

Australian Mutual Bank Mobile App Terms and Conditions

These terms govern your use of the Mobile Banking App (Terms of Use), together with the [Conditions of Use – Accounts and Access](#) and any other relevant terms and conditions governing your accounts (collectively called the Terms and Conditions). You should read and understand these Terms and Conditions before using the app as downloading the app from the App Store or Google Play is your acceptance of these Terms and Conditions.

If you are an existing Mobile Banking App user, these Terms of Use will replace the Terms of Use previously accepted by you.

A: Introduction – The Mobile Banking App*

What is the Mobile Banking App?

It is an app that you download onto your mobile device. It enables you to perform a range of banking services using that mobile device. You can download the app onto up to four mobile devices.

Where can I find the app?

The app is available for download without charge from the App Store (for iPhones) and Google Play (for Android phones) in Australia.

What can the app do?

The app enables you to use your mobile device to:

- access your accounts (deposit and loan, savings or transaction) for viewing balances and information;
- give us instructions to carry out transactions on your deposit accounts e.g. transfer funds between your own accounts with us or pay someone whose account is with another bank;
- receive notices and messages from us;

- communicate with us e.g. you can use secure mail functionality in the app to notify us of any fraudulent transaction or your card is lost or ask to stop a payment.

There is a range of features set out on our website that the app enables you to do your banking with us.

Compatibility

In order to download and to use the Mobile Banking App on your mobile device, you must have a compatible mobile device and download the app from App Store for iPhones or from Google Play for Android phones.

Once you have downloaded the app onto your device, you will be prompted to register your device to use the app. Your device will be registered with us once you enter your Member number and electronic banking password. After your first use of the app you can change your login to:

- PIN (6 digits required); or
- Pattern on the mobile screen; or
- Biometrics (FaceID or fingerprint) but only if you have chosen PIN or Pattern

App updates

We will notify you from time to time to upgrade the app. When you received notice, you must upgrade the app as soon as possible.

An upgrade is for your protection. It will deliver enhancements, new services and security features.

App availability

We do not warrant that the app is always available 24/7 365 days a year. There may be times when the app is temporarily unavailable. Usually, this happens when we are conducting maintenance or system upgrades.

The availability of the app is also dependent on the technical services we received from our third-party service providers that help make the app work.

B: Using the Mobile Banking App

Once you are a member with us, you can use the app to view account balances, view transaction history, view pending transactions, schedule future payments, change your login to PIN/Pattern or biometric, view quick balance, transfer between accounts, pay anyone using BSB and account number or PayID, BPAY, report lost/stolen card, block/unblock card or order a new card.

Fees

We do not charge any fees for the use of the app (including when you download the app). You can find out about fees and charges by accessing our [Fees and Charges](#) brochure.

Data charges may be charged by your internet service provider for using the app.

Things you should know—access and data charges

Our online services may not always be available. We will endeavour to keep outages and down time to a minimum.

We may suspend or terminate your use of the app without notice at any time for one or more of the following reasons:

- a. to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- b. to reflect any decision of a court, ombudsman or regulator;
- c. to reflect a change in our systems or procedures, including for security reasons;
- d. to respond to changes in the cost of providing the Mobile Banking App;
- e. to make them clearer or to add features;

but will only do so in order to protect our legitimate business interests, and only to the extent reasonably required to do this.

We will give you:

- a. notice at least 30 days before we:
 - introduce or increase fees relating to your Mobile Banking App;
 - increase your liability for losses relating to your Mobile Banking App; or

- impose, remove or change a daily or other periodic transaction limit applying to Mobile Banking App, except where to manage a material and immediate risk, to immediately restore or maintain the security of one of our systems or to prevent systemic or individual criminal activity or fraud, for example, if we reasonably suspect that unauthorised transactions have occurred or that the app is being misused.;
- b. notice of other changes to these terms of use no later than the day of the change, or if we believe the change is unfavourable to you, 20 days before the change takes effect.

Making payments using a BSB and account number or PayID

You can use the app to make payments. Payments are processed using the BSB and account number or PayID (for instance an email address, mobile phone number or ABN), without using the recipient's name. Please take care to enter the correct BSB and account number or PayID as you may not be able to recover a payment if it is credited to a mistaken account. Please refer to the Conditions of Use for more information on how we deal with mistaken payments.

