



Banking Access Facilities Terms and Conditions

01 September 2026

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1. Introduction

- 1.1** These Banking Access Facilities Terms and Conditions ('BAF Terms') provides you with important information about the financial products and payment facilities set out below.
- a. Visa Debit Card
 - b. Visa Secure
 - c. Online Banking & Mobile Banking
 - d. Online Business Banking
 - e. SMS Messaging
 - f. BPAY®
 - g. Osko®
 - h. PayTo
 - i. Digital Wallet
- 1.2** These BAF Terms operate in conjunction with our:
- a. *General Terms and Conditions;*
 - b. *Summary of Account Access Facilities & Features*
 - c. *Fees and Charges Schedule;* and
 - d. *Interest Rate Schedule.*
- 1.3** This document replaces all Banking Access Facilities Terms and Conditions previously issued.
- 1.4** You should read all these documents carefully and retain them for future reference. Copies of each of the documents are available at any Horizon branch or from our website.
- 1.5** If you would like further information about any of the products or facilities outlined in these BAF Terms, please contact us.
- 1.6** We subscribe to the Customer Owned Banking Code of Practice. For more information, please refer to our *General Terms and Conditions Section 2 The Customer Owned Banking Code of Practice.*
- 1.7** We subscribe to the ePayments Code. For more information, please refer to our *General Terms and Conditions Section 10 ePayments Code & Pass Code security requirements.*
- 1.8** Information that is not materially adverse to the member's decision is subject to change from time to time without notice. For more information regarding notice requirements, please refer to our *General Terms and Conditions Section 14 How we will contact you.*

2. Visa Debit Card

2.1 Introduction

- 2.1.1** This section governs the use of the Visa Debit Card. Each transaction on a Linked Account is also governed by the *General Terms and Conditions* to which that account is subject. In the event of an inconsistency between these BAF Terms and the *General Terms and Conditions*, these BAF Terms shall prevail.
- 2.1.2** If you would like further information about the Visa Debit Card, please contact us at any branch, via phone or email.
- 2.1.3** You should follow the guidelines in the box below to protect against Unauthorised use of the Visa Debit Card and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from Unauthorised transactions. Refer to the *General Terms and Conditions* for information regarding Unauthorised transactions.
- 2.1.4** We may choose not to give you a Visa Debit Card if your banking history with us is not satisfactory or if you are under 13 years of age.
- 2.1.5** Unless otherwise required by the context, a singular word includes the plural and vice versa.

Guidelines for Ensuring the Security of the Visa Debit Card and PIN

- Keep the Visa Debit Card in a safe place
- If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name
- Never write the PIN on the Visa Debit Card
- Never write the PIN on anything which is kept with or near the Visa Debit Card
- Never lend the Visa Debit Card to anybody
- Never tell or show the PIN to another person
- Use care to prevent anyone seeing the Visa Debit Card number and PIN being entered at Electronic Equipment
- Ensure you prevent anyone seeing the card number when using Digital Channels, e.g. mobile banking application or online banking
- Immediately report the loss, theft or Unauthorised use of the Visa Debit Card to us or to the Visa Card Hotline
- Keep a record of the Visa Debit Card number and the Visa Card 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 Visa Debit Card has been used without your authority
- Immediately notify us of any change of address

2.2 Using the digitally issued Visa Card

- 2.2.1 You must ensure that you maintain the security and do not disclose the details of a Visa Debit Card issued through Digital Channels.
- 2.2.2 Where the Visa Debit Card is issued through Digital Channels it can be used before you receive the plastic card, e.g. by adding the card to a Digital Wallet (where available).
- 2.2.3 To ensure safety of cards added to a Digital Wallet, refer to Section 10 Digital Wallet.

2.3 Protecting the PIN or Pass Code

- 2.3.1 We will provide a PIN or provide you with the means to set up your PIN to use the Visa Debit Card with certain Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or Unauthorised use of the Visa Debit Card.
- 2.3.2 Please refer to the General Terms and Conditions Section 10.2 Pass Code security requirements for further information.

2.4 Using the Visa Card

- 2.4.1 You may only use your Visa Debit Card to access and perform transactions on those accounts we permit. We will advise you of the accounts which you may use your Visa Debit Card to access.
- 2.4.2 Your Visa Debit Card has contactless functionality allowing you to make Contactless Transactions for purchases at merchant terminals that allow for this functionality. A Contactless Transaction may be processed as either an eftpos transaction or Visa transaction. This is at the discretion of the merchant.
- 2.4.3 Contactless Transactions can be made at a participating merchant outlet and if it is under:
- a. AU\$100 you will generally not have to enter your PIN; or
 - b. if your transaction is equal to or over AU\$100, you will need to enter your PIN, apart from Digital Wallet transactions which generally will not need you to enter your PIN. The same conditions apply to your card's Contactless Transactions as your other card Transactions.
- 2.4.4 A purchase transaction performed by pressing the 'SAV' button will be processed as an eftpos transaction and enable you to take cash out - a PIN will always be required for these transactions.
- 2.4.5 We will debit your Linked Account(s) with the value of all Transactions, including sales and cash advance vouchers arising from the use of the Visa Debit Card (including all mail or telephone orders placed by quoting the Visa Debit Card number) and all other Transactions, or credit your Linked Account(s) with the value of all deposit Transactions at Electronic Terminals.

2.4.6 We will advise you from time to time:

- a. what transactions may be performed using the Visa Debit Card
- b. what the daily cash withdrawals are; and
- c. what electronic terminals may be used.

2.4.7 Transactions may not necessarily be processed to your Linked Account on the same Day.

2.5 Using the Visa Card outside Australia

2.5.1 All Transactions made in a foreign currency on the Visa Debit Card will be converted into Australian currency by Visa Worldwide, 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).

2.5.2 All Transactions made in a foreign currency on the Visa Debit Card are subject to a currency conversion fee equal to 2% of the value of the Transaction, payable to Cuscal Limited ABN 95 087 822 455 ("Cuscal"), Australian Financial Services Licence number 244116, as the principal member of Visa Worldwide, plus 1% of the value of the Transaction payable to us. The amount of this currency conversion fee is subject to change from time to time and we will advise you in advance of any such change.

2.5.3 Some overseas Merchants and Electronic Terminals charge a surcharge for making a Transaction. 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.

2.5.4 Some overseas Merchants and Electronic Terminals allow the cardholder the option to convert the value of the Transaction into Australian dollars at the point of sale, also known as Dynamic Currency Conversion. Once you have confirmed the Transaction you will not be able to dispute the exchange rate applied.

2.5.5 Before travelling overseas, you or your Nominee should consult with us to obtain the Visa Card Hotline number for your country of destination. You should use the Visa Card Hotline if any of the circumstances described in *clause 2.12* apply.

2.5.6 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.

2.6 Withdrawal and Transaction Limits

2.6.1 Effective from 26 February 2026, the daily withdrawal limit for ATM and eftpos transactions will increase from \$1,000 to \$2,000 (exclusive of any applicable transaction fees), unless otherwise agreed. The amount that you can withdraw from any single eftpos terminal or ATM may additionally be restricted by the retailer or financial institution providing the Facility.

2.6.2 We may, at our discretion, reduce the Daily Transaction Limit or any other transaction limit applying to your account or payment type, or set it at \$0, where it is reasonably necessary to protect the legitimate interests of Horizon and its members.

2.6.3 A per transaction limit may apply to Visa processed transactions.

2.6.4 Limits for Contactless Transactions apply as set by the relevant Card Schemes (e.g. Visa). We may at our discretion apply a lower or higher Daily Transaction Limit to Contactless Transactions.

2.6.5 We may apply a limit of \$10,000 per 31-day period across all your accounts for payments made to accounts or merchants we believe are associated with cryptocurrency exchanges.

2.6.6 Reduced withdrawal limits may apply to minors. Visa Cards issued to minors may also be restricted from use at merchants identified by the relevant card scheme, including liquor stores and gambling-related merchants. These restrictions depend on merchant classification information and may not prevent all attempted transactions of this type.

2.6.7 You agree that the Visa Debit Card will not be used to:

- a. overdraw any of your Linked Account(s); or
- b. exceed the unused portion of your credit limit under any pre-arranged credit facility such as a line of credit or overdraft.

2.6.8 If clause 2.6.7 is breached, we may:

- a. dishonour any payment instruction given; and
- b. charge you an administrative fee as advised to you from time to time.

2.6.9 We may at any time limit the amount of a transaction if this is required for security or credit risk purposes.

2.6.10 You acknowledge that third party organisations including merchants may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

2.7 Authorisations

2.7.1 You acknowledge and agree that:

- a. we have the right to deny authorisation for any transaction where this is required for security or credit risk purposes; and
- b. we 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.

2.8 Additional Cards

2.8.1 You may authorise us, if we agree, to issue an additional Visa Debit Card to your Nominee, provided this person is at least 18 years of age (unless we agree to a younger age).

2.8.2 You will be liable for all transactions carried out by your Nominee on the Visa Debit Card.

2.8.3 We will give each Nominee a PIN.

2.8.4 Your Nominee's use of the Visa Debit Card and PIN is governed by these BAF Terms and the General Terms and Conditions.

2.8.5 You must ensure that each Nominee protects their Visa Debit Card and PIN in the same way as these BAF Terms require you to protect your Visa Debit Card and PIN.

2.9 Renewal of the Visa Card

2.9.1 Unless you are in breach of these BAF Terms or we deem otherwise for the security of a system or individual accounts, we will automatically provide you and your Nominee with a replacement Visa Debit Card before the expiry date of the current Visa Debit Card or additional Visa Debit Card.

