Member Statement

POLICE CREDIT UNION
BANK ON US

016807 900 - 5046

MISS K M PAGET
9 ULVA AVE
WARRADALE SA 5046

Credit Union BSB Number	805 005
Member Number	5219767
Statement	171 (Page 1 of 8)
Statement Ends	30 June 2026
Shares	$10.00

Scammers are targeting you. Don't fall for it.

THIS IS A SCAM
If anyone tells you to download an app to your computer or mobile device.
NEVER install software under instruction.

THIS IS A SCAM
If an error pops up on your computer and includes a phone number.
DO NOT CALL this number – call us.

THIS IS A SCAM
If anyone tells you to buy gift cards.
Legitimate organisations NEVER request payment with gift cards.

If you suspect you've been scammed, call us immediately on 1300 131 844. For more information head to policecu.com.au/security.

ACCOUNT SUMMARY

Account Number	Account Description	Closing Balance
100218596	5219767 S1.1 - Redi Access Account	278.03
100206368	5219767 S29 - My Limit Pre Paid	58.90

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance

INTEREST SUMMARY

Year To Date Interest	General Withholding Tax	Overseas Withholding Tax
0.00	0.00	0.00

Account Number - 100218596
Account Description - 5219767 S1.1 - Redi Access Account - TFN Not Quoted
K M PAGET

31 May		**Opening Balance**			**1,533.00**
1 Jun	31 May	POS W/D Temu.com-14:13 Ref 560882 443449******0419	51.21		1,481.79
1 Jun		DEP Temu.com-00:14 Ref 725915 443449******0419		27.85	1,509.64
3 Jun		PAYPAL AUSTRALIA	32.80		1,476.84
		From: PAYPAL AUSTRALIA Ref: 1050720967103			
4 Jun		MYER MARION OAKLANDS PARK Ref 060400736201 443449******0419	79.00		1,397.84
4 Jun		MYER MARION OAKLANDS PARK Ref 060400736100 443449******0419	27.58		1,370.26

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Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100218596					
Account Description - 5219767 S1.1 - Redi Access Account (Continued)					
4 Jun		TFR from 100206368		1,100.00	2,470.26
		MOB			
5 Jun		SA GOVERNMENT		346.53	2,816.79
		From: SmartSalary Ref: GroupedSS			
6 Jun		Afterpay afterpay.com Ref 060600977740 443449******0419	180.68		2,636.11
9 Jun	8 Jun	MAZDA FINANCE	429.78		2,206.33
		From: MAZDA FINANCE Ref: 1090059105			
9 Jun		TFR from 100206368		700.00	2,906.33
		MOB			
9 Jun		APO W/D WARRADALE NOR-08:56 Ref 95471 443449******0419	300.00		2,606.33
9 Jun		ATM W/D GLENELG FOOTB-09:43 Ref 6060 443449******0419	243.10		2,363.23
		ATM OPERATOR FEE INCLUDED $3.10			
9 Jun		PAYPAL AUSTRALIA	25.42		2,337.81
		From: PAYPAL AUSTRALIA Ref: 1050796078300			
10 Jun		APO DEP CSH WARRADALE-10:06 Ref 5621 443449******0419		400.00	2,737.81
11 Jun	8 Jun	PAYPAL *PYPL PAYIN4 1800073263 Ref 061100474995 443449******0419	429.64		2,308.17
12 Jun	10 Jun	ZIPPAY* P886589560 ZIP.CO Ref 061201525028 443449******0419	200.00		2,108.17
13 Jun	12 Jun	FITNESS PASSPORT TRUST	33.50		2,074.67
		From: FITNESS PASSPORT Ref: 1146714-0			
13 Jun		Afterpay afterpay.com Ref 061301031756 443449******0419	230.39		1,844.28
15 Jun	13 Jun	TFR to 100206368	300.00		1,544.28
		MOB To-K M PAGET			
18 Jun		WOOLWORTHS/MARION S/C 297OAKLANDS PARK Ref 061801246531 443449******0419	32.32		1,511.96
18 Jun		CAROUSEL FRUIT BARN Oaklands Park Ref 061801540972 443449******0419	16.69		1,495.27
18 Jun		TFR from 100206368		1,600.00	3,095.27
		MOB			
18 Jun		ATM W/D MARION SHOPPI-16:12 Ref 397142 443449******0419	300.00		2,795.27
19 Jun	18 Jun	ATM W/D GLENELG FOOTB-19:12 Ref 6271 443449******0419	253.10		2,542.17
		ATM OPERATOR FEE INCLUDED $3.10			
19 Jun	18 Jun	ATM W/D GLENELG CLUB -19:52 Ref 16273 443449******0419	252.90		2,289.27
19 Jun	17 Jun	ALDI STORES OAKLANDS PARK Ref 061900956241 443449******0419	55.37		2,233.90
19 Jun		SP RETREAT YOURSELF TORQUAY Ref 061901448125 443449******0419	55.20		2,178.70
19 Jun		SA GOVERNMENT		346.53	2,525.23
		From: SmartSalary Ref: GroupedSS			
20 Jun		Afterpay afterpay.com Ref 062001188690 443449******0419	75.49		2,449.74
22 Jun		PAYPAL AUSTRALIA	34.18		2,415.56
		From: PAYPAL AUSTRALIA Ref: 1051104249144			
23 Jun	22 Jun	MAZDA FINANCE	429.78		1,985.78
		From: MAZDA FINANCE Ref: 1090059105			