Using face and fingerprint recognition for logon

If you have the app installed on an iPhone or Android device that has facial or fingerprint recognition function available, you will be able to turn on biometric recognition function to access for the app. Turning on biometric recognition function for the app means that you can access the app using facial recognition or your fingerprint instead of your PIN/Pattern.

You must not turn on biometric recognition function to access for the app if you have any facial recognition or fingerprints data stored on your device other than your own. If after turning on biometric recognition function, you allow other people to use their facial recognition or fingerprints on your device, you must first turn off the biometric recognition function which allows for access to the app.

If you do allow anyone else's facial recognition or fingerprints function to be stored on your device (despite this being against these Terms of Use):

- They'll be able to access your accounts using the app and they will be considered as having been authorised by you to do so; and
- You will be responsible for all the transactions performed by them.

Biometric recognition access for the app can only be turned on if it is available on your own iPhone or Android device and has been enabled by you on your device.

Biometric recognition function is technology provided by respective devices manufacturers and accordingly we are not responsible:

- for any malfunction in facial or fingerprint recognition; or
- if the manufacturer of your device makes any changes to its biometric recognition technology that impacts the way you access the Australian Mutual Bank app.

If you choose to use facial or fingerprint recognition function to access the app, you will still need your PIN/Pattern and must set and protect your PIN/Pattern in the manner outlined in these Terms of Use.

Protecting against unauthorised transactions

1. Mobile Banking App PIN/Pattern

- a. You have the ability to set up a PIN (must be 6 digits) or Pattern for use with the app. Once registered, the PIN/Pattern can be used to access the app.
- b. You can change this PIN/Pattern after logging into the app.

2. How to protect your app PIN/Pattern

- a. You should always:
 - i. Memorise your PIN/Pattern as soon as possible—if you record it, disguise it so others can't decipher it.
 - ii. If you nominate a PIN, use a number that is not obvious or can't be easily guessed (for example, don't use your date of birth).
 - iii. Take precautions when using the app (for example, don't let anyone watch you enter your PIN/Pattern).
- b. You must never:
 - i. Tell or let anyone find out your PIN/Pattern—not even family or friends.
 - ii. Record a PIN/Pattern on your device or computer.
 - iii. Keep a record of the PIN/Pattern with your device.

What to do if your mobile device is lost or stolen

Please contact us immediately on 13 61 91 if your phone is lost or stolen. We will not be liable for any unauthorised transactions or loss resulting from any unreasonable delay to report your mobile device as lost or stolen, except where that the loss is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees, contractors or agents).

Multiple devices

You may register up to four mobile devices for use with the app. To register an additional device, simply go to the App Store or Google Play and download the app. You are then required to register your additional device using your Member number and electronic banking password. You can then view the devices to which the app had been downloaded and you can manage your devices through the 'hamburger' menu. You can use one device to deactivate remotely the app that is available on another device.

You will need to re-register for the app when you have either:

- Deleted the app from your device and you want to re-install the app onto your device again; or
- If you have changed to another device and you need to install the app for the first time.

Reorder accounts

By reordering your accounts via the app you only modify the account list for viewing while inside the app. The changes made to your account order or view will NOT be reflected elsewhere (for example, Internet Banking).

Your obligations

By downloading and using the app, you agree you will:

- Take all necessary and reasonable steps to protect your mobile device and prevent unauthorised access and use of the app.
- Lock your mobile device and not leave your devices unattended and left logged into the app.
- Notify us immediately if your mobile device is lost, stolen or compromised in any way, or where your mobile phone service is disconnected (which may indicate that your device is being ported).

- Use the app solely for personal purposes to undertake your banking with us and operate your accounts in accordance with the Terms and Conditions.
- Not copy, modify, alter, reverse engineer, hack into or insert malicious code to the app or software.
- Before you sell, dispose or gift your registered devices with the app, you will ensure that the app is deleted and if you have enabled a biometric recognition function for access to the app, you must disable this function.

Disclosures

We may change these Terms of Use at any time in the same manner as set out in the [Conditions of Use – Accounts and access](#). We will notify you of any material changes by sending electronic notices to you via your device or via the Mobile Banking App. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the app.

Australian Mutual Bank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL 238981

Important information

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*You should consider whether this service is appropriate for you before acquiring it. For additional information please refer to our [Security Guide for electronic transactions](#) and Mobile Banking App Terms of Use, available online. Internet connection is needed to access the Mobile App. Normal mobile data charges apply. We test mobile banking to ensure compatibility with the majority of popular devices but cannot guarantee compatibility with all devices and operating systems.