2.9.2 If you do not wish to receive a replacement Visa Debit Card, either for yourself or for your Nominee, you must notify us before the expiration date of the current Visa Debit Card. You must give us reasonable time beforehand to arrange cancellation of the issue of a replacement Visa Debit Card.

2.10 Cancellation and return of the Visa Card

2.10.1 The Visa Debit Card always remains our property.

2.10.2 We can immediately cancel the Visa Debit Card and demand its return or destruction at any time for security reasons, including cards issued through digital channels.

2.10.3 We may, at any time, cancel the Visa Debit Card for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.

2.10.4 You may cancel your Visa Debit Card or any Visa Debit Card issued to your Nominee at any time by contacting us.

2.10.5 You will be liable for any transactions you or your Nominee make using the Visa Debit Card before the Visa Debit Card is cancelled but which are not posted to your account until after cancellation of the Visa Debit Card.

2.10.6 We may request you to return your Visa Debit Card and any Visa Debit Card issued to your Nominee to us when:

- a. we notify you that we have cancelled the Visa Debit Card;
- b. you close your Linked Account(s);
- c. you cease to be a member of us;
- d. you cancel your Visa Debit Card, any Visa Debit Card issued to your Nominee, or both; or
- e. you alter the authorities governing the use of your Linked Account(s), unless we agree otherwise.

2.11 Use after cancellation or expiry of the Visa Card

2.11.1 You must not use the Visa Debit Card or allow your Nominee to use the Visa Debit Card:

- a. before the valid date or after the expiration date shown on the face of the Visa Debit Card; or
- b. after the Visa Debit Card has been cancelled.

- 2.11.2 You will continue to be liable to reimburse us for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) with us.

2.12 How to report loss, theft, compromised or Unauthorised use of the Visa Card or PIN

- 2.12.1 If you or your Nominee believe the Visa Debit Card has been misused, lost, stolen, compromised or the PIN has become known to someone else, you or your Nominee must immediately report this to us in one of the following ways:
- a. Via phone during business hours or in person at one of our branches; or
 - b. Via Online Banking or Mobile Banking; or
 - c. the Visa Card Hotline at any time on its emergency number detailed in the box below.
- 2.12.2 The Visa Card Hotline will acknowledge the notification by giving you a reference number. Please retain this number as evidence of the date and time of contacting us or the Visa Card Hotline.
- 2.12.3 When contacting the Visa Card Hotline, you or your Nominee should confirm the loss or theft with us as soon as possible.
- 2.12.4 If the Visa Card Hotline is not operating at the time notification is attempted, the loss, theft or Unauthorised use must be reported to us as soon as possible during business hours. We will be liable for any losses arising because the Visa Card Hotline is not operating at the time of attempted notification, provided that the loss, theft or Unauthorised use is reported to us as soon as possible during business hours.

Visa Card Hotline Horizon Bank 1300 366 565 (during business hours) Australia wide toll free 1800 648 027 (after business hours) From overseas +61 2 8299 9101

2.13 Disputed transactions

- 2.13.1 This section relates to disputed transactions. Please refer to the *General Terms and Conditions Section 12 Unauthorised Transactions* for all information regarding Unauthorised transactions.
- 2.13.2 In addition to disputing transactions you did not authorise, you can dispute a transaction with a merchant if you did not receive the goods or service, or the payment amount is disputed.
- 2.13.3 Visa transactions can be investigated to identify if you have rights to obtain a refund.
- 2.13.4 If the disputed transaction was processed through the Visa network, your dispute will be processed in accordance with the rules applying to Visa transactions. If your transaction was processed through the eftpos network, your dispute will be processed in accordance with the rules applying to eftpos transactions.
- 2.13.5 Card scheme rules impose strict timeframes for disputes. It is in your own interest to notify us as soon as possible to report a disputed transaction.
- 2.13.6 We will then process your Visa dispute claim upon receipt of the report.
- 2.13.7 If you are unsatisfied with the outcome of the dispute or the issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).
- 2.13.8 Please refer to the *General Terms and Conditions Section 15 Complaints and Feedback* for further information.

2.14 Transaction and other fees

- 2.14.1 We will advise you whether we charge a fee, and the amount of such fee, for:
- a. any transactions;
 - b. issuing the Visa Debit Card or any additional or replacement Visa Debit Cards;
 - c. using the Visa Debit Card;
 - d. receiving funds via the Visa direct service;
 - e. issuing the PIN or any additional or replacement PIN;
 - f. using the PIN;
 - g. issuing account statements; or

h. any other service provided in relation to the Visa Debit Card.

2.14.2 We will also advise you whether we will debit any of your Linked Accounts with Government charges, duties or taxes arising out of any transaction.

2.14.3 The fees and charges payable in respect of the Visa Debit Card are set out in the *Fees & Charges Schedule*.

2.14.4 You may be charged an ATM withdrawal fee that is directly charged by the ATM operator and debited directly from your account. You should carefully read notices displayed at ATMs as they may contain information about such fees by ATM operators.

2.15 Exclusions of warranties and representations

2.15.1 We do not warrant that Merchants displaying Visa signs or promotional material will accept the Visa Debit Card in payment for goods and services. You should always enquire before selecting goods or services.

2.15.2 We do not accept any responsibility should a Merchant, bank or other institution displaying Visa signs or promotional material, refuse to accept or honour the Visa Debit Card. We do not warrant that Electronic Terminals displaying Visa signs or promotional material will accept the Visa Debit Card.

2.15.3 We are not responsible for any defects in the goods and services acquired by you through the use of the Visa Debit Card. You acknowledge and accept that all complaints about these goods and services must be addressed to the supplier or Merchant of those goods and services.

2.15.4 Where you have authorised a Merchant to transact on the account by providing your Visa Debit Card number or used your card to make a purchase, you may be entitled to reverse (chargeback) the transaction where you have a dispute with the merchant. For example, you may be entitled to reverse a Transaction where the Merchant has not provided you with the goods or services you paid for, and you have tried to get a refund from the Merchant and were unsuccessful.

2.15.5 Please note we are not able to reverse (chargeback) direct debit Transactions set up using your default deposit account number and branch number (BSB).

2.15.6 To avoid losing any rights you may have for transactions other than Unauthorised transactions you should:

- a. tell us within 30 Days after the date of the statement which shows the transaction; and
- b. provide us with any information we ask for to support your request.

2.15.7 Please contact us for more information about your chargeback rights.

2.16 Malfunction

2.16.1 You will not be liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete an electronic transaction which has been accepted by the system or equipment in accordance with the instructions of you or your Nominee.

2.16.2 If a user should reasonably have been aware that a system or equipment provided by any party to a shared electronic network was unavailable or malfunctioning, our liability in relation to an electronic transaction will be limited to correcting any errors and refunding any fees or charges imposed on you.

2.17 Regular Payment Arrangements

2.17.1 You should maintain a record of any regular payment arrangement that you have entered into with a merchant.

2.17.2 To change or cancel any regular payment arrangement you should contact the merchant.

2.17.3 Should your card details be changed (for example if your Visa Debit Card was lost, stolen or expired and has been replaced) then you must request the merchant to change the details of your existing regular payment arrangement to ensure payments under that arrangement continue. If you fail to do so your regular payment arrangement may not be honoured, or the merchant may stop providing the goods and/or services.

2.17.4 Should your Visa Debit Card or Linked Account be closed for any reason, you should immediately contact the merchant to change or cancel your regular payment arrangement, as the merchant may stop providing the goods and/or services.

2.18 Changes to these Terms

2.18.1 We reserve the right to change these Terms from time to time, for one or more of the following reasons:

- a. to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- b. to reflect any decision of a court, external dispute resolution body or regulator;

- c. to reflect a change in our systems or procedures, including for security reasons;
- d. as a result of changed circumstances (including by adding benefits or new features);
- e. to respond proportionately to changes in the cost of providing the Visa Debit Card; or
- f. to make them clearer.

2.18.2 We will notify you in writing at least 20 Days before the effective date of change if it will:

- a. impose or increase any fees or charges for the Visa Debit Card or transactions;
- b. increase your liability for losses relating to transactions; or
- c. impose, remove or adjust daily or other periodic transaction limits applying to the use of the Visa Debit Card, PIN, your Linked Account(s) or electronic equipment.

2.18.3 We 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.

2.18.4 To the extent permitted by law, we are not required to give you advance notice of:

- a. a reduction or cancellation of daily Visa Debit Card limits for Electronic Transactions which are cash withdrawals, purchases or transfers using electronic and telephone banking; or
- b. other changes to the Terms, where these changes are required to immediately restore or maintain the security of a system or individual accounts.

2.18.5 When the Visa Debit Card is used after notification of any changes to the Terms you accept those changes and use of the Visa Debit Card shall be subject to those changes.

2.19 Privacy

2.19.1 Your privacy is important to us. We may collect, use, or store your personal information in accordance with the requirements of the Privacy Law and our Privacy Policy.

2.19.2 For more details of how we handle personal information please refer to our *General Terms and Conditions* or refer to our Privacy Statement available on our website.

2.20 Anti-money laundering and counter-terrorism financing (AML/CTF)

2.20.1 You agree that:

- a. where required, you will provide to us all information reasonably requested in order for us to comply with our obligations under AML/CTF Legislation or the Visa Scheme Rules;
- b. we may be legally required to disclose information about you to regulatory and/or law enforcement agencies;
- c. we or Cuscal may block, delay, freeze or refuse any transactions where we in our sole opinion consider reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML/CTF Legislation, the Visa Scheme Rules or any other relevant laws;
- d. where transactions are blocked, delayed, frozen or refused by us in accordance with this section, you agree that we are not liable for any loss suffered arising directly or indirectly as a result of us taking this action; and
- e. we will monitor all transactions that arise pursuant to your use of the Visa Debit Card in accordance with our obligations under AML/CTF Legislation and the Visa Scheme Rules.