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100218596					
Account Description - 5219767 S1.1 - Redi Access Account (Continued)					
24 Jun	22 Jun	PAYPAL *PYPL PAYIN4 1800073263 Ref 062400727081 443449******0419	429.64		1,556.14
24 Jun		TFR to 100206368 MOB To-K M PAGET	250.00		1,306.14
25 Jun	24 Jun	TFR to 100206368 MOB To-K M PAGET	150.00		1,156.14
25 Jun		DANGERFIELD OAKLANDS OAKLANDS PARK Ref 062500523145 443449******0419	281.60		874.54
26 Jun		Warradale Hotel Warradale Ref 062601723517 443449******0419	59.89		814.65
26 Jun	24 Jun	ZIPPAY* P891156929 ZIP.CO Ref 062601381643 443449******0419	200.00		614.65
26 Jun		HARRIS SCARFE MARION OAKLANDS PARK Ref 062600378580 443449******0419	64.98		549.67
26 Jun		FITNESS PASSPORT TRUST From: FITNESS PASSPORT Ref: 1146714-0	33.50		516.17
27 Jun		Afterpay afterpay.com Ref 062701210611 443449******0419	230.39		285.78
29 Jun		HJs Darlington Darlington Ref 062900688191 443449******0419	2.75		283.03
29 Jun		ISS HEALTH SERVICES PTY LMacquarie Par Ref 062900864702 443449******0419	5.00		278.03
		Closing Balance			**278.03**
Account Number - 100206368					
Account Description - 5219767 S29 - My Limit Pre Paid - TFN Not Quoted					
K M PAGET					
31 May		**Opening Balance**			**1,534.81**
1 Jun	31 May	NPP to Allan Real Estate Trust Account MOB 015250 427258115 Ref-302653 Rent	1,350.00		184.81
2 Jun		AMAZON MARKETPLACE AU SYDNEY Ref 060201829144 470565******0606	36.04		148.77
4 Jun		SQ *ECCO CIOCCOLATA Oaklands Park Ref 060401608772 470565******0606	6.31		142.46
4 Jun		MYER MARION OAKLANDS PARK Ref 060400736097 470565******0606	13.79		128.67
4 Jun	2 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 060400321886 470565******0606	5.50		123.17
4 Jun		DIRECT CREDIT From: SALHN PAYROLL Ref: 1368742		4,299.54	4,422.71
4 Jun		TFR to 100218596 MOB To-K M PAGET	1,100.00		3,322.71
5 Jun		HAIRCARE AUSTRALIA MITCHELL PARK Ref 060500632318 470565******0606	121.32		3,201.39
5 Jun	3 Jun	CLUBDRAWS* CHARITY RAF WARRIEWOOD Ref 060501540430 470565******0606	10.00		3,191.39
5 Jun	3 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 060500579170 470565******0606	5.50		3,185.89

BSB 805 005 ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Please notify Police Credit Union of any apparent error or possible unauthorised transaction.

