

Hume Bank Limited  
ABN 85 051 868 556  
AFSL & Australian Credit  
Licence No. 244248

Effective 1 October 2020

## **Terms, Conditions, Fees & Charges for Hume Visa debit card**

## Visa debit card access

Visa debit cards are available to customers from the age of 12 years.

Issue of a Visa debit card is at Hume Bank's discretion and an application for a Visa debit card for you or any additional cardholder may be refused without giving you a reason.

You may use your Visa debit card to access your account:

- > via an EFTPOS terminal where the Visa symbol is displayed;
- > via an ATM where the Visa symbol is displayed;
- > via the phone or online via the internet (some sites may be restricted and Hume Bank does not guarantee that your Visa debit card will be able to be used on all sites).
- > via linking your card to a Digital Wallet

You can also use your Visa debit card to make purchases and withdraw cash while you are overseas. Foreign currency conversion fees are charged on all foreign currency transactions on a Visa debit card.

When you make purchases on your Visa debit card you can press the "cheque", "savings" or "credit" button (subject to any restrictions imposed by merchants). Hume Bank recommends you press the "credit" button to ensure that you have access to Visa chargeback rights.

Your Visa debit card, or a linked Visa debit card to a Digital Wallet, may also be used with contactless technology (such as "payWave"). This technology allows you to make purchases by holding your card or device against the terminal - no PIN is required to authorise contactless purchases up to \$200, dependant on the payments configuration of the merchant. .

Before authorising a contactless transaction, you must check that the correct amount is displayed on the Visa terminal.

The same conditions apply to your contactless transactions as your other transactions.

If you use the credit button, or use the card number to purchase or pay for goods and services (e.g. over the phone or internet), Hume may need to authorise the transaction and will reduce the available balance in your account by the amount of the authorisation. In these instances it may take up to several weeks for the transaction to be processed and debited to your account.

EFTPOS, telephone, internet and regular payments debited from your account using your Visa debit card will all qualify as EFTPOS transactions for the purpose of calculating the fee-free quota on your account.

## Regular Payments Arrangement

A Regular Payment Arrangement is where you authorise a merchant (such as a retailer or insurer) to debit your card account at regular intervals (e.g. monthly) and you have provided the merchant or supplier your card number and/or details to do so.

You should keep a record of any Regular Payment Arrangements you enter into and any correspondence you have with the merchant or supplier (including any requests you have made to alter or cancel an arrangement).

- > To change or cancel any Regular Payment Arrangement you should contact the merchant or supplier at least 15 days prior to the next scheduled payment. Until you cancel the Regular Payment Arrangement, Hume Bank must process the merchant's request to debit your account. Should the merchant fail to act in accordance with these instructions you may have rights to dispute any incorrectly charged payments.
- > Any dispute, including the failure of the merchant to act on a change of details, should be taken up with the merchant in the first instance.
- > If your card number changes (e.g. as a result of a lost or stolen card), your card account is closed, your account details change or your card expiry date changes, you must request the merchant or supplier to change the details of your existing Regular Payment Arrangement to ensure arrangements continue. Failure to do so may result in the Regular Payment Arrangement not being honoured by us, or the merchant or supplier may stop providing the goods and/or services.

## Withdrawal and transfer limits

Provided sufficient cleared funds are available, you may withdraw or transfer funds within the following limits:

Method	Daily limit to each account	Comment
ATM & EFTPOS	\$2,000	Subject to individual ATM withdrawal limits, you may withdraw up to \$2,000 per day using your Visa debit card. EFTPOS transactions completed by pressing the "credit" button will not contribute to this limit.
Internet/phone	Available funds.	

We may vary these limits from time to time. You will be notified of any changes to withdrawal and transfer limits in accordance with the Product Disclosure Statement.

# Visa debit card

The following fees and charges apply where you have a Visa debit card linked to your account.

Name	Amount	Description
Visa debit card replacement fee (within Australia)	\$10	Payable if you require a replacement card in Australia.
Additional card	\$10	Payable for the second and any subsequent card (either Visa Debit or Cashcard) requested per customer (one free card per customer)
Visa debit card replacement fee (outside Australia)	\$250	Payable if you require a replacement card while the cardholder is overseas.
Chargeback Fee	\$30	Payable when you make a request for a chargeback. This fee will not be charged if the chargeback relates to a disputed transaction and the dispute is resolved in your favour.
Courier Fee	\$30	Where you ask us to courier a replacement card to you in Australia
Visa debit foreign conversion fee	2.85% of the transaction value	Payable on any transaction to your account in a currency other than Australian dollars.
Voucher retrieval fee	\$30	Payable each time we are asked to provide a copy of a Visa card transaction voucher. This fee will not be charged if the voucher retrieval relates to a disputed transaction and the dispute is resolved in your favour.

\* EFTPOS, telephone, internet and regular payments debited from your account using your Visa debit card will all qualify as EFTPOS transactions for the purpose of calculating the fee-free quota on your account. See the Fees and Charges brochure for details on how EFTPOS fees and charges may apply to your account.

These terms, conditions, fees and charges for Hume Visa debit cards should be read in conjunction with our Product Disclosure Statement (PDS) and Fees & Charges brochure (available from any Hume Bank branch or at [www.humbank.com.au](http://www.humbank.com.au)) which together form the terms and conditions that apply to your account with Hume Bank. Where there is a conflict between the PDS and/or the Fees & Charges and the contents of this brochure, the provisions of these terms and conditions prevail. You should read the PDS, Fees & Charges brochure and this brochure that apply to the use of your Visa debit card before applying for or using your Visa debit card for the first time. First use of your Visa debit card will be taken to be your acceptance of these provisions. Hume Bank Limited ABN 85 051 868 556 AFSL 244248 is the issuer of the product.