2.21 Miscellaneous

2.21.1 You agree that you will immediately notify us of any change of email &/or postal address.

2.21.2 We may notify you of statements available in Online Banking or post all statements and notices to you at your registered address or email as provided for in our records.

2.21.3 If the Visa Debit Card is issued on a joint account, each party to that account is jointly and severally liable for all transactions on the Visa Debit Card.

2.22 Visa Click to Pay Terms and Conditions

2.22.1 Click to Pay is Visa's express online checkout experience that allows cardholders to make payments with an eligible Visa Card at participating merchants without manually entering card details each time. Click to Pay may automatically populate at the checkout details at participating merchants.

2.22.2 All current active Visa Cards as of 01 September 2026 are enrolled with Click to Pay. Cardholders warrant that their details are accurate, that they are authorised to use the card, and agree not to misuse or interfere with the service.

- 2.22.3 Visa may update Click to Pay from time to time. Continued use indicates acceptance. Horizon Bank may update these terms to reflect scheme or service changes.
- 2.22.4 Horizon Bank is not a party to any merchant transactions completed using Click to Pay and is therefore not responsible for the goods or services supplied by a merchant through Click to Pay. Your rights and obligations in relation to Visa Card transactions, disputed transactions, chargeback and unauthorised transactions continue to apply under these BAF Terms and our General Terms and Conditions.
- 2.22.5 Personal information may be collected, used, disclosed and stored by us, Visa and participating merchants in connection with Click to Pay. This will be handled in accordance with applicable privacy laws, our Privacy Policy, Visa's privacy requirements, and any privacy terms presented by Visa or the merchant.

3. Visa Secure

3.1 Introduction

- 3.1.1 This section governs the Visa Secure service and forms the agreement between you and us regarding the use of the service.
- 3.1.2 The Visa Secure service is designed to provide you with improved security when your Visa Debit Card is used to make a purchase online. We encourage you to join the growing number of users who enjoy additional security by using the Visa Secure service and by shopping at participating Visa Secure online merchants.
- 3.1.3 To participate in the Visa Secure programme, you may be asked to verify personal details held by us in order to complete the transaction. Should your Visa Debit Card have been compromised in any way, please notify us immediately as you may be liable for Unauthorised transactions.
- 3.1.4 We strongly recommend that you print or save a copy of these BAF Terms for your record and future reference. You can also obtain a copy by contacting us or from our website.

3.2 Accepting these BAF Terms

- 3.2.1 By completing or attempting to complete a Visa Secure transaction, you are deemed to accept these BAF Terms.
- 3.2.2 You agree to be bound by these BAF Terms each time you use Visa Secure.

3.3 Application of Terms

- 3.3.1 These BAF Terms apply to the Visa Secure service and the Visa Secure transactions conducted on your account. In addition to these BAF Terms, all other terms and conditions that apply to your Visa Debit Card and the *General Terms and Conditions* that apply to your account still apply. If there is any inconsistency between any of these BAF Terms and the *General Terms and Conditions*, the *General Terms and Conditions* will apply to the extent of the inconsistency.

3.4 Guidelines for maintaining the security of your card

- 3.4.1 Never lend your Visa Debit Card to anybody.
- 3.4.2 Use care to prevent anyone seeing the Visa Debit Card details being entered at the time of authentication.
- 3.4.3 Immediately report Unauthorised use of the Visa Debit Card to us.
- 3.4.4 You should examine periodical statements of your account immediately upon receiving them to identify and report, as soon as possible, any instances where the Visa Debit Card has been used without your authority.

3.5 Using the Visa Secure Service

- 3.5.1 You may use Visa Secure to make purchases online. However, the Visa Secure service may only be available in connection with participating online merchants.
- 3.5.2 When making an online purchase or other transaction for which Visa Secure applies, you may be asked to provide certain information to us that allows us to validate your identity and verify that you are the cardholder of the specified Visa Debit Card. The information that you provide may be validated against information we hold about you and may be validated against information held by third parties.

- 3.5.3 If you are unable to provide the requested information to validate your identity, or if the information you provide is inaccurate or incomplete, or if the authentication process otherwise fails, the merchant may not accept your Visa Debit Card or payment for that transaction and you may be unable to complete an online transaction using your Visa Debit Card.
- 3.5.4 In order to use Visa Secure, you must have the equipment and software necessary to make a connection to the Internet.
- 3.5.5 In the event you have a question regarding the authentication process or a transaction using your Visa Debit Card, you should contact us.
- 3.6 Additional Cardholders**
- 3.6.1 Subject to the account Terms and conditions, you will be liable for all transactions conducted on your account which are undertaken by an additional cardholder.
- 3.6.2 Additional cardholders may use the Visa Secure service but may be required to confirm their identity using the primary account holders' details.
- 3.7 Privacy**
- 3.7.1 Your privacy is important to us. We may collect, use, or store your personal information in accordance with the requirements of the Privacy Law and our Privacy Policy.
- 3.7.2 For more details of how we handle personal information please refer to our *General Terms and Conditions* or refer to our Privacy Statement available on our website.
- 3.8 Termination of Visa Secure**
- 3.8.1 We may discontinue, terminate or suspend (permanently or temporarily) the Visa Secure service, or any part of the Visa Secure service, without giving you prior notice. We may also change any aspect or functionality of the Visa Secure service at any time without giving you prior notice.
- 3.9 Participating Online Merchant**
- 3.9.1 You will know that an online merchant is a participating online merchant because you will see the Visa Secure logo and you may be asked to verify your identity before completing an online transaction with that merchant.
- 3.9.2 We do not endorse or recommend in any way any participating online merchant.
- 3.9.3 Your correspondence or business dealings with, or participation in promotions of, online stores through Visa Secure, including payment for and delivery of related goods or services not purchased via Visa Secure, and any other Terms, conditions, warranties or representations associated with such dealings, are solely between you and the online store. Except as otherwise required by law, we have no responsibility or liability whatsoever arising out of or related to those dealings or the online store's goods, services, acts or omissions.
- 3.10 Exclusion of Liabilities**
- 3.10.1 Subject to any warranty which is imported into these BAF Terms by law and which cannot be excluded, the Visa Secure service is provided by us "as is" without warranty of any kind, either express or implied, including, but not limited to, any implied warranties of merchantability, fitness for a particular purpose, title or non-infringement.
- 3.10.2 We will not be liable for any damages whatsoever arising out of or in relation to:
- your use of or access to (or inability to use or access) the Visa Secure services; or
 - any other failure of performance, error, omission, interruption or defect, or any loss or delay in transmission or a transaction.
- 3.10.3 If you are dissatisfied with any aspect of the Visa Secure service, your sole and exclusive remedy is to terminate participation in the Visa Secure transaction or service, as provided in these BAF Terms.
- 3.11 Your Liability**
- 3.11.1 Your liability for Unauthorised transactions is set out in the *General Terms and Conditions. Section 12 Unauthorised Transactions*.
- 3.11.2 If you breach these BAF Terms, this may affect your liability for Unauthorised transactions. If it is determined that you have contributed to the loss, you may be held liable for the transactions notwithstanding that they are Unauthorised.
- 3.12 Errors**

- 3.12.1 If you believe a Visa Secure transaction is wrong or unauthorised or a statement contains any instances of unauthorised use or errors, you should contact us immediately.

3.13 Changes to Terms

- 3.13.1 We can change these BAF Terms at any time, and where we are required to do so under any law, we will notify you of these changes. For more information regarding notice requirements, please refer to our *General Terms and Conditions Section 14 How we will contact you*.

4. Online Banking & Mobile Banking

4.1 Introduction

- 4.1.1 This section relates to the use of our Online Banking and Mobile Banking services.

Note : Terms and Conditions regarding Online Business Banking are detailed in Section 5.

- 4.1.2 If you use any of the Online Banking or Mobile Banking services it will be assumed you have read, understood and accept these BAF Terms. Upon such use, these BAF Terms apply to every activity undertaken on your account.

4.2 Eligibility

- 4.2.1 All members of Horizon are eligible to access information about their account(s) by using Online Banking or Mobile Banking once they have registered to use the service and have subsequently been issued with an initial Pass Code.
- 4.2.2 Online and Mobile Banking will require you to supply us with a mobile phone number. This is required to receive SMS One Time Passwords.
- 4.2.3 Access will be available to accounts in the name of companies, businesses, trusts, partnerships, incorporated associations, single and joint accounts.

4.3 Protecting your Account

- 4.3.1 Please ensure that:
- a. Your device has current ant-virus software and a personal firewall installed and it is regularly checked for viruses, trojans, worms and similar security threats.
 - b. You avoid any online banking functions using equipment at public places such as Internet cafes.
 - c. You take all reasonable steps to protect the security of the equipment and the privacy of your information;
 - d. You exercise care to prevent unauthorised access to the equipment you use for accessing the Online banking and Mobile Banking;
 - e. You do not leave the equipment unattended while you have an Online banking or Mobile Banking session open; and
 - f. You close the Online banking or Mobile Banking session down when you're not using it.

4.4 Pass Code

- 4.4.1 To access Online Banking or Mobile Banking for the first time, you will need us to provide you with an initial Pass Code. This will be provided when you register for the service by contacting us via phone, in person, email or via our website.
- 4.4.2 We may require you to change your password and access code at regular intervals. You may change your Pass Code whenever you desire.
- 4.4.3 No record is available to us of the Pass Code you personally select. If you forget your chosen Pass Code, please contact us and we will need to provide you with a new Pass Code.