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100206368					
Account Description - 5219767 S29 - My Limit Pre Paid (Continued)					
5 Jun		DIRECT DEBIT	78.28		3,107.61
		From: HCFHEALTH Ref: 055174507SRHDFQWGE			
6 Jun	5 Jun	TRUENERGY PTY LT	30.00		3,077.61
		From: EnergyAustralia Ref: 495215902032			
9 Jun	5 Jun	Google One Barangaroo Ref 060800703755 470565******0606	2.99		3,074.62
9 Jun		TFR to 100218596	700.00		2,374.62
		MOB To-K M PAGET			
9 Jun		DIRECT DEBIT	100.90		2,273.72
		From: HCFHEALTH Ref: 055174493S28ZSK34U			
11 Jun		SP DANGERFIELD 3941 ABBOTSFORD Ref 061101437058 470565******0606	135.00		2,138.72
11 Jun		BIG W/297 DIAGONAL ROAD OAKLANDS PARK Ref 061101492115 470565******0606	22.00		2,116.72
11 Jun	9 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 061100337241 470565******0606	5.50		2,111.22
11 Jun		CAMPBELLS NEWSAGENCY OAKLANDS PARK Ref 061100824051 470565******0606	45.20		2,066.02
11 Jun		ZLR*TerryWhite Chemmart Oaklands Park Ref 061100654887 470565******0606	291.99		1,774.03
12 Jun		BIG W/297 DIAGONAL ROAD OAKLANDS PARK Ref 061201426669 470565******0606	9.50		1,764.53
12 Jun		SPECSAVERS MARION P/L OAKLANDS PARK Ref 061200365521 470565******0606	95.00		1,669.53
12 Jun	10 Jun	AMAZON RETA* AMAZON AU SYDNEY Ref 061201513549 470565******0606	27.00		1,642.53
12 Jun		COLES 0458 OAKLANDS PARK Ref 061201635599 470565******0606	33.00		1,609.53
12 Jun	10 Jun	BUNNINGS 354000 MARION Ref 061200343908 470565******0606	28.45		1,581.08
12 Jun		AMAZON MARKETPLACE AU SYDNEY Ref 061201574287 470565******0606	19.74		1,561.34
12 Jun	10 Jun	TK MAXX PASADENA PASADENA Ref 061201019444 470565******0606	39.98		1,521.36
12 Jun		CAROUSEL FRUIT BARN Oaklands Park Ref 061201423035 470565******0606	15.22		1,506.14
12 Jun	10 Jun	CLUBDRAWS* CHARITY RAF WARRIEWOOD Ref 061201539264 470565******0606	10.00		1,496.14
12 Jun		DIRECT DEBIT	6.00		1,490.14
		From: HCFLIFE Ref: 055174507S7BW45EQ2			
12 Jun		DIRECT DEBIT	6.00		1,484.14
		From: HCFLIFE Ref: 055174493S531301RY			
12 Jun		DIRECT CREDIT		50.00	1,534.14
		From: HCFHEALTH Ref: C55174493			
13 Jun	12 Jun	TRUENERGY PTY LT	56.00		1,478.14
		From: EnergyAustralia Ref: 138481004956			
13 Jun		Optus Billing MacquariePark Ref 061300894780 470565******0606	99.34		1,378.80
13 Jun	11 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 061300369860 470565******0606	5.50		1,373.30

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100206368					
Account Description - 5219767 S29 - My Limit Pre Paid (Continued)					
15 Jun	13 Jun	TFR from 100218596 MOB		300.00	1,673.30
15 Jun	12 Jun	SP COSMETIC CAPITAL BONDI JUNCTIO Ref 061400061253 Fgn Amt 80.01NZD 470565******0606	68.32		1,604.98
15 Jun	14 Jun	SP THEONIA AU NORWOOD Ref 061401225857 470565******0606	121.37		1,483.61
15 Jun		NPP to Allan Real Estate Trust Account MOB 015250 427258115 Ref-302653 Rent	1,350.00		133.61
16 Jun	15 Jun	NETFLIX.COM Melbourne Ref 061600977260 470565******0606	20.99		112.62
18 Jun	16 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 061800336324 470565******0606	5.50		107.12
18 Jun		WOOLWORTHS/MARION S/C 297OAKLANDS PARK Ref 061801708955 470565******0606	3.20		103.92
18 Jun		DIRECT CREDIT From: SALHN PAYROLL Ref: 1368742		4,341.13	4,445.05
18 Jun		TFR to 100218596 MOB To-K M PAGET	1,600.00		2,845.05
19 Jun		SP RETREAT YOURSELF TORQUAY Ref 061900078319 Fgn Amt 68.80NZD 470565******0606	58.66		2,786.39
19 Jun		TARGET 5127 MARION Ref 061901142441 470565******0606	5.00		2,781.39
19 Jun	17 Jun	PLINE PH MARION OAKLANDS PARK Ref 061900986730 470565******0606	9.50		2,771.89
19 Jun		CAMPBELLS NEWSAGENCY OAKLANDS PARK Ref 061900832913 470565******0606	30.40		2,741.49
19 Jun		HARRIS SCARFE MARION OAKLANDS PARK Ref 061900413350 470565******0606	7.69		2,733.80
19 Jun	17 Jun	CLUBDRAWS* CHARITY RAF WARRIEWOOD Ref 061901409702 470565******0606	10.00		2,723.80
19 Jun		BIG W/297 DIAGONAL ROAD OAKLANDS PARK Ref 061901238619 470565******0606	8.00		2,715.80
19 Jun	17 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 061900349305 470565******0606	5.50		2,710.30
19 Jun		DIRECT DEBIT From: HCFHEALTH Ref: 055174507S195J446S	78.28		2,632.02
19 Jun		NPP to GROUNDED GARDENING GROUP MOB 015300 797489578 Ref-Karyn Paget 9 Ulva Avenue Warradale Lawn maintainance	110.00		2,522.02
20 Jun	19 Jun	TRUENERGY PTY LT From: EnergyAustralia Ref: 495025871199	30.00		2,492.02
20 Jun	18 Jun	CORPORATION OF THE C OAKLANDS PARK Ref 062001052939 470565******0606	0.80		2,491.22
20 Jun	18 Jun	POST WARRADALE PO WARRADALE Ref 062000788391 470565******0606	11.05		2,480.17
20 Jun	18 Jun	ALDI STORES OAKLANDS PARK Ref 062001145434 470565******0606	5.01		2,475.16

