

Notice to Members

People's Choice Credit Union notifies members that, effective 1 December 2016, the Accounts & Access Facilities Terms & Conditions that apply to accounts and access facilities, will be changed as follows:

5.12.4 Clause 5.12.4 has been renumbered 5.12.5 and the last sentence of clause 5.12.3 has been separated from that clause and numbered as new clause 5.12.4

5.13.1 "confirmation from Travelex for payment" has been replaced with "receipt of payment confirmation from the third party service provider we use to present the cheque."

5.18.9 "for security reasons" has been added to the end of the last sentence.

5.23.6 The existing clause has been replaced with "5.23.6 We may cancel or suspend any Access Facility at any time. We may do this without giving you prior notice if you breach the terms and conditions that apply to your Access Facility or any related Account or if we consider that doing so is necessary to protect your or our interests (for example, for security reasons or to prevent fraud). Otherwise, we will give you reasonable prior notice."

9.3.2 The clause has been replaced with: 9.3.2 We may cancel your SMS Banking registration at any time in accordance with clause 5.23.6 or for any of the following reasons:

- Insufficient funds in your primary Account;
- Your Account has been closed;
- The Account operating authority on the Account is changed; or
- If we are conducting maintenance on the SMS Banking service.

11 The existing Note 13 has been replaced with: "Note 13 During the withdrawal access period between 1 November and 31 January each year, two free Branch/Agency withdrawals and direct debits per month and unlimited free BPAY® payments, Internet and Phone Banking transfers are allowed. "Withdrawals are allowed outside this access period, however a charge may apply: please refer to our "Fees & Charges" document."

12.7 "for any reason" has been replaced with "in accordance with clause 5.23.6."

13.7.16 ", in our absolute discretion," has been deleted "in accordance with clause 5.23.6" has been added at the end.

14.1.28 The clause has been replaced with: 14.1.28 At any time, we may block you from adding your Visa Card to a Digital Wallet. We may also suspend your ability to use your Visa Card to make purchases using a Digital Wallet or cancel your ability to use your Visa Card in Digital Wallet if we are directed to do so by the Digital Wallet provider or by Visa or otherwise in accordance with clause 5.23.6. We may cease to support Digital Wallets at any time.

15.3.4 The section "or cancel your IMT . . . any reason," has been deleted and "We may also cancel your IMT through Internet Banking access in accordance with clause 5.23.6." has been added to the end of the clause.

15.8.29 "our" has been replaced with "us."

16.4 The end of the first sentence starting from "part of VBV . . ." has been replaced with "part of the VBV service in accordance with clause 5.23.6."