- 4.4.4 Please refer to the *General Terms and Conditions Section 10 ePayments Code & Pass Code security requirements* for further information.
- 4.5 Transaction Limits and Restrictions**
- 4.5.1 Online Banking and Mobile Banking is available for enquiries and transactions specified by us.
- 4.5.2 Access to certain options (i.e. withdrawals) may not be available to those accounts where multiple (two or more) signatures are required to transact on the account.
- 4.5.3 You may suspend access to Online Banking or Mobile Banking at any time by contacting us during normal working hours.
- 4.5.4 Generally, a combined daily transfer limit of \$1,500 will apply per member to all payments made in Online Banking and Mobile Banking.
- 4.5.5 Apart from Osko® transfers made using Online Banking, there is no transfer limit on payments between Horizon accounts on which you are an owner or signatory.
- 4.5.6 You can request a change your Daily Transaction Limit by calling 1300 366 565, by calling or visiting your local branch. You can view and change your Daily Transaction Limit at any time by logging onto Online Banking or Mobile Banking. To be able to change your Daily Transaction Limit you will need to be registered with a SMS OTP. You can only change your Daily Transaction Limit up to a maximum amount determined by Horizon Bank.
- 4.5.7 If we agree to a temporary limit increase, we'll tell you the period of time that your limit will remain in place.
- 4.5.8 Any limit increase (temporary or permanent) may increase your liability in the case of unauthorised transactions. We may require additional security measures to be completed prior to processing your external payment.
- 4.5.9 We may, at our discretion, reduce your online banking limits or set it at \$0, where it is reasonably necessary to protect the legitimate interests of Horizon and its members.
- 4.5.10 You must not load any Future Dated Payment that exceeds your Daily Transaction Limit for any given day.
- 4.5.11 Except for Future Dated Payments (which are not yet actioned), you can't stop a payment that is in progress.
- 4.5.12 We may apply a limit of \$10,000 per 31-day period across all of your accounts for payments made to accounts or merchants we believe are associated with cryptocurrency exchanges.
- 4.6 International Payments**
- 4.6.1 We offer foreign exchange payment services through Online Banking as an agent for our appointed third party provider(s).
- 4.6.2 We may receive a commission for providing this service.
- 4.6.3 Foreign currency conversion will be based on the current buying rate determined by the third party provider.
- 4.7 Our Commitment to You**
- 4.7.1 We will endeavour to ensure the information it makes available to you through the services is as far as practicable up to date and correct.
- 4.7.2 We will make every effort to ensure that Online Banking or Mobile Banking are available to you 24 hours a day, 7 days a week, but we are not responsible for any breakdown or interruption in the services due to circumstances beyond our control.
- 4.7.3 Transactions made through Online Banking or Mobile Banking will generally be processed immediately up to 5pm on a normal business day or be processed on the next business day.
- 4.7.4 If you have a problem or complaint about Online Banking or Mobile Banking please report it to us immediately. We will investigate your complaint and advise you of the outcome. Please refer to our *General Terms and Conditions Section 15 Complaints and Feedback* for information regarding complaints.
- 4.7.5 We are not liable for any loss or damage if an Online Banking or Mobile Banking transaction is delayed, is not affected or is in error for any reason.
- 4.8 Your Liability**
- 4.8.1 If you become aware or suspect that an unauthorised operation has taken place, notify us immediately.

- 4.8.2 A receipt or reference number will be issued for each payment performed using Online Banking or Mobile Banking. We recommend you record all reference numbers for checking against your regular account statement.
- 4.8.3 Limit of your liability: You may be liable for the first \$150 of loss.
- 4.8.4 You will not be liable for Unauthorised Transactions on an account for which the correct membership number/username and Pass Code are used.
- 4.8.5 We expect that you will provide all necessary assistance and co-operation with regard to any investigation of the circumstances giving rise to Unauthorised transactions.
- 4.8.6 You may cancel or suspend your access to Online Banking or Mobile Banking at any time by contacting us.
- 4.8.7 We may suspend your access to Online Banking or Mobile Banking with or without notice if we consider a security issue has arisen, which requires further investigation.
- 4.8.8 We may terminate your Online Banking or Mobile Banking at any time. If we choose to terminate any of these services, we will advise you as soon as possible.
- 4.8.9 We reserve the right to cancel, discontinue or withdraw the service(s) without prior notice.
- 4.8.10 Please refer to the *General Terms and Conditions Section 12 Unauthorised Transactions* for all information regarding Unauthorised transactions and liability.
- 4.9 Fees and Charges & Changes to these BAF Terms**
- 4.9.1 We reserve the right to introduce and vary fees and charges and these BAF Terms for Online Banking or Mobile Banking transactions and use of the services.
- 4.9.2 We may debit fees and charges to your account.
- 4.9.3 We will advise you of any change to fees and charges in accordance with our *General Terms and Conditions*.

5. Online Business Banking

5.1 Introduction

- 5.1.1 This section applies to our Online Business Banking facility.
- 5.1.2 If you use Online Business Banking it will be assumed you have read, understood and accept these BAF Terms. Upon such use, these BAF Terms apply to every activity undertaken on the Business Banking account and each user will be legally bound by them.

5.2 Using Online Business Banking

- 5.2.1 Individuals who are issued with Online Business Banking access, Pass Codes and SMS One Time Passwords are called Signing Authorities. A signatory on any of your accounts will be taken to be nominated Signing Authority.
- 5.2.2 Subject to a Signing Authority's level of access Online Business Banking can be used to:
- a. Make a payment from a nominated account;
 - b. Access information such as available account balances and transactions;
 - c. Export or download a bank file;
 - d. Create, edit or delete a batch; and
 - e. Approve a batch for processing.
- 5.2.3 Login Pass codes or the Signing Authorities can be changed by providing us with instructions to do so. Instructions can only be provided by the verified owner or owners of the account. This can also be completed by the Administrator should we stipulate this.

5.3 Security and SMS One Time Passwords

- 5.3.1 To perform certain transactions through the Online Business Banking service an SMS One Time Password (OTP) is required.
- 5.3.2 The transactions for which an SMS One Time Password is required include external batch payments. We can modify the types of transactions for which the SMS One Time Passwords are required.

- 5.3.3 Each Signing Authority will have permissions assigned according to your instructions. The permissions define some of the functions that the Signing Authority can and cannot perform through the business banking service on Online Banking by using their SMS One Time Password.
- 5.3.4 All users including Signing Authorities must keep their Pass Code confidential and take steps to prevent its unauthorised use. For more information regarding Pass Code requirements, please refer to our *General Terms and Conditions Section 10 ePayments Code & Pass Code security requirements*.

6. SMS Messaging

6.1 Introduction

- 6.1.1 This section applies to our SMS Messaging facility.
- 6.1.2 These Terms and Conditions will govern your access via SMS Messaging. It is therefore important that you read and accept these BAF Terms before you use SMS Messaging.
- 6.1.3 Upon such use, these BAF Terms apply to every SMS activity undertaken on your account and you will be legally bound by them.

6.2 Using SMS Messaging

- 6.2.1 Our SMS Messaging facility is an automated information service that allows you to gain access to selected transaction and balance information about your account(s) using Short Message Service (SMS) sent to your mobile phone.
- 6.2.2 Any one transaction may generate more than one SMS alert message from us.
- 6.2.3 You can cancel your registration for SMS Messaging at any time via Online Banking.
- 6.2.4 If your mobile number changes you are responsible for advising us of the change by amending your SMS Messaging registration within Online Banking.
- 6.2.5 If your mobile device is used by other people, they may receive, or be able to access messages intended for you in connection with SMS Messaging. We are not liable for sending SMS messages to another party where you have not altered your mobile phone number or have lost your mobile device.
- 6.2.6 If you take your mobile device overseas without suspending SMS Messaging, it will be assumed you have authorised us to transmit your information outside Australia, using transmission equipment that may store your information.
- 6.2.7 We recommend that you protect your information by keeping your mobile device secure at all times and deleting your SMS messages after you have read them. You should not record your member number or Pass Code or a disguised record of your Pass Code in or on your mobile device.
- 6.2.8 You should not rely solely on SMS Messaging for managing your accounts. It is important that you regularly check your account statements.
- 6.2.9 We will make all reasonable efforts to ensure the availability, accuracy and currency of SMS Messaging, however we are not liable if SMS Messaging is not available, is inaccurate or is experiencing delays or errors. We accept no liability to you for any loss you suffer as a result of SMS Messaging. If you believe there is an issue with SMS Messaging please contact us.

7. BPAY®

7.1 Introduction

- 7.1.1 As a member of the BPAY Scheme and a subscriber to BPAY Payments, we offer BPAY Payments to our customers. BPAY Payments is an electronic payments service through which you can ask us to make payments on your behalf to organisations known as Billers who tell you that you can make payments to them through the BPAY Payments payment service.
- 7.1.2 We will tell you if we are no longer a member of the BPAY Scheme or if our subscription to BPAY Payments is cancelled.