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Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100206368					
Account Description - 5219767 S29 - My Limit Pre Paid (Continued)					
22 Jun	19 Jun	AMAZON MARKETPLACE AU SYDNEY Ref 062101265062 470565******0606	18.99		2,456.17
22 Jun	19 Jun	SP CAT FACTORY AU GREENBANK Ref 062101301823 470565******0606	69.70		2,386.47
22 Jun		DIRECT DEBIT	103.50		2,282.97
		From: ALLIANZ INSURE Ref: 164256320011826173			
22 Jun		DIRECT DEBIT	100.90		2,182.07
		From: HCFHEALTH Ref: 055174493SVDGOPPC7			
23 Jun		OTR OLD NOARLUNGA OLD NOARLUNGA Ref 062300456580 470565******0606	5.95		2,176.12
23 Jun	21 Jun	Deaf Services Moorooka Ref 062301591656 470565******0606	50.00		2,126.12
23 Jun	21 Jun	SOLO MARION MARION Ref 062300439629 470565******0606	61.30		2,064.82
23 Jun		DIRECT DEBIT	49.47		2,015.35
		From: ALLIANZ INSURE Ref: 105212247011926174			
24 Jun	22 Jun	PET CIRCLE 61438333720 Ref 062400786759 470565******0606	79.79		1,935.56
24 Jun		FORMULITE.COM.AU MELBOURNE Ref 062401539086 470565******0606	170.28		1,765.28
24 Jun		BPAY: LATITUDE GO	300.00		1,465.28
		MOB Ref-5218943501665994 #159242707			
24 Jun		TFR from 100218596		250.00	1,715.28
		MOB			
25 Jun	24 Jun	TFR from 100218596		150.00	1,865.28
		MOB			
25 Jun		CAROUSEL FRUIT BARN Oaklands Park Ref 062501678306 470565******0606	15.83		1,849.45
25 Jun	23 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 062500646111 470565******0606	5.50		1,843.95
25 Jun		HARRIS SCARFE MARION OAKLANDS PARK Ref 062500451208 470565******0606	21.00		1,822.95
25 Jun		CAMPBELLS NEWSAGENCY OAKLANDS PARK Ref 062500408825 470565******0606	12.00		1,810.95
25 Jun	23 Jun	Optus Billing MacquariePark Ref 062500796629 470565******0606	132.12		1,678.83
25 Jun		DANGERFIELD OAKLANDS OAKLANDS PARK Ref 062500523144 470565******0606	4.80		1,674.03
25 Jun		KMART 1151 OAKLANDS PARK Ref 062501587405 470565******0606	19.00		1,655.03
25 Jun		ZLR*TerryWhite Chemmart Oaklands Park Ref 062500949454 470565******0606	25.00		1,630.03
25 Jun	23 Jun	HARRIS SCARFE PTY LTD STH MELBOURNE Ref 062500312240 470565******0606	15.38		1,614.65
26 Jun	24 Jun	CLUBDRAWS* CHARITY RAF WARRIEWOOD Ref 062601382152 470565******0606	10.00		1,604.65
26 Jun	24 Jun	PET CIRCLE 61438333720 Ref 062600605776 470565******0606	79.79		1,524.86
26 Jun	24 Jun	HARRIS SCARFE PTY LTD STH MELBOURNE Ref 062600094018 470565******0606	16.98		1,507.88
26 Jun	24 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 062600346107 470565******0606	5.50		1,502.38

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
Account Number - 100206368					
Account Description - 5219767 S29 - My Limit Pre Paid (Continued)					
26 Jun		DIRECT DEBIT	6.00		1,496.38
		From: HCFLIFE Ref: 055174493SUSZP36MN			
26 Jun		DIRECT DEBIT	6.00		1,490.38
		From: HCFLIFE Ref: 055174507SL038SGQO			
26 Jun		TRUENERGY PTY LT	56.00		1,434.38
		From: EnergyAustralia Ref: 138349599955			
27 Jun	25 Jun	HARRIS SCARFE PTY LTD STH MELBOURNE Ref 062700415452 470565******0606	7.99		1,426.39
27 Jun	25 Jun	YMCA AES SAALC 200200 OAKLANDS PARK Ref 062700645940 470565******0606	5.50		1,420.89
29 Jun	26 Jun	ISS HEALTH SERVICES PTY LMacquarie Par Ref 062800912897 470565******0606	5.00		1,415.89
29 Jun		NPP to Allan Real Estate	1,350.00		65.89
		Trust Account MOB 015250 427258115 Ref-302653 Rent			
30 Jun		PricelinePharmacy 0388553271 Ref 063000499123 470565******0606	6.99		58.90
		Closing Balance			**58.90**

