

ELECTRONIC BANKING

Definitions

Card is any card issued to you by us which can be used to operate your Accounts using Electronic Equipment.

Customer is the Account holder or the person who is authorised to act solely on behalf of the Account holder (if a company).

Electronic Access Method is a method that Users use to instruct us to debit or credit an Account through Electronic Equipment, and which requires the use of a Card, Identifiers, Codes or combinations of these. It does not include a method that requires a voucher, receipt or other document to be signed.

Telephone Banking Transaction is any transaction on a Nominated Account using EasyPhone Banking. It includes BPAY Payments or transfers to Third Party Bank of Queensland accounts.

Third Party Account is any account with us that is not a Nominated Account.

The definition of **Credit Card** is deleted.

EasyPhone Banking means our telephone banking service which enables Users, having entered in security details, to effect transactions on Nominated Accounts by:

- (a) speaking the requests clearly into the telephone and using keys on a telephone to respond to the prompts given; or
- (b) using the keys on a telephone to respond to the prompts given.

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AFSL No. 244616



24 April 2009

Electronic Banking Terms and Conditions Addendum

This addendum, dated 24 April 2009, amends the Electronic Banking Terms and Conditions dated 8 July 2008. This addendum must be read in conjunction with the Electronic Banking Terms and Conditions.



ELECTRONIC BANKING

The Electronic Banking Terms and Conditions are amended as follows:

2.2 Features and benefits

Once you have registered and you have your Customer Access Number and Personal Access Code, you can:

- get an up-to-date balance of Nominated Accounts;
- get the 10 most recent deposit transactions and the 10 most recent withdrawal transactions on Nominated Accounts;
- transfer funds between Nominated Accounts;
- deposit funds into Third Party Accounts;
- pay bills using BPAY;
- request a statement of Nominated Account to be posted to the Customer (and anyone else who normally receives a statement for this account) (excluding Investment Accounts); and
- change or stop your Personal Access Code.

Access to EasyPhone Banking is available on personal accounts. You must be either an owner and signatory to each account you nominate for EasyPhone Banking or a Related Account User and have individual operating authority. Details of which Accounts can be nominated for EasyPhone Banking access are set out in your Account Terms and Conditions.

3.1 Features and benefits

The following services are available on some of our accounts through Internet Banking:

- account balance enquiry;
- transaction history enquiry;
- search for transaction details and export those details to your own PC
- transfer of funds between Nominated Accounts;
- request a statement of a Nominated Account to be posted to the Customer (and anyone else who normally receives a statement for this account) (excluding Investment Accounts);
- pay bills using BPAY;
- have your bills delivered to you electronically using BPAYView™;
- make payments to accounts with us and at other Australian financial institutions using the Pay Anyone facility;
- schedule transfers and payments to be paid on a future date or on a recurring periodic frequency (eg monthly);

- delegate authority for another person to act on your behalf using Internet Banking and assign the privileges that person will have;
- define that more than one person must authorise transactions and requests carried out on your behalf;
- send secure messages to us and receive secure messages from us;
- request an increase or decrease to your daily transaction limits;
- define nicknames for Nominated Accounts;
- enquire on an account balance of Nominated Accounts by sending an SMS (Short Message Service) message to us using your mobile phone;
- enquire on details of the last 5 transactions on Nominated Accounts by sending an SMS (Short Message Service) message to us using your mobile phone;
- receive an SMS (Short Message Service) message from us on your mobile phone notifying you of various activities on Nominated Accounts;
- Payments File Upload facility (schedule payments created using your own accounting software);
- change your Personal Access Code;
- disable access to Internet Banking for yourself or your Delegated Users.

Access to Internet Banking is available on personal and business accounts.

You must also be over the age of 16, or if between 12 and 16 years of age, your parent or guardian must consent to you having Internet Banking. Details of which Accounts can be nominated for Internet Banking access are set out in your Account Terms and Conditions.

3.5 Some rules about Internet Banking

(g) New statement orders

You can request a statement, containing all transactions since your last regularly issued statement, at any time through Internet Banking. The statement will be mailed to the Account holder and any other person who normally receives a statement for the Nominated Account. This request is not available for Investment Accounts.

6.5 BPAY Biller Limits and Restrictions

BPAY Billers may impose minimum and maximum transaction amounts for BPAY Payments.

BPAY Billers may not accept payments from all account types, for example you may not be able to pay bills from credit cards etc. If you are trying to make a BPAY Payment from a credit card account, and the Biller does not allow payments from a credit card, you will be provided with the option to proceed with the BPAY Payment being treated as a cash advance (which may incur immediate interest charges and additional fees).