- 7.1.3 You must comply with our *General Terms and Conditions* that apply to the account which you request us to debit a payment from, to the extent that those terms are not inconsistent with or are expressly overridden by these BPAY Terms. The BAF Terms set out below apply in addition to the *General Terms & Conditions*.
- 7.1.4 If there is any inconsistency between the *General Terms and Conditions* and these BAF Terms, these BAF Terms will apply to the extent of that inconsistency.
- 7.1.5 If you can access BPAY then you will be taken to have read, understood and accepted these BAF Terms. Upon such use, these BAF Terms apply to every BPAY payment on your account and you will be legally bound by them.
- 7.1.6 We warrant that we will comply with the ePayments Code and the Customer Owned Banking Code of Practice where those codes apply to your use of BPAY.
- 7.2 How to use BPAY®**
- 7.2.1 You can use BPAY to pay bills bearing the BPAY logo from those accounts that have the BPAY facility.
- 7.2.2 When you tell us to make a BPAY payment you must tell us the biller's code number (found on your bill), your Customer Reference Number (e.g. your account number with the biller), the amount to be paid and the account from which the amount is to be paid.
- 7.2.3 We cannot effect your BPAY instructions if you do not give us all the specified information or if you give us inaccurate information. Please note that, legally, the receipt by a biller of a mistaken or erroneous payment does not necessarily discharge, wholly or in part, the underlying debt you owe that biller.
- 7.3 Processing BPAY® Payments**
- 7.3.1 We will not accept an order to stop a payment once you have instructed us to make that payment, except for future-dated payments.
- 7.3.2 If we are advised that your Payment cannot be processed by a Biller, we will:
- advise you of this;
 - credit your account with the amount of the payment; and
 - take all reasonable steps to assist you in making the payment as quickly as possible.
- 7.3.3 You should notify us immediately if you become aware that you may have made a mistake (except when you make an underpayment) when instructing us to make a payment, or if you did not authorise a payment that has been made from your account.
- 7.3.4 You acknowledge that the receipt by a Biller of a mistaken or erroneous payment from a third party does not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.
- 7.3.5 You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a payment and you later discover that the amount you told us to pay was less than the amount you needed to pay, you can make another Payment for the difference between the amount actually paid to a Biller and the amount you needed to pay.
- 7.4 Timing of Payments**
- 7.4.1 If you tell us to make a payment by giving us a valid payer direction on a Banking Business Day before the 5pm Cut Off Time, it will be processed on the same day.
- 7.4.2 Billers who participate in BPAY Payments have agreed that a payment you make will be treated as received by the Biller to whom it is directed:
- on the date you make that payment, if you tell us to make the payment before our payment cut off time on a banking business day; or
 - on the next Banking Business Day, if you tell us to make a payment after our Payment Cut Off Time on a Banking Business Day, or on a non-Banking Business Day.
- 7.4.3 A delay may occur in processing a payment, including if:
- you tell us to make the payment after our payment cut off time and the following day is not a Banking Business Day;
 - you tell us to make a payment either on a day which is not a Banking Business Day or after the payment cut off time on a Banking Business Day;
 - we do, or another financial institution participating in BPAY Payments does, not comply with any applicable obligations relating to BPAY Payments; or
 - a Biller fails to comply with any applicable obligations relating to BPAY Payments.

7.4.4 While it is expected that any delay in processing under this agreement will not continue for more than one Banking Business Day, any such delay may continue for a longer period. If we are aware that a delay may continue for a longer period, we will advise you.

7.5 Transaction and Other Fees

7.5.1 We will advise you whether we charge any fees, and the amount of such fees (including any dishonour fee) for:

- a. Using your access method;
- b. Any BPAY payment;
- c. Giving you access to BPAY; or
- d. Any other service provided in relation to BPAY, including error corrections.

7.5.2 We may charge you with dishonour fees for any future-dated BPAY payments which have failed due to insufficient funds.

7.6 Future-dated BPAY Payments

7.6.1 You may arrange a BPAY payment in advance via Online or Mobile Banking. If you use this option, you should be aware that:

- a. You are responsible for maintaining, in the account to be drawn on, sufficient cleared funds to cover all future dated BPAY payments on the day you have nominated for payment for.
- b. If there are insufficient cleared funds the BPAY payment will not be made.
- c. You should contact us during business hours if there are any problems with your future-dated payment.
- d. If you wish to cancel this future-dated payment after you have given direction but before the date of the payment you can cancel this via online banking or contact us. You cannot stop the BPAY payment on or after this date.

7.7 BPAY Transaction Limits

7.7.1 We may limit the amount of BPAY payments you may make on any one day.

7.7.2 We will advise you of all such transaction limits.

7.8 Your Liability

7.8.1 Please refer to the *General Terms and Conditions* for information regarding how we will comply with the ePayments Code.

7.8.2 The *General Terms and Conditions* also covers how we will respond to Mistaken Internet Payments and Unauthorised Transactions.

7.8.3 Except where a payment is a Mistaken Internet Payment referred to in the *General Terms and Conditions Section 11 Mistaken Internet Payments*, or an Unauthorised transaction referred to in the *General Terms and Conditions Section 12 Unauthorised Transactions*, payments are irrevocable. No refunds will be provided through BPAY Payments where you have a dispute with the Biller about any goods or services you may have agreed to acquire from the Biller. This is the case even where your payment has been made using a credit card account or a charge account card, no chargeback rights will be available for BPAY. Any dispute must be resolved with the Biller.

7.8.4 You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you acted negligently or fraudulently in connection with these terms.

7.9 Account Records

7.9.1 You should check your account records carefully and promptly report to us as soon as you become aware of any Payments that:

- a. you think are errors;
- b. you did not authorise or you think were made by someone else without your permission; or
- c. you think you were fraudulently induced to make.

7.10 Suspension and Termination

7.10.1 We may suspend or terminate your right to participate in BPAY Payments at any time in the circumstances set out in this. Where possible, we will give you advance notice of any suspension or termination of your right to participate.

7.10.2 We may suspend or terminate your right to participate in BPAY Payments if:

- a. we, or BPAY, suspect on reasonable grounds that you or a person acting on your behalf is:
 - (i) being fraudulent;
 - (ii) in breach, or will cause you to be in breach, of this agreement;
 - (iii) using BPAY Payments in a manner that will, or is likely to, adversely affect the integrity, stability or reputation of BPAY Payments, the BPAY Scheme, or the quality of services offered to you or other customers;

- (iv) using BPAY Payments in connection with any activities which are unlawful; or
- b. we are required to do so under the BPAY Scheme documents or otherwise are requested to do so by BPAY or any regulatory authority;
- c. our membership to the BPAY Scheme or our subscription to BPAY Payments is suspended, ceases or is cancelled for any reason;
- d. you breach any obligation under this agreement which is capable of remedy and do not remedy that breach within 20 Banking Business Days or receipt of a notice from us specifying the breach and requiring the breach to be remedied;
- e. you breach any obligation under this agreement which is incapable of remedy;
- f. you suffer an insolvency event.

7.10.3 Termination or suspension of your right to use BPAY Payments does not:

- a. prejudice any claims either party may have against the other in respect of any then subsisting breaches of these BAF Terms; or
- b. otherwise affect the accrued rights or remedies of either party.

7.11 Privacy

7.11.1 Your privacy is important to us. We may collect, use, or store your personal information in accordance with the requirements of the Privacy Law and our Privacy Policy.

7.11.2 For more details of how we handle personal information please refer to our *General Terms and Conditions* or refer to our Privacy Statement available on our website.

7.12 Dispute Resolution

7.12.1 Please refer to the *General Terms and Conditions Section 14 Complaints and Feedback* for further information.

7.13 Changes to Terms

7.13.1 We can change these BAF Terms at any time, and where we are required to do so under any law, we will notify you of these changes. For more information regarding notice requirements, please refer to our *General Terms and Conditions Section 14 How we will contact you*.

8. Osko by BPAY®

8.1 About Osko®

8.1.1 We subscribe to Osko under the BPAY scheme. Osko allows customers to make and receive Osko Payments in near real-time.

8.1.2 We offer this service to all our customers who satisfy the requirements set out in Section 8 of these BAF Terms. By using Osko you agree to these BAF Terms.

8.1.3 If we are not able to offer you Osko you will not be able to send or receive Osko Payments through us.

8.1.4 When using Horizon's Online or Mobile Banking, you can perform the following Osko Payment transactions:

- a. receive or send single or multiple Osko Payments; and
- b. add or modify scheduled and recurring Osko Payments.

8.2 How to use Osko®

8.2.1 Not all Horizon accounts will be eligible to send or receive Osko Payments. Refer to the *General Terms and Conditions and Summary of Accounts, Facilities and Features* for specific account information.

8.2.2 To use Osko you must have registered a mobile device to accept SMS One Time Password.

8.2.3 Your daily Osko Payment transaction limit will be \$1,500 per member. A higher permanent or temporary limit can be requested and will be approved at our discretion.

8.2.4 Osko Payment transactions can only be initiated through Online or Mobile Banking channels and can be sent to a payee identifier either via a registered PayID or a BSB and account number.

8.2.5 You must comply with the *General Terms and Conditions* applying to the Account to which you request us to debit or credit an Osko Payment and/or the service you use to participate in Osko to the extent the *General Terms and Conditions* are not inconsistent with or expressly overridden by these BAF Terms. These BAF Terms are in addition to the *General Terms and Conditions*. If there is any

inconsistency between the *General Terms and Conditions* applying to the relevant account and/or service and these BAF Terms, these BAF Terms will apply to the extent of that inconsistency.

8.3 Osko® and PayID

- 8.3.1 To make or receive an Osko payment, you are not required have a registered PayID.
- 8.3.2 When you direct an Osko Payment to a PayID connected to a joint account, other account holders may be able to see the messages and notifications associated with the Osko payment. Similarly, depending on the setting you choose for your PayID, other account holders on your account may be able to see messages and notifications associated with payments and payment requests addressed to your PayID.
- 8.3.3 When initiating a transaction, you might direct the transaction to an incorrect account if you get a PayID wrong. To try to avoid this, we will ask you to verify that you have the right PayID. We will do this by presenting you with the associated PayID name as an additional confirmation of the intended recipient before you submit a transaction.
- 8.3.4 We may retain certain information relating to PayIDs you use.