PLEASE NOTE

You may need to refer to previous statements when reconciling the fees and charges set out below

FEES AND CHARGES SUMMARY

Transaction Type	Transaction Fee	Number	Total Fees
Domestic ATM Withdrawal	$1.00	4	$4.00
Domestic Visa Paywave Purchase	$1.00	9	$9.00
Domestic Visa Purchase	$1.00	10	$10.00
GiroPost Withdrawal	$3.50	1	$3.50
POS Purchase	$1.00	1	$1.00
Subtotal:			**$27.50**
ADJUSTMENTS			
4 - REBATE ADVANTAGE			$27.50-
FEE CHARGED:			**$0.00**

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For details of benefits, fees and charges, and our dispute resolution process please visit a branch, call 1300 131 844, or head to policecu.com.au. For any queries, please email pcu@policecu.com.au or send us a Secure Message via the Inbox in Online Banking or the Police Credit Union Banking App.

IMPORTANT: Please carefully check your statement for any unauthorised transactions and report issues immediately. Always keep your card secure, especially when travelling overseas. Emergency replacement cards are available for a fee of up to $250.

Save paper and reduce your environmental impact by switching to Online Statements. Log into Online Banking and head to 'Settings' then select 'Statement Options'. Visit policecu.com.au/OnlineStatements for more information.

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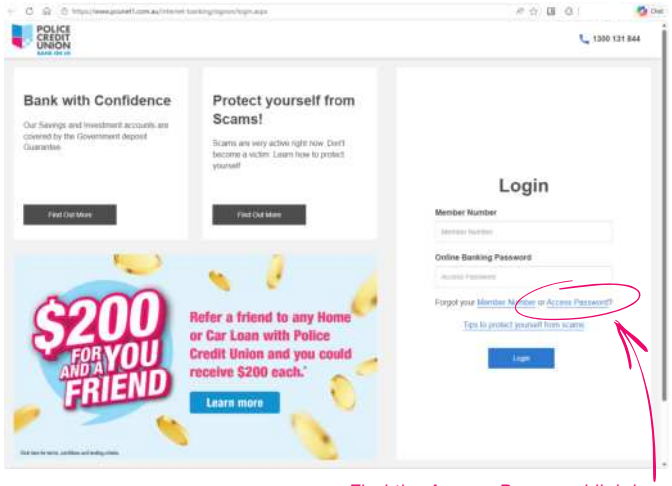
IMPORTANT: Tips for secure banking

POLICE CREDIT UNION
BANK ON US

Strong Online Banking passwords help keep your banking safe

At Police Credit Union, your security is important to us. We encourage all Members to have a strong Online Banking password to help you better protect your account. A strong password should always be a minimum of **8 characters including 2 numbers, 1 symbol, lower and upper-case letters** (e.g. Poccu!29) or you can try a passphrase like "OurMembersRock!1970". To update your Online Banking password, click on the 'Access Password' link on the log in page for Online Banking at our website policecu.com.au. If we identify that you do not currently have a strong password enabled, you might be prompted to update your password to improve your account security.

REMEMBER: only access your Online Banking password directly from our website policecu.com.au and NEVER through a link sent to you via SMS or email and NEVER under anyone's instruction.



Find the Access Password link here

Slow down and stop scammers

Scammers often rely on causing you to panic and focus on fixing a supposed issue rather than giving you time to think about whether it might be a scam. In genuine situations there is always time to confirm what is going on and ensure you understand. If the person you are dealing with tries to rush you at all, you should be immediately suspicious. Common issues scammers use to rush victims include:

- Computer or internet problems
- Account security problems
- Claims that your Visa Card or account has been compromised
- Legal problems
- Payment problems
- Package delivery problems

HERE ARE SOME SCAM EXAMPLES TO BE AWARE OF:

Family impersonation

Also known as 'Hi Mum' scams, these usually begin with a text message claiming to be from a family member whose phone has been 'lost' or 'broken', and then moves onto a request for emergency money.

- **ALWAYS** call the family member on their usual mobile number even if the message claims the phone has been lost or broken.
- **DO NOT** provide any money until you have spoken directly to the family member.

Remote access / requests to install software

These scams often begin with emails or SMSes containing links (common themes are 'undelivered package' or 'unpaid road toll') or phone calls claiming to be from payment processors such as PayPal or Amazon, 'fraud investigators', or even police. They always involve a request to install remote support software (eg. AnyDesk) on your computer or mobile device.

- **NEVER** install software under instruction, no matter who the caller claims to be.
- **NEVER** log into your Online Banking under instruction, no matter who the caller claims to be.

