

Important updates to our product terms and conditions

Dear member,

We're updating our Conditions of Use – Accounts and Access on **28 September 2026** to introduce Click to Pay for eligible Visa cards.

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

Please read this information carefully to understand what's changing and what it may mean for you.

What's changing

Easier online card payments

From 28 September, Click to Pay makes online shopping easier and more secure. Simply select Click to Pay at checkout, verify your email address or mobile number, choose your preferred card, and confirm your purchase.

You can find out more about Click to Pay on our website.

If you do not want to be included in the service, you can opt out from 28 September by contacting us on 13 61 91 or visiting us in branch.

Updates to our terms and conditions

The updated terms that apply to Click to Pay include:

- We will enrol eligible cards in Click to Pay and decide whether a card can join or stay in the service.
- You can opt out by asking us to remove your card at any time from 28 September.
- Click to Pay is operated by Visa and some card and transaction details may be shared to run the service and help to prevent fraud.
- You must use Click to Pay lawfully and keep your device, card details and login details secure.
- Neither Visa nor Teachers Mutual Bank Limited, which operates Australian Mutual Bank, is part of any transaction with a merchant.

We've also made a correction in the table summarising our accounts and access facilities to clarify that electronic funds transfers are available for Business Saver Accounts through the Australian Mutual Bank brand. This correction does not change the account's features or operation.

See our updated Conditions of Use on our website for more information.

Updates to our privacy information

We're updating our Privacy forms, disclosures and Privacy Policy to support improvements to our identity verification processes and the introduction of Click to Pay.

The updated Privacy Policy and Privacy Notice explain how card details, contact details, Click to Pay profile information and transaction information may be collected, used and shared with Visa, trusted service providers and other organisations that help us facilitate payments, verify identity and protect against fraud and financial crime.

For more information about how we collect, use and disclose personal information, please refer to our updated Privacy Policy available on our website.

We're here to help

If you have any questions, please send us a secure in-app message anytime, or call our Australian-based Contact Centre at 13 61 91 from 8am to 8pm weekdays, and 9am to 3pm Saturdays.

Kind regards,

The Australian Mutual Team