8.4 Osko Payments

8.4.1 Payment directions

- a. You must give us the following information when you request a payment through the Osko service. We will then debit your account with the amount of that Osko payment on the date requested:
 - i. the amount of the Osko Payment; and
 - ii. if you elect not to use PayID, the details of the Payee's account(s) to be credited with the amount of the Osko payment; or
 - iii. if you elect to use PayID, the Payee's PayID.
- b. Subject to applicable laws, including where applicable the ePayments Code, we will treat your instructions to make an Osko Payment as valid:
 - i. if you provide us with the information referred to in clause 8.4.1(a); and
 - ii. when you give such information to us, you comply with the security procedures specified.
- c. You should ensure that all information you provide in relation to an Osko payment is correct, as we will not be able to cancel an Osko payment once it has been processed. Osko transactions are conducted in near real-time, 24/7, so care must be taken when inputting the payment details. It may not be possible to recover funds incorrectly or fraudulently processed.
- d. Where we and the sending financial institution determine that an Osko Payment made to your account is a Mistaken Payment, we may, without your consent, and subject to complying with the *General Terms and Conditions*, deduct from your account an amount up to the original amount of the Mistaken Payment. We will notify you if this occurs.

8.4.2 Investigations and liability for unrecoverable funds payment disputes and investigation and liability for unrecoverable funds will be determined, actioned and resolved in compliance with all applicable laws, including where relevant the ePayments Code.

8.4.3 Payment disputes and investigations

- a. Payment disputes in relation to Osko Payments can be lodged directly with us in person at any branch or by calling us.
- b. This section relates to disputed transactions. Please refer to the *General Terms and Conditions Section 12 Unauthorised Transactions* for all information regarding Unauthorised transactions.

8.4.4 Notifications

- a. We will inform you at the time of the transaction via Online or Mobile Banking when:
 - i. we confirm and validate each Osko Payment direction you give us; or
 - ii. an Osko payment or adjustment transaction which has been initiated:
 - is successfully completed; or
 - fails for any reason.
- b. You may also access a record of all Osko transactions by accessing your account transaction records or statements via Online and Mobile Banking.
- c. Where we are able to do so we will:
 - i. notify you if there are any delays in processing transactions;
 - ii. notify you when your transaction is likely to be completed; and
 - iii. give you the opportunity to cancel a transaction if it is delayed.

8.4.5 Your liability for Unauthorised transactions is set out in the *General Terms and Conditions. Section 12 Unauthorised Transactions*.

8.5 General

8.5.1 Suspension and termination

We may suspend or terminate your participation in Osko if:

- a. we suspect that you, or someone acting on your behalf, is being fraudulent;
- b. we suspect that you are using Osko in a manner that will or is likely to affect our ability to continue providing Osko to you or our other customers;
- c. you breach any obligation under these Osko Terms and Conditions which is capable of remedy and do not remedy that breach within 20 Business Days of receipt of a notice from us specifying the breach and requiring the breach to be remedied;
- d. you breach any obligation under these Osko Terms and Conditions which is incapable of remedy; or
- e. you become insolvent or bankrupt.

Other suspension or termination events in addition to clause 8.5.1, we may immediately terminate and/or suspend your participation in Osko by notifying you if our membership to the BPAY scheme or our subscription to Osko is suspended, ceases or is cancelled (as the case may be) for any reason.

8.5.2 Changes to Terms

- a. We can change these BAF Terms at any time, and where we are required to do so under any law, we will notify you of these changes. For more information regarding notice requirements, please refer to our *General Terms and Conditions Section 14 How we will contact you*.

8.5.3 Privacy

- a. Your privacy is important to us. We may collect, use, or store your personal information in accordance with the requirements of the Privacy Law and our Privacy Policy.
- b. For more details of how we handle personal information please refer to our *General Terms and Conditions* or refer to our Privacy Statement available on our website.

9. PayTo

9.1 Creating a Payment Agreement

9.1.1 The PayTo service allows payers to establish and authorise Payment Agreements with Merchants or Payment Initiators who offer the PayTo service as a payment option.

9.1.2 If you elect to establish a Payment Agreement with a Merchant or Payment Initiator that offers PayTo payment services, you will be required to provide the Merchant or Payment Initiator with your personal information including BSB/Account number or PayID. You are responsible for ensuring the correctness of the Account number or PayID you provide for the purpose of establishing a Payment Agreement. Any personal information or data you provide to the Merchant or Payment Initiator will be subject to the privacy policy and Terms and conditions of the relevant Merchant or Payment Initiator.

9.1.3 Payment Agreements must be recorded in the PayTo database in order for NPP Payments to be processed in accordance with them. The Merchant or Payment Initiator is responsible for creating and submitting a record of each Payment Agreement to their financial institution or payments processor for inclusion in the PayTo database. The PayTo database will notify us of the creation of any Payment Agreement established using your Account or PayID details. We will deliver a notification of the creation of the Payment Agreement to you via SMS or email and provide details of the Merchant or Payment Initiator named in the Payment Agreement, the payment amount and payment frequency (if these are provided to seek your confirmation of the Payment Agreement). You may confirm or decline any Payment Agreement presented for your approval. If you confirm, we will record your confirmation against the record of the Payment Agreement in the PayTo database and the Payment Agreement will then be deemed to be effective. If you decline, we will note that against the record of the Payment Agreement in the PayTo database.

9.1.4 We will process payment instructions in connection with a Payment Agreement, received from the Merchant's or Payment Initiator's financial institution, only if you have confirmed the associated Payment Agreement. Payment instructions may be submitted to us for processing immediately after you have confirmed the Payment Agreement so you must take care to ensure the details of the Payment Agreement are correct before you confirm them. We will not be liable to you or any other person for loss suffered as because of processing a payment instruction submitted under a Payment Agreement that you have confirmed.

9.1.5 If a Payment Agreement requires your confirmation within a timeframe stipulated by the Merchant or Payment Initiator, and you do not provide confirmation within that timeframe, the Payment Agreement may be withdrawn by the Merchant or Payment Initiator.

- 9.1.6 If you believe the payment amount or frequency or other detail presented is incorrect, you may decline the Payment Agreement and contact the Merchant or Payment Initiator and have them amend and resubmit the Payment Agreement creation request.

9.2 Amending a Payment Agreement

- 9.2.1 Your Payment Agreement may be amended by the Merchant or Payment Initiator from time to time, or by us on your instruction.
- 9.2.2 We will send you notification(s) of proposed amendments to the payment Terms of the Payment Agreement requested by the Merchant or Payment Initiator. Such amendments may include variation of the payment amount, where that is specified in the Payment Agreement as a fixed amount, or payment frequency. The PayTo database will notify us of the amendment request. We will deliver a notification of the proposed amendment to you via SMS or email for your approval. You may confirm or decline any amendment request presented for your approval. If you confirm, we will record the confirmation against the record of the Payment Agreement in the PayTo database and the amendment will then be deemed to be effective. If you decline, the amendment will not be made. A declined amendment request will not otherwise affect the Payment Agreement.
- 9.2.3 Amendment requests which are not confirmed or declined within 5 calendar days of being sent to you, will expire. If you do not authorise or decline the amendment request within this period, the amendment request will be deemed to be declined.
- 9.2.4 If you decline the amendment request because it does not reflect the updated Terms of the agreement that you have with the Merchant or Payment Initiator, you may contact them and have them resubmit the amendment request with the correct details. We are not authorised to vary the details in an amendment request submitted by the Merchant or Payment Initiator.
- 9.2.5 Once an amendment request has been confirmed by you, we will promptly update the PayTo database with this information.
- 9.2.6 Once a Payment Agreement has been established, you may instruct us to amend your name or Account details in the Payment Agreement only. Account details may only be replaced with the BSB and account number of an account you hold with us. We may decline to act on your instruction to amend your Payment Agreement if we are not reasonably satisfied that your request is legitimate. You may not request us to amend the details of the Merchant or Payment Initiator, or another party.

9.3 Pausing your Payment Agreement

- 9.3.1 You may instruct us to pause and resume your Payment Agreement by logging into your Internet Banking and selecting PayTo Agreements or by calling us during business hours. We will act on your instruction to pause or resume your Payment Agreement promptly by updating the record of the Payment Agreement in the PayTo database. The PayTo database will notify the Merchant's or Payment Initiator's financial institution or payment processor of the pause or resumption. During the period the Payment Agreement is paused, we will not process payment instructions in connection with it. We will not be liable for any loss that you or any other person may suffer because of the pausing of a Payment Agreement that is in breach of the Terms of an agreement between you and the relevant Merchant or Payment Initiator.
- 9.3.2 Merchants and Payment Initiators may pause and resume their Payment Agreements. We will not be liable for any loss that you or any other person may suffer because of the pausing of a Payment Agreement by the Merchant or Payment Initiator.

9.4 Cancelling your Payment Agreement

- 9.4.1 You may instruct us to cancel a Payment Agreement on your behalf by logging into your Internet Banking and selecting PayTo Agreements or by calling us during business hours. We will act on your instruction promptly by updating the record of the Payment Agreement in the PayTo database. The PayTo database will notify the Merchant's or Payment Initiator's financial institution or payment processor of the cancellation. You will be liable for any loss that you suffer because of the cancellation of a Payment Agreement that is in breach of the Terms of an agreement between you and the relevant Merchant or Payment Initiator (for example, any termination notice periods that have not been adhered to).
- 9.4.2 Merchants and Payment Initiators may cancel Payment Agreements. We will not be liable to you or any other person for loss incurred because of cancellation of your Payment Agreement by the Merchant or Payment Initiator.

