Clause 5 a.** the forth bullet point has been updated to 'where you use phone banking or internet banking to withdraw to a nominated account – \$20,000 per day, per customer ID;'

Clause 8 - Making a withdrawal using internet banking, phone banking or operator assisted banking

2. **Clause 8.1** has been updated to the following:

8.1 Withdrawals using internet banking.

- a. Third party payment instructions can be given using internet banking.
- b. You cannot make third party payments to a non-nominated account in a day totalling more than your third party payment limit. Your initial third party payment limit, per customer ID, is \$2,000 per day. You may ask us to increase that limit up to a maximum of \$20,000 per day or to reduce that limit using internet banking or operator assisted banking. If we agree, your third party payment limit will be the amount agreed between you and us. When available, SMS two factor authentication will be required if you ask us to increase your third party payment limit using internet banking.

- c. You cannot make withdrawals to a nominated account in a day totalling more than your nominated account withdrawal limit. Your nominated account withdrawal limit is \$20,000 per day, per customer ID.
- d. The combined amount of third party payments and nominated account withdrawals cannot exceed \$20,000 per day, per customer ID.
- e. To make a third party payment or a withdrawal to your nominated account, you must give us the following information:
 - details of the account from which the withdrawal is to be made;
 - the amount of the payment;
 - the details of the nominated account or non-nominated account into which payment is to be made;
 - the timing of the payment; and
 - the payment reference.

3. **Clause 8.2 a.** has been updated to the following:

8.2 Withdrawals using phone banking.

- a. You cannot make withdrawals to a nominated account in a day totalling more than your nominated account withdrawal limit. Your limit is \$20,000 per day, per customer ID.

The increases to the third party payment limit and the nominated account withdrawal limit may increase your liability in the case of unauthorised transactions.

questions?

If you want more info on this – or anything else – get in touch on **13 15 63**, Monday to Friday 8am–8pm or Saturday 9am–5pm (AEST).

Thanks

the team @ ME

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