

These PayID® Terms and Conditions apply in respect to any PayID you create, attempt to create or request that we create, for an account must be read in conjunction with any other terms and conditions that apply to that relevant account.

1. Definitions:

Account	Means your account with us.
Authorised User	Means you and any person you have authorised to operate your account.
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.
NPP	Means the New Payments Platform operated by NPP Australia Limited.
NPP Payments	Means payments cleared and settled via the NPP. We use OSKO® to facilitate these payments.
Organisation ID	Means an identifier for an organisation which may be based on its business name, products or location.
PayID	Means the identifier you choose to use to receive NPP Payments. For individuals, email or mobile number.
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.
PayID Service	Means the central payment addressing service which is available for addressing NPP Payments.
PayID Type	Means the type of identifier you select for receiving NPP Payments, which may be your mobile number, email address, Australian Business Number or Organisation ID.
Privacy Law	Means the Privacy Act 1988 (Cth) and regulations made under the Act.
We, us and our	Means Southern Cross Credit Union Ltd.
You and your	Means a person who, at the time a PayID service is provided, is an individual or a business organisation that is our customer (or prospective customer).

2. Making and receiving NPP Payments using PayID:

- 2.1. The PayID service is the NPP Payment addressing service that enables payers to make NPP Payments to you using an alternative identifier instead of your account details.
- 2.2. Before you can create your PayID to receive NPP Payments into your account, you have to satisfy us that you either own or are authorised to use your chosen PayID and you have an eligible account.
- 2.3. Whether you choose to create a PayID for your account or not, you and each Authorised User, may use a payee's PayID to make particular types of NPP Payments to the payee from your account provided that:
 - (a) we and the payee's financial institution support the NPP Payment service;
 - (b) the payee's account is able to receive the particular NPP Payment; and
 - (c) the PayID is not locked.
- 2.4. For terms of:
 - (a) how PayID may be used for particular NPP Payment services, your obligations to input correct PayID details and to check the payee's PayID Name before sending an NPP Payment and;
 - (b) your rights in relation to the investigation and recovery of Mistaken Payments, Misdirected Payments and unauthorised (including fraudulent) NPP Payments.

Refer to our Account & Access Facilities Conditions of Use.

3. Choosing a PayID and PayID Name

- 3.1. You can review the full list of PayID Types we support in the above table under 'PayID Type'. We may update this list from time to time.
- 3.2. You may create a PayID as long as it is a supported PayID Type. Some PayID Types, for example Organisation IDs, are restricted to business customers and organisations. Only eligible customers will be able to create a PayID that is a restricted PayID Type.
- 3.3. You must satisfy us that you own or are authorised to use your chosen PayID before you can use it to receive NPP Payments. This means we may ask you to provide evidence to establish this to our satisfaction, whether you are already registered for any other mobile or online banking or online payment services with us or not.
- 3.4. Depending on the policy of a payer's financial institution, your PayID Name may be displayed to payers who send NPP Payment to you.
- 3.5. We will not permit selection of a PayID Name that is likely to mislead or deceive a payer into sending you NPP Payments intended for another payee, or which for any reason is inappropriate.

4. Creating your PayID

- 4.1. You can create a PayID for receiving NPP Payments by logging into NetBanking and selecting "Settings" then Manage PayID. We will not create a PayID for you without your prior consent.
- 4.2. You may only create one PayID for an Account owned by an individual.
- 4.3. If your Account is a joint account, you and each other joint account holder can create a unique PayID for the Account.
- 4.4. If you have Authorised Users on your Account, each Authorised User may create a unique PayID for the Account.
- 4.5. Once a PayID is created and linked to your Account, it may not be used in relation to any other account with us or with any other financial institution. See clause 5.2 and 5.4 for details on transferring PayIDs.
- 4.6. The PayID service does not support duplicate PayIDs. If you try to create a PayID for your Account which is identical to another PayID in the service, you will see the following message 'Unable to Register PayID.' You can contact us to discuss duplicate PayIDs. We cannot disclose details of any personal information in connection with duplicate PayIDs.

5. Transferring your PayID to another Account

- 5.1. You can transfer your PayID to another account with us, or to an account with another financial institution through online banking or by submitting a request to us.
- 5.2. A transfer of your PayID to another account with us will generally be effective immediately, unless we notify you otherwise.
- 5.3. A transfer of your PayID to another financial institution is a two-step process initiated by you and completed by that financial institution. First, ask us to put your PayID into a transfer state and then complete the transfer via your new financial institution. Until the transfer is completed, NPP Payments to your PayID will be directed to your Account with us. If the other financial institution does not complete the transfer within 14 days, the transfer will be deemed to be ineffective and your PayID will remain with your Account. You can request transfer of your PayID at any time.
- 5.4. A PayID which we have temporarily disabled cannot be transferred. See clause 8.2

6. Transferring your PayID from another Financial Institution to your Account

- 6.1. To transfer a PayID that you created for an account with another financial institution to your Account with us, you will need to start the process with that financial institution.

7. Closing a PayID

- 7.1. To close your PayID, log into NetBanking and manage your PayID or by submitting a request to us.
- 7.2. You must notify us immediately if you no longer own or have authority to use your PayID.

8. Locking and Unlocking a PayID

- 8.1. We monitor PayID use to manage PayID misuse and fraud. You acknowledge and consent to us locking your PayID if we reasonably suspect misuse of your PayID or use of your PayID to procure NPP Payments fraudulently.
- 8.2. Request to unlock a locked PayID may be made by contacting us on 1300 360 744.

9. NPP Payments into Your Account and Liability

- 9.1. We will ensure that your PayID and Account details are accurately recorded in the PayID service.
- 9.2. Where we and the sending financial institution determine that the NPP Payment made to your Account is either a Mistaken Payment or a Misdirected Payment, we may, without your consent, and subject to complying with any other applicable Terms and Conditions, deduct from your Account, an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs.
- 9.3. You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur in respect of any PayID that is created for your account, and misdirected payments relating to that PayID or your use or attempted use of a PayID, except to the extent that the loss, damage, charge, expense, fee or claim is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees and contractors or agents). We may debit any such loss, damage or cost to any account you hold with us.

10. Privacy

- 10.1. By creating your PayID you acknowledge that you authorise:
 - (a) us to record your PayID, PayID Name and Account details (including full legal account name) (PayID Record) in the PayID service;
 - (b) NPP Participants which are payers' financial institutions to use your PayID information for the purposes of constructing NPP Payment messages, enabling payers to make NPP Payments to you, and to disclose your PayID Name to payers for NPP Payment validation.

To the extent that the creation and use of the PayID Record constitutes a disclosure, storage and use of your personal information within the meaning of the Privacy Law, you acknowledge and agree that you consent to that disclosure, storage and use.

11. Inconsistency

- 11.1. To the extent of any inconsistency between these terms and conditions and any other terms and conditions that apply to your relevant account(s) these terms and conditions will prevail.

Disclaimers:

PayID® is a registered trademark of NPP Australia Limited.

Osko is made available by over 70 BPAY Scheme participants. You should obtain a PDS from your relevant BPAY participant and consider whether Osko is right for you.