

Hume Building
Society

Hume Building Society Ltd.
ABN 85 051 868 556
AFSL No. 244248

Effective 27th May 2011

Terms, Conditions, Fees & Charges for Hume Visa debit card

Visa debit card access

Visa debit cards are only available to members over the age of 18 years, who are also Australian residents.

To qualify for a Visa debit card you must have:

- > been a member for at least 3 months;
- > a minimum of \$300 on deposit in the relevant account when you first apply for a card;
- > regular income to that account.

As the issue of a Visa debit card is at our discretion, we may refuse your application for a Visa debit card for you or any additional cardholder without giving you a reason.

You may use your Visa debit card to access your account to pay for goods and services over the counter via an EFTPoS terminal where the Visa symbol is displayed or using the Internet or phone to pay bills (such as gas or electricity) or purchase items (such as flights).

You can also use your Visa debit card to make purchases (and withdraw cash) while you are overseas. Foreign currency conversion fees are charged on all foreign currency transactions on a Visa debit card (see the fees and charges brochure).

When you make purchases on your Visa debit card subject to any restrictions imposed by merchants, you can press either "cheque", "savings" or "credit" button. We recommend you press the "credit" button. Whichever button you press, the transaction will qualify as an EFTPoS transaction for the purpose of calculating fees and charges.

If you use the credit button, or use the card number to purchase or pay for goods and services (eg over the phone or internet), we may need to authorise the transaction. We will reduce the available funds on your account by the amount of the authorisation even though it may take some weeks for the transaction to be processed and debited to your account.

Westpac and Hume ATMs

Hume Building Society has reached agreement with Westpac Banking Corporation for all Hume Cashcard and Visa debit card holders to be able to access Westpac Group ATMs free of any direct charge.

Westpac Group ATMs include ATMs owned by Westpac, St.George and Bank SA, but excludes any such ATMs which display a direct charge before the transaction is undertaken (such as St.George ATMs in BP Service Stations).

In addition, if you use a Westpac Group or Hume ATM, no Foreign ATM charge will apply. If, however, you use a Westpac Group ATM that is located in a town or city where Hume also has an ATM (e.g. Albury, Wodonga, Corowa, or Wangaratta), we will charge you for that transaction (unless a linked account exemption applies), although there will be no direct charge by Westpac. This fee will appear on your statement as "Local Westpac ATM fee" or such like.

Regular Payments from a debit or credit card

A Regular Payment is one where you authorise a merchant (such as a retailer or insurer) to debit your card account at regular intervals (eg. monthly). For example, you might agree that your local gym can charge your monthly membership to your card account.

Regular payments like this can be useful as they help you make your payments on time and avoid late payment fees as they are processed automatically.

1. You should keep a record of any "Regular Payment Arrangements" you enter into with a merchant and any correspondence you have with the merchant. You can find a template for recording such details on our website.
2. To either change or cancel any "Regular Payment Arrangement" you should contact the merchant at least 15 days prior to the next scheduled payment. Until you cancel the Regular Payment Arrangement, we must process the merchant's request to debit your account if possible you should retain a copy of your change/cancellation request. Should the merchant fail to act in accordance with these instructions you may have rights to dispute any incorrectly charged payments.
3. Any dispute, including the failure of the merchant to act on a change in details, should be taken up with the merchant in the first instance.
4. Should your card number be changed i.e. as a result of a lost or stolen card you must also request the merchant to change the details of your existing "Regular Payment Arrangement" to ensure arrangements continue. If you fail to undertake this activity your "Regular Payment Arrangement" either may not be honoured by us or the merchant may stop providing the goods and/or services.
5. If you or we close your card account or your account details change it is your responsibility to contact the merchant to alter your "Regular Payment Arrangement" as the merchant may stop providing the goods and/or services if payments are no longer received because the account is closed or they have incorrect details.

Withdrawal and transfer limits

Provided sufficient cleared funds are available, you may withdraw or transfer funds within the following limits:

| Method | Daily limit to each account | Comment |
|----------------|---|--|
| ATM & EFTPoS | \$2,000 on ATMs (subject to individual ATM withdrawal limits). No limit on EFTPoS. | Where you have a Visa debit card you may withdraw up to \$2000 per day at any ATM but the only limit on EFTPoS transactions is the amount of available funds on your account (provided you press the "credit" button). |
| Internet/phone | Available funds. | The only limit on Internet or phone transactions is the amount of available funds on your account. |

We may vary these limits from time to time. You will be notified of any changes to withdrawal and transfer limits in accordance with this PDS.

Visa debit card

The following fees and charges apply where you have a Visa debit card linked to your account.

| Name | Amount | Description |
|---|--------------------------------|--|
| Visa debit card replacement fee (within Australia) | \$5 | Payable if you require a replacement card in Australia. |
| Visa debit card replacement fee (outside Australia) | \$250 | Payable if you require a replacement card while the cardholder is overseas. |
| Chargeback Fee | \$30 | Payable when you make a request for a chargeback. This fee will not be charged if the chargeback relates to a disputed transaction and the dispute is resolved in your favour. |
| Courier Fee | \$30 | Where you ask us to courier a replacement card to you in Australia |
| Visa debit foreign conversion fee | 2.85% of the transaction value | Payable on any transaction to your account in a currency other than Australian dollars. |
| Voucher retrieval fee | \$30 | Payable each time we are asked to provide a copy of a Visa card transaction voucher. This fee will not be charged if the voucher retrieval relates to a disputed transaction and the dispute is resolved in your favour. |

These terms and conditions of use and fees and charges for Visa debit card should be read in conjunction with our Product Disclosure Statement (PDS) (a copy of which is available from the Hume Building Society) which together form the terms and conditions that apply to your Visa debit card. Where there is a conflict between the PDS and the contents of this brochure, the provisions of this brochure prevail. You should read the PDS and this brochure that apply to the use of your Visa debit card before applying for or using your Visa debit card for the first time. First use of your Visa debit card will be taken to be your acceptance of these provisions. Hume Building Society Ltd. ABN 85 051 868 556 AFSL 244248 is the issuer of the product.