9.5 Migration of Direct Debit arrangements

- 9.5.1 Merchants and Payment Initiators who have existing Direct Debit arrangements with their customers, may establish Payment Agreements for these, as Migrated DDR Mandates, to process payments under those arrangements via the NPP rather than standard transfer. If you have an existing Direct Debit arrangement with a Merchant or Payment Initiator, you may be notified by them that future payments will be processed from your Account under the PayTo service. You are entitled to prior written notice of variation of your Direct Debit arrangement and changed processing arrangements, as specified in your Direct Debit Service Agreement, from the Merchant or Payment Initiator. If you do not consent to the variation of the Direct Debit arrangement you must advise the Merchant or Payment Initiator. We are not obliged to provide notice of a Migrated DDR Mandate to you for you to confirm or decline. We will process instructions received from a Merchant or Payment Initiator on the basis of a Migrated DDR Mandate.

- 9.5.2 You may amend, pause (and resume), cancel, or transfer your Migrated DDR Mandates, or receive notice of amendment, pause or resumption, or cancellation initiated by the Merchant or Payment Initiator by logging into your Internet Banking and clicking on Transfer & Payments menu and selecting My Payment Agreements or by calling us during business hours.
- 9.6 Your Responsibilities**
- 9.6.1 You must ensure that you carefully consider any Payment Agreement creation request, or amendment request made in respect of your Payment Agreement or Migrated DDR Mandates and promptly respond to such requests. We will not be liable for any loss that you suffer as a result of any payment processed by us in accordance with the Terms of a Payment Agreement or Migrated DDR Mandate.
- 9.6.2 You must notify us immediately if you no longer hold or have authority to operate the account from which a payment(s) under a Payment Agreement or Migrated DDR Mandate have been /will be made.
- 9.6.3 You must promptly respond to any notification that you receive from us regarding the pausing or cancellation of a Payment Agreement or Migrated DDR Mandate for misuse, fraud or for any other reason. We will not be responsible for any loss that you suffer as a result of you not promptly responding to such a notification.
- 9.6.4 You are responsible for ensuring that you comply with the Terms of any agreement that you have with a Merchant or Payment Initiator, including any termination notice periods. You acknowledge that you are responsible for any loss that you suffer in connection with the cancellation or pausing of a Payment Agreement or Migrated DDR Mandate by you which is in breach of any agreement that you have with that Merchant or Payment Initiator.
- 9.6.5 You are responsible for ensuring that you have sufficient funds in your account to meet the requirements of all your Payment Agreements and Migrated DDR Mandates. Subject to any applicable laws and binding industry codes, we will not be responsible for any loss that you suffer because of your account having insufficient funds. Where there are insufficient funds, our General Terms and Conditions will apply.
- 9.6.6 If you receive a Payment Agreement creation request or become aware of payments being processed from your Account that you are not expecting or experience any other activity that appears suspicious or erroneous, please contact us during business hours.
- 9.6.7 From time to time, you may receive a notification from us via SMS or email, requiring you to confirm that all your Payment Agreements and Migrated DDR Mandates are accurate and up to date. You must promptly respond to any such notification. Failure to respond may result in us pausing the Payment Agreement(s) or Migrated DDR Mandate(s).
- 9.6.8 Use of the facilities that we provide to you in connection with establishing and managing your Payment Agreements and Migrated DDR Mandates is required to meet our Mobile and Online Banking Terms and Conditions. You are also responsible for ensuring that:
- a. all data you provide to us or to any Merchant or Payment Initiator that subscribes to the PayTo service is accurate and up to date;
 - b. you do not use the PayTo service to send threatening, harassing or offensive messages to the Merchant, Payment Initiator or any other person; and
 - c. any passwords/PINs needed to access the facilities we provide are kept confidential and are not disclosed to any other person.
- 9.6.9 Where an intellectual property infringement claim is made against you, we will have no liability to you under this agreement to the extent that any intellectual property infringement claim is based upon:
- a. modifications to our intellectual property by or on behalf of you in a manner that causes the infringement; and
 - b. your failure to use Our intellectual property in accordance with this agreement.
- 9.7 Our responsibilities**
- 9.7.1 We will accurately reflect all information you provide to us in connection with a Payment Agreement or a Migrated DDR Mandate in the PayTo database.
- 9.7.2 We may monitor your Payment Agreements or Migrated DDR Mandates for misuse, fraud, and security reasons. You acknowledge and consent to us pausing or cancelling all or some of your Payment Agreement or Migrated DDR Mandates if we reasonably suspect misuse, fraud, or security issues. We will promptly notify you of any such action to pause or cancel your Payment Agreement.
- 9.7.3 If you become aware of a payment being made from your Account, that is not permitted under the Terms of your Payment Agreement or Migrated DDR Mandate or that was not authorised by you, please contact us as soon as possible by calling us during business hours and submit a claim. We will not be liable to you for any payment made that was in fact authorised by the Terms of your Payment Agreement or Migrated DDR Mandate.
- 9.8 Privacy**

- 9.8.1 Your privacy is important to us. We may collect, use, or store your personal information in accordance with the requirements of the Privacy Law and our Privacy Policy.
- 9.8.2 For more details of how we handle personal information please refer to our General Terms and Conditions or refer to our Privacy Statement available on our website.

10. Digital Wallet

10.1 Introduction

- 10.1.1 This section applies to the use of a card in a Digital Wallet.
- 10.1.2 By registering a card in a Digital Wallet you agree to these BAF Terms.

10.2 Account or Cardholder Terms and Conditions

- 10.2.1 Our *General Terms and Conditions* apply to any use by you of your card in a Digital Wallet.
- 10.2.2 To the extent of any discrepancy, the *General Terms and Conditions* take precedence over these BAF Terms.
- 10.2.3 You may also have additional Terms issued by your Digital Wallet provider or your telecommunications service provider which you are required to comply with.

10.3 Your Responsibilities to Keep Your Card Secure and Notify Us of Errors or Fraud

- 10.3.1 You agree to protect and keep confidential your User ID, phone lock pass code, passwords, and all other information required for you to make purchases with your Card using the Wallet.
- 10.3.2 Always protect your Pass Code by using a unique number or pattern that is not obvious or can be easily guessed. Take precautions when using your Digital Wallet. Try to memorise your Pass Code or carefully disguise it. Never keep a record of your passcode with your device, on your device or computer, or tell anyone your passcode.
- 10.3.3 If your device has been lost or stolen, or you believe your security credentials have been compromised, you must report this to us immediately.
- 10.3.4 We will not be liable for any losses you incur except as specifically described in any applicable terms and conditions or as otherwise provided by law.

10.4 Using a Wallet

- 10.4.1 Registration of the card into a Digital Wallet is subject to us identifying and verifying you, and is at our discretion.
- 10.4.2 We do not make any guarantees that the Digital Wallet will be accepted at all merchants.
- 10.4.3 We are not the provider of the Digital Wallet and are not responsible for its use and function. You should contact the Digital Wallet provider if you have questions concerning how to use the Digital Wallet or problems with the Digital Wallet.
- 10.4.4 We are not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet.
- 10.4.5 We are not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet. This is the responsibility of the Digital Wallet provider.

10.5 Applicable Fees

- 10.5.1 All applicable transaction fees and account fees still apply. Please refer to our *Fees and Charges Schedule* for more information.
- 10.5.2 There may be charges from your telecommunications provider.

10.6 Suspension or Removal of a Card from a Digital Wallet by us

- 10.6.1 We can block you from adding an otherwise eligible card to the Digital Wallet, suspend your ability to use a card to make purchases using the Digital Wallet, or cancel entirely your ability to continue to use a card in the Digital Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your card, if you have an overdue or negative balance on your card account, if applicable laws change or if directed to do so by the Digital Wallet provider or the applicable card scheme.

- 10.6.2 We may also cease supporting the use of cards in Digital Wallets at any time.
- 10.7 Suspension or Removal of a Card from a Digital Wallet by you**
- 10.7.1 You may remove a card from the Digital Wallet by following the Digital Wallet provider's procedures for removal.
- 10.8 Devices with same Digital Wallet provider Account**
- 10.8.1 If you add a card to one of your Devices and have other Devices sharing the same account ("Other Devices"), this may permit the Card to be added to the Other Devices and permit users of the other Devices to see card information. Please contact your Digital Wallet provider for more information.
- 10.9 Your information**
- 10.9.1 You agree that we may exchange information about you with the Digital Wallet provider and the applicable card scheme (such as Visa or eftpos) to facilitate any purchase you initiate using a Card registered in a Digital Wallet.
- 10.9.2 By registering your card in a Digital Wallet, you are providing consent for your information to be shared with these parties.
- 10.9.3 We may also share your information to make available to you in the Digital Wallet information about your card transactions, or to assist the Digital Wallet provider in improving the Digital Wallet. We are not responsible for any loss, injury or other harm you suffer in connection with the Digital Wallet provider's use of your information.
- 10.10 You Agree to Allow Us to Contact You Electronically**
- 10.10.1 You acknowledge that we may contact you electronically (for example via SMS, email, notifications in app), and that this is considered written notice for the purpose of these BAF Terms.
- 10.11 We May Amend these BAF Terms at Any Time**
- 10.11.1 We can change these BAF Terms at any time, and where we are required to do so under any law, we will notify you of these changes. For more information regarding notice requirements, please refer to our *General Terms and Conditions Section 14 How we will contact you*.