Investment

Investment scams take many forms, but the greatest current threats are from cryptocurrencies. Advertisements on social media involving a celebrity often lead to scams and are best avoided. Any online romantic partner you have not met in person is also a potential scammer, and if they mention a successful crypto investment this is certainly a scam.

- Police Credit Union blocks all transactions to known cryptocurrency platforms.
- **SPEAK** with a reputable financial planner before making any investment decisions.

If anyone contacts you and claims you need to resolve a problem immediately, call the organisation that they claim to be calling from on their publicly-listed number – or call us on 1300 131 844.

Protect your banking details

Be cautious with your banking details. You may be held liable for unauthorised electronic transactions on your account where you have:

- Shared your PIN, password, or SMS One-Time Password with ANYONE
- Chosen your date of birth as your PIN
- Recorded your PIN on or with a card
- Recorded Online Banking login details where others can access them

NOTIFY US IMMEDIATELY if you experience any of these issues or are concerned about the security of your accounts. Call **1300 131 844** (Press '1' after hours), email **pcu@policecu.com.au** or visit your local **branch**.

Regularly check scamwatch.gov.au for news.

IMPORTANT: Notice of changes

POLICE CREDIT UNION
BANK ON US

CHANGES TO DISCLOSURE DOCUMENTS

As of 1 July 2026 **Full terms and conditions and disclosure documents are available upon request or please visit policecu.com.au/terms-conditions/.**

Visa Debit & Prepaid Card Access Terms and Conditions

The following new clauses have been added to the Visa Debit & Prepaid Card Access Terms & Conditions document:

Added Clause 29. Digital Card Terms and Conditions of Use

29.1 Digital Card Activation and Use

29.1.1 A Digital Card is a digital version of your eligible card which may be added to digital wallets and used for certain transactions at participating merchants.

29.1.2 We may provide you with a digital version of your eligible card (Digital Card) before you receive your physical card. You must not activate your physical card until you receive it, or you may be liable for unauthorised transactions on your card which result from you activating your card prior to receiving it.

29.1.3 You are responsible for maintaining the security of any device, account or digital wallet through which your Digital Card can be viewed or accessed.

29.1.4 A Digital Card cannot be used for ATM transactions or any other transactions we do not permit from time to time.

29.1.5 Your Digital Card is linked to the same account as your physical card and forms part of your card service. These Terms and Conditions that apply to your card also apply to your Digital Card unless stated otherwise.

29.1.6 A Digital Card may not be available to all customers, devices, merchants or payment services and may be withdrawn, suspended or changed by us at any time acting reasonably.

29.2 – Security and removal of a Digital Card

29.2.1 You must notify us as soon as possible if:

i. your device is lost or stolen;

ii. you believe your Digital Card details or device security has been compromised; or

iii. you suspect unauthorised use of your Digital Card.

29.2.2 Your Digital Card always remains our property at all times.

29.2.3 We may suspend, restrict or remove access to your Digital Card, or require you to remove your Digital Card from a digital wallet or device, if we reasonably believe it is necessary to prevent fraud, unauthorised transactions, security risks, or financial loss to you or us.

29.2.4 You must not modify, interfere with, copy, manipulate, encode or alter your Digital Card or any associated security features.

Added Clause 30. Click to Pay Terms and Conditions of Use

30.1 Introduction

Click to Pay is Visa's online checkout service that allows you to use an eligible Visa card to make payments with participating online merchants without manually entering your card details at checkout.

Click to Pay may allow certain payment and profile information to be automatically populated when making purchases with participating merchants.

These Terms and Conditions apply to your use of Click to Pay and form part of these card Terms and Conditions.

30.2 Eligibility and Enrolment

30.2.1 You may self-enrol an eligible card into Click to Pay where we make the service available to you.

30.2.2 To use Click to Pay, your eligible Visa card must be active and enrolled in the service.

30.2.3 We may determine which cards are eligible for Click to Pay and may change eligibility at any time.

30.3 Your use of Click to Pay

30.3.1 When using Click to Pay, you acknowledge and agree that:

i. information associated with your eligible card may be used to enable the Click to Pay service and facilitate transactions with participating merchants;

ii. Click to Pay may automatically populate payment or profile information required to complete a transaction;

iii. you are authorised to use the card enrolled in Click to Pay;

iv. information used in connection with Click to Pay is accurate, complete and up to date; and

v. you will not misuse, interfere with, manipulate or attempt to disrupt the Click to Pay service.

30.3.2 You are responsible for maintaining the security of any device, password, authentication method or contact details used in connection with Click to Pay.

30.4 Visa terms and changes to the service

30.4.1 Click to Pay is provided by Visa and may be subject to additional terms, conditions or requirements imposed by Visa.

30.4.2 You may be required to accept Visa's terms to use Click to Pay.

30.4.3 Visa may update or change Click to Pay from time to time. We may also update these Terms and Conditions to reflect changes to Click to Pay, scheme requirements or the way the service operates.

