

Notice to Members

People's Choice Credit Union notifies members that, effective 1 March 2016, the Accounts & Access Facilities Terms & Conditions that apply to accounts and access facilities, will include the following updates:

The following definitions apply in addition to the definitions in Clause 1:

Platinum Visa Debit Card means a 'Platinum' branded Visa Debit Card.

Visa Benefits means any benefits, features, privileges, discounts or promotions to cardholders of certain Visa Cards provided by Visa or provided by various third parties pursuant to an arrangement with Visa.

Visa Concierge Service means the various travel, entertainment and shopping assistance services provided by or on behalf of Visa to cardholders of certain Visa Cards.

Summary of Accounts & Access Facilities

Note 4 - Additional line added (note applies to Activate Accounts) Platinum Visa Debit Card access allowed from the age of 18 if you meet our eligibility criteria.

Note 15 - Wording removed "or if the share has been debited from a new account."

Note 19 - Additional line added (note applies to Visa Debit Card and PayTag) Platinum Visa Debit Cards are only available if you meet our eligibility criteria. Details of the eligibility criteria are available on request.

The following terms and conditions apply in addition to the terms and conditions in Clause 13:

Visa Benefits

13.1.16 From time to time, Visa may make Visa Benefits available to cardholders issued with a Visa Card or specific type of Visa Card (such as our Platinum Visa Debit Card). Visa Benefits are not available for all Visa Card cardholders.

13.1.17 Visa Benefits may change from time to time without notice to you. We will use our best endeavours to advise you of any applicable terms and conditions that apply to any particular Visa Benefit that we may advertise or promote but will not be liable to you if any particular Visa Benefit is withdrawn or the terms on which it is offered are changed.

13.1.18 Visa Benefits are provided or arranged by Visa and not People's Choice Credit Union. We are not responsible in any way for the Visa Benefits or liable for any loss, damage, costs or expense you suffer or incur in relation to the Visa Benefits. We do not make any representations and warranties (express or implied) as to the Visa Benefits, the providers of Visa Benefits or the merchantability or fitness for purpose of the Visa Benefits.

13.1.19 Details of the Visa Benefits and any eligibility criteria that may apply to the Visa Benefits are available from us on request.

Visa Concierge Services

13.1.23 Cardholders issued with our Platinum Visa Debit Card are able to access the Visa Concierge Service provided by or on behalf of Visa. If you use the Visa Concierge Service, you are responsible for any costs, charges and expenses relating to the goods and services arranged by the Visa Concierge Service at your request. Usage of the Visa Concierge Service is subject to and governed by separate terms and conditions which may be found at the website www.visa-asia.com/premium/platinum. By using the Visa Concierge Service you will be taken to have agreed to those terms and conditions.

13.1.24 The provider of the Visa Concierge Service may at its discretion refuse to entertain any cardholder request which:

- is in contravention of local laws of the country in which a service is being requested;
- relates to child prostitution or child pornography;
- is too vague or general in nature; or
- does not clearly provide some recreational benefit to the cardholder.

13.1.25 We are not responsible for the Visa Concierge Service or liable in any way for any loss, damage, costs or expense you may suffer or incur in relation to the Visa Concierge Service. People's Choice Credit Union and the provider of the Visa Concierge Service do not make any representations or warranties (express or implied) as to the:

- accuracy or veracity of any information provided to you by the Visa Concierge Service;
- the merchantability or fitness for purpose of any item obtained; or
- the merchantability, fitness for purpose, or adequacy of standards of service of the services booked or reserved

The following terms and conditions have been updated to read:

14.1.25 If you have been issued with a Card that is contactless, which is identifiable by the wave logo, you can conduct transactions using the Card up to AU\$100 without swiping or inserting your Card nor entering a PIN at contactless compatible EFTPOS terminals. You will just need to tap your Card at a contactless compatible EFTPOS terminal at a participating merchant outlet. If you have been issued with a PayTag or have an Enabled Mobile Device, you will be able to make transactions using the PayTag or Enabled Mobile Device up to AU\$100. You will just need to tap your PayTag or Enabled Mobile Device against the payWave reader. If you are using an Enabled Mobile Device you will need to have redi2PAY open and operating when you tap your Enabled Mobile Device against the payWave reader. Payments using the payWave functionality can only be made at a participating merchant outlet. If your purchase is over AU\$100, you will still need to enter PIN.