11. Definitions

Account	Any Savings, Investment or Loan account held by you with Horizon
Account Holder	The individual, individuals or Organisation in whose name the account is held.
Account Reference	Another name for Account Number
Adjustment	Means a transaction initiated by us or you to adjust or reverse an Osko® Payment which has already been cleared and settled.
Administrator	Someone who controls access to the account. Only the legal, beneficial or committee appointed person (for Community Support accounts) can be established as an account administrator.
Alternate Reference Number	Another name for account number.
AML / CTF	Anti Money Laundering / Counter Terrorism Financing
ATM	Automatic Teller Machine.
Authority to Operate	A formal approval given by an Account Holder for another person to conduct upon, or give instructions relating to, their account
Batch	A template containing one or many individual transactions
BECS Procedures	The Bulk Electronic Clearing System Procedures as existing from time to time.
Biller	The company or party you're paying to.
BPAY	Means the electronic payment scheme called BPAY operated in co-operation between Australian financial institutions, which enables you to effect bill payments to billers who participate in BPAY either via telephone or Internet or over the counter at a branch.
BPAY Payment	A transaction made through the BPAY Scheme other than an NPP and OSKO Payments.
BPAY Payments	The electronic payments service through which you can ask us to make payments on your behalf to Billers who tell you that you can make payments to them through the BPAY Payments payment service.
BPAY Scheme	The scheme operated by BPAY from time to time to provide payment services to end customers.
Business Day	A day that is not a Saturday, a Sunday or a public holiday or bank holiday in the place concerned.
Card Details	The information provided on the card and includes, but is not limited to, the card number and expiry date.
Central Processing Date	Means the date on which Visa processes the Transaction

Cleared Funds	Means the proceeds of cheque deposits to your account once the cheque is cleared, cash deposits and direct credits.
Contactless Transaction	Transactions made by holding or tapping a Card (which is capable of making a contactless transaction) in front of an Electronic Terminal without having to insert or swipe the card.
Cuscal	Cuscal Limited ABN 95 087 822 455
Customer Reference Number	A numerical identification code assigned by a Biller to a customer to facilitate the making and reconciliation of Payments to that Biller.
Cut Off Time	The time by which your payment instructions must be received by us in order for these instructions to be processed that day.
Daily Transaction Limit	The maximum value we will allow you to withdraw per member and /or per payment type per day.
Day	A 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.
Digital Wallet	An electronic device or an online service that securely stores payment information and allows for electronic transactions to be made providers such as Apple Pay and Google Pay.
Direct Debit	Means a "Direct Debit Request" as defined in the BECS Procedures.
Direct Debit Authority	Means a "Direct Debit Request" as defined in the BECS Procedures.
eftpos	Electronic funds transfer at the point of sale – a network for facilitating electronic funds transfer transactions at the point of sale.
Electronic Equipment	Includes, but is not limited to, a computer, television, telephone, and an Electronic Terminal.
Electronic Terminal	The electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of us or any third party for use with a Visa debit card and PIN to conduct a Transaction and includes, but is not limited to, an ATM or point of sale terminal.
Electronic Transaction	Means a payment, funds transfer or cash withdrawal Transaction initiated using Electronic Equipment that is not intended to be authenticated by comparing a manual signature with a specimen signature.
ePayments Code	The ePayments Code published by the Australian Securities and Investments Commission.
Financial Claims Scheme	A government-backed safety net for deposits of up to \$250,000 per account holder per ADI.
Future Dated Payment	Any payment that a user authorises through Mobile Banking, Online Banking, or any other channel permitted by Horizon that, that is scheduled to occur at a later date.
Horizon Bank, Horizon Credit Union, Horizon, HCU, we, us, our	Means Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit Licence Number 240573 trading as Horizon Bank.
Identifier	Means information that you or a Nominee must provide to perform a Transaction and which you or your Nominee as applicable knows but is not required to keep confidential, such as an account number or a serial number.
Insolvency Event	In respect of a person: (a) It is (or states that it is) an insolvent under administration or insolvent (each as defined in the Corporations Act 2001 (Cth)). (b) It has had a Controller (as defined in the Corporations Act 2001 (Cth)) appointed or is in liquidation, in provisional liquidation, under administration or wound up or has had a Receiver (as defined in the Corporations Act 2001 (Cth)) appointed to any part of its property; (c) It is subject to any arrangement, assignment, moratorium or composition, protected from creditors under any statute, or dissolved; (d) An application or order has been made, resolution passed, proposal put forward, or any other action taken, in each case in connection with that person, which is preparatory to or could result in any of (a), (b) or (c) above; (e) It is taken under section 459F(1) of the Corporations Act 2001 (Cth) to have failed to comply with a statutory demand; (f) It is the subject of an event described in section 459C(2)(b) or section 585 of the Corporations Act 2001 (Cth) or it makes a statement from which a reasonable person would deduce it is so subject; (g) It is otherwise unable to pay its debts when they fall due; or (h) Something having a substantially similar effect to paragraphs (a) to (g) above happens in connection with that person under the law of any jurisdiction.
Joint Account	Means an account in the name of more than one person
Linked Account	Your account(s) which you link to a Visa debit card and includes any overdraft or line of credit which you may attach to your Linked Account.
Merchant	A retailer or any other provider of goods or services.
Migrated DDR Mandate	Means existing Direct Debit arrangements which have been converted into Payment Agreements in order to process payments under those arrangements via the NPP rather than BECS (the Bulk Electronic Clearing System).

Misdirected payment	Means an NPP Payment erroneously credited to the wrong account because of an error in relation to the recording of the PayID or associated account information in the PayID service.
Mistaken payment	Means an NPP Payment, made by a Payer who is a 'user' for the purposes of the ePayments Code, which is erroneously credited to the wrong account because of the Payer's error.
Mobile Banking	Known as 'the App' and means Horizon's banking facilities through which you can access your accounts via a mobile telephone or other electronic equipment.
Nominee	Means any person nominated by you to whom we have issued an additional Visa debit card to access your Linked Account(s).
NPP	The New Payments Platform operated by NPP Australia Limited.
NPP Payment	A payment cleared and settled via the NPP and includes an Osko Payment.
Online Banking	Horizon's online banking facility.
Online Business Banking	Horizon's online banking facility for businesses.
OSKO	Means the Osko payment service provided by BPAY.
OSKO Payment	A payment made by or on behalf of a Payer to a Payee using Osko.
Participating Online Merchant	A retailer or merchant who offers goods or services for sale online, who is a participant in Verified by Visa.
Pass Code	A password or code that the User must keep secret, that may be required to authenticate a transaction or User. A Pass Code may be: (a) PIN (b) Password (c) Access Code (d) Code generated by a security token; (e) A One Time Password provided by us via SMS or email to you; (f) Fingerprint access; or (g) Any other access mechanisms, including other biometrics such as facial recognition. We may determine and change the application and use of Pass Codes from time to time.
Payee	Means a customer who uses Osko to receive Osko Payments or Adjustments.
Payer	Means a customer who uses Osko to make Osko Payments or Adjustments.
PayID	Means the identifier you choose to use to receive NPP Payments.
PayID Name	Means the name we give you or the name selected by you (with our approval) to identify you to Payers when your PayID is used to make an NPP Payment.
Payment Agreement	An agreement established by you and an approved Merchant or Payment initiator by which you authorise us to make payments from your Account. Payment Agreements include Migrated DDR Mandates.
Payment Initiator	An approved payment service provider who, acting on behalf of you or a Merchant, is authorised by you to initiate payments from your Account.
PayTo	The NPP service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a Payment Agreement you have established with a Merchant or Payment initiator that subscribes to the service.
Personal Information	Has the meaning given by the Privacy Law.
PIN	Means the Personal Identification Number issued to you or a Nominee by us including an additional or replacement PIN, for use with a Visa debit card when giving an instruction through Electronic Equipment.
Power of Attorney	The authority to act for another person in specified or all legal or financial matters
Privacy Law	Means the Privacy Act 1988 (Cth) and regulations made under the Act.
Privacy Policy	Privacy Policy means our Privacy Policy as amended from time to time and available at www.HorizonBank.com.au
Purchase Agreement	A binding legal contract between two parties that obligates a transaction to occur between a buyer and seller.
Regular Payment Arrangement	Either a recurring or an instalment payment agreement between you (the cardholder) and a Merchant in which you have preauthorised the Merchant to bill your Linked Account at predetermined intervals (e.g. monthly or quarterly) or at intervals agreed by you. The amount may differ or be the same for each Transaction.
Signing Authority	Means an individual who performs operations in Online Business Banking
SMS One Time Password or 'OTP'	A one-time password that is sent to your pre-registered mobile phone.
Telegraphic Transfer (Wire)	An electronic method of transferring funds used primarily for overseas transactions.
Third Party Signatory	A formal approval given by an Account Holder for another person to conduct upon, or give instructions relating to, their account

Unauthorised Transaction	A transaction that is not authorised by a User. Does not include transactions carried out by the account holder or an authorised user, or by anyone who performs a transaction with the knowledge and consent of the account holder or any authorised user.
User	You or an individual you have authorised to perform transactions on your account, including: (a) signatory to your account; (b) Authority to Operate; (c) Third Party Signatory; (d) a person you authorise us to issue an additional Card to; or (e) your attorney
Visa card	Means the Visa debit or credit card issued to you or an additional cardholder by us.
Visa Debit Cash out	Means the ability to take cash out at a merchant during a purchase at point of sale.
Visa Direct	Means the funds transfer service which allows funds to be transferred (and received immediately) from one Visa Card to another.
Visa Scheme	The card scheme operated by Visa
Visa Secure (formerly Verified by Visa)	A password-protected authentication system designed to confirm the identity of the cardholder when a Visa card is used online in suspicious or different than usual circumstances. Also known as '3-D Secure'
Website	Means Horizon Bank Website horizonbank.com.au
Wire	Means Telegraphic Transfer
You and your	Means the account holder and any third party authorised by you to access and/or operate your account(s).

12. Contact

Phone	1300 366 565 or by calling any one of our branches, see our website for branch details
In person	Visit us at any branch, see our website for branch details
Email	info@horizonbank.com.au
Website	www.horizonbank.com.au
Postal Address	PO Box 280 Wollongong NSW 2520
Registered Office	27 Stewart Street Wollongong NSW 2500