30.4.4 Your continued use of Click to Pay after any change becomes effective will be taken as acceptance of that change, unless relevant laws require otherwise.

30.5 Liability and merchant transactions

30.5.1 Neither we (the issuer) or the service provider are a party to any purchase of goods or services completed with a merchant using Click to Pay.

30.5.2 Liability for card transactions made using Click to Pay remains subject to these Terms and Conditions.

30.6 Privacy

30.6.1 We (or our nominated service provider) may collect personal information about you for the purposes of providing the Click to Pay service to you.

30.6.2 You authorise us to collect, handle and disclose your personal information in order to execute your instructions when using, or related to your use of the Click to Pay service. For more information on how your personal information is handled, please refer to our Privacy Policy.

30.7 Suspension or removal of Click to Pay

30.7.1 We may discontinue, terminate or suspend (permanently or temporarily) the Click to Pay service, or any part of the Click to Pay service, without giving you prior notice. We may also change any aspect or functionality of the Click to Pay service at any time without giving you prior notice.

Visa Credit Card Access Terms & Conditions

The following new clauses have been added to the Visa Credit Card Access Terms & Conditions document:

Added Clause 39. Digital Card Terms and Conditions of Use

39.1 Digital Card Activation and Use

39.1.1 A Digital Card is a digital version of your eligible card which may be added to digital wallets and used for certain transactions at participating merchants.

39.1.2 We may provide you with a digital version of your eligible card (Digital Card) before you receive your physical card. You must not activate your physical card until you receive it, or you may be liable for unauthorised transactions on your card which result from you activating your card prior to receiving it.

39.1.3 You are responsible for maintaining the security of any device, account or digital wallet through which your Digital Card can be viewed or accessed.

39.1.4 A Digital Card cannot be used for ATM transactions or any other transactions we do not permit from time to time.

39.1.5 Your Digital Card is linked to the same account as your physical card and forms part of your card service. These Terms and Conditions that apply to your card also apply to your Digital Card unless stated otherwise.

39.1.6 A Digital Card may not be available to all customers, devices, merchants or payment services and may be withdrawn, suspended or changed by us at any time acting reasonably.

39.2 – Security and removal of a Digital Card

39.2.1 You must notify us as soon as possible if:

i. your device is lost or stolen;

ii. you believe your Digital Card details or device security has been compromised; or

iii. you suspect unauthorised use of your Digital Card.

39.2.2 Your Digital Card always remains our property at all times.

39.2.3 We may suspend, restrict or remove access to your Digital Card, or require you to remove your Digital Card from a digital wallet or device, if we reasonably believe it is necessary to prevent fraud, unauthorised transactions, security risks, or financial loss to you or us.

39.2.4 You must not modify, interfere with, copy, manipulate, encode or alter your Digital Card or any associated security features.

Added Clause 40. Click to Pay Terms and Conditions of Use

40.1 Introduction

Click to Pay is Visa's online checkout service that allows you to use an eligible Visa card to make payments with participating online merchants without manually entering your card details at checkout.

Click to Pay may allow certain payment and profile information to be automatically populated when making purchases with participating merchants.

These Terms and Conditions apply to your use of Click to Pay and form part of these card Terms and Conditions.

40.2 Eligibility and Enrolment

40.2.1 You may self-enrol an eligible card into Click to Pay where we make the service available to you.

40.2.2 To use Click to Pay, your eligible Visa card must be active and enrolled in the service.

40.2.3 We may determine which cards are eligible for Click to Pay and may change eligibility at any time.

40.3 Your use of Click to Pay

40.3.1 When using Click to Pay, you acknowledge and agree that:

i. information associated with your eligible card may be used to enable the Click to Pay service and facilitate transactions with participating merchants;

ii. Click to Pay may automatically populate payment or profile information required to complete a transaction;

iii. you are authorised to use the card enrolled in Click to Pay;

iv. information used in connection with Click to Pay is accurate, complete and up to date; and

v. you will not misuse, interfere with, manipulate or attempt to disrupt the Click to Pay service.

40.3.2 You are responsible for maintaining the security of any device, password, authentication method or contact details used in connection with Click to Pay.

40.4 Visa terms and changes to the service

40.4.1 Click to Pay is provided by Visa and may be subject to additional terms, conditions or requirements imposed by Visa.

40.4.2 You may be required to accept Visa's terms to use Click to Pay.

40.4.3 Visa may update or change Click to Pay from time to time. We may also update these Terms and Conditions to reflect changes to Click to Pay, scheme requirements or the way the service operates.

40.4.4 Your continued use of Click to Pay after any change becomes effective will be taken as acceptance of that change, unless relevant laws require otherwise.

40.5 Liability and merchant transactions

40.5.1 Neither we (the issuer) or the service provider are a party to any purchase of goods or services completed with a merchant using Click to Pay.

40.5.2 Liability for card transactions made using Click to Pay remains subject to these Terms and Conditions.

40.6 Privacy

40.6.1 We (or our nominated service provider) may collect personal information about you for the purposes of providing the Click to Pay service to you.

40.6.2 You authorise us to collect, handle and disclose your personal information in order to execute your instructions when using, or related to your use of the Click to Pay service. For more information on how your personal information is handled, please refer to our Privacy Policy.

40.7 Suspension or removal of Click to Pay

40.7.1 We may discontinue, terminate or suspend (permanently or temporarily) the Click to Pay service, or any part of the Click to Pay service, without giving you prior notice. We may also change any aspect or functionality of the Click to Pay service at any time without giving you prior notice.

Police Credit Union Privacy Policy

The following has been added to Clause 9 'Access', Paragraph 2, of the Privacy Policy.

Changes under the heading Access

We can only provide access to personal information that we hold. Some of your personal information may also be held by other organisations, as described in paragraph 4 of this Privacy Policy. We will make available, on request, information about relevant third parties and how to contact them where they may hold personal information about you as a result of a disclosure.

Police Credit Union Electronic Access Terms and Conditions

Clause 2. Definitions and Interpretation

Removed the definition for 'Pass Code'.

Amended references to Access Code, Online Banking, and Teleservice Code, and Banking App to clarify what is being referenced and when.

Amended in the following clauses:

1. Application of these Terms and Conditions

2. Definitions and Interpretation

8. Access Code Security

Clause 7. Access Code, as below

Replaced the following paragraph with:

First time access to the service you select will require registration. This can be arranged by calling 1300 131 844 or by visiting a PCU branch during normal business hours and completing an application form.

An application form for Online Banking is available on our website at www.policecu.com.au You can post this application to us.

To use Online Banking, you are required to create a new Online Banking access code before accessing any of the Online Banking functions. You must create and maintain an access code that complies with our current security requirements. These requirements may be updated from time to time to address evolving security threats, or as PCU sees fit. That same access code will be used to sign into our Banking App.

In order to access our Banking App, you must first register for Online Banking access.

We strongly recommend that you keep your access codes different for each Access Service, where possible, to limit your risk. It is also important that you do not use your card PIN.

An access code for telephone service will give you access to information about your accounts from our Contact Centre staff over the phone. Without this code staff may be unable to assist you in your enquiry.

In all instances we recommend that you do not use all or part of your name, date of birth, your eftpos / ATM PIN, the same digits or consecutive numbers when recording your access code and that you do not record the access code anywhere near the Equipment. Please refer to Clause 8 Access code security.

We will not at any stage be able to advise you what your personally selected access codes are as PCU does not have access to this information. If you forget your access code, you will need to contact us to provide you with a new access code. You will be required to complete an application form at this stage.

Removed any reference to *Mobile Banking* in the following clauses:

1. Application of these Terms and Conditions

2. Definitions and Interpretation

4. Eligibility

17.2 Processing of Payments

17.5 Failed payments

Added the following new clause:

36. SMS One Time Password (OTP)

An SMS One Time Password (OTP) is a randomly generated password sent via SMS text message to a pre-registered mobile number. PCU requires a One Time Password (OTP) to perform external transfers online, including the following payment types:

- *All 'one off' external payments*
- *First external payment to a future regular payee*
- *First time you send a BPAY payment to a new payee.*

We may also use this code to authenticate you in person or over the phone, in lieu of, or in addition to a tele-service code.

Police Credit Union BPAY Facility Terms and Conditions

Removed any reference to *Mobile Banking* in the following clause:

1. Terms and Conditions

Police Credit Union PayTo Terms and Conditions

Amended references to Access Code, Online Banking, and Teleservice Code, and Banking App to clarify what is being referenced and when.

This was amended in clause:

9 (e) General PayTo obligations

Savings and Investment Accounts Information Statement

The following has been added to the Savings and Investment Accounts Information Statement

Added account name under the heading Savings & Investment Accounts Information

- *Business Savings Account (S60)*

Under section **Focus Saver Account (S5)**

Removed - Cumulative balance of all Focus Saver Accounts (incl. sub-accounts) is not to exceed $1,000,000.00.

The following new subheading has been added to the Savings and Investment Accounts Information Statement

Added subheading under the heading Main Account Features and Terms

Business Savings Account (S60)

This account is designed for non-personal members including business operators, community associations and business banking members.

The main features and benefits of the account are:

- *Interest is calculated daily and paid monthly.*
- *Interest rates are tiered – see 'How interest is calculated and paid'.*
- *You can link any of the following access methods to the account:*
- *Visa Debit Card*
- *Online Banking*
- *Tele-service*
- *Direct debits*
- *Periodical payments*
- *BPAY®*
- *PayTo*
- *An Overdraft can be attached to the account (subject to application and approval).*