

Terms and Conditions

– Deposit in Sealed Envelope (QuickCash)

You should read these terms and conditions carefully, and keep them for your future reference. You should also read a copy of the Bank's information booklet, 'The Better Banking Book', which may be obtained by telephoning the Bank on **13 2221** or from any branch.

The Better Banking Book contains some useful information on a range of banking matters including the rights and obligations that the Bank owes you, the Bank's obligations regarding confidentiality of your information, and its complaint handling procedures. Information on standard fees and charges is available on request. The Code of Banking Practice also applies to QuickCash if used for individuals (either alone or jointly with others or a small business).

In consideration of the Bank agreeing to receive deposits delivered to it in a Bank-supplied QuickCash envelope ('the envelope'), you agree:

1. A completed deposit slip must accompany each deposit in the envelope.
2. You will only use QuickCash envelopes issued by the Bank. The Bank is not liable for any loss or damage to the envelope or contents if another envelope is used. Use of other than Bank issued QuickCash envelopes means the deposit will be treated as a normal over the counter deposit.
3. You must not place in the envelope or any QuickCash Safe any explosives or dangerous goods or anything that in the reasonable opinion of the Bank may be or become a nuisance to the Bank, its employees or customers.
4. You are solely responsible for loss or damage to, and for arranging any insurance cover for, envelopes or their contents prior to their acceptance by the Bank. It is your responsibility to ensure that your agent or contractor delivers your deposit to the Bank.

5. A deposit will be treated as a normal over the counter deposit if you or your agent waits while the contents of an envelope are counted.
6. The Bank may refuse to accept any envelope which is in excess of six (6) kilograms or has not been properly sealed or where there is evidence of tampering. If an envelope appears to have been tampered with the Bank will seek your instructions.
7. Acceptance of envelopes by the Bank occurs when the Bank collects the envelopes from the QuickCash Safe, QuickCash Chute or they are handed across the counter to a Commonwealth Bank staff member.
8. The Bank accepts liability up to the amount of the cash component said to be contained in an envelope the Bank accepts where any tampering occurs, or the envelope is lost, between the time the envelope is accepted and the time the contents are counted.
9. The Bank will verify the amount contained in the envelope and credit your account by the conclusion of trading the following business day. Subject to Clause 8, the Bank is not liable or responsible for any discrepancy between the amount shown on your deposit slip(s) accompanying the envelope and the total amount contained in the envelope as determined by the Bank. In the event of a discrepancy, the Bank's count is deemed accurate and conclusive unless you provide satisfactory evidence to the contrary. The Bank will tell you of any discrepancy as soon as possible.
10. The Bank may from time to time impose and/or vary the amount or nature of fees for the QuickCash service. The fees are payable to the Bank on demand or by the Bank debiting your account. The Bank's normal transfer fee applies to any deposit for credit of an account at another financial institution. See the brochure Common Banking Services for the Bank's current fees and charges.
11. The Bank reserves the right to vary these Terms and Conditions or terminate the QuickCash service by giving at least 30 days notice, which may be by advertisement in the national or local media. The obligation to give prior notice does not apply if the Bank believes the variation or termination is required to preserve the security or integrity of the service or to prevent losses to you or the Bank.
12. If you are not happy with any changes the Bank makes under Clauses 10 and 11, you may cancel this service without penalty upon written notice to us.
13. This service when supplied to you as a consumer comes with a non-excludable warranty under consumer protection laws that it will be carried out with due care and skill and be reasonably fit for the purpose. If we breach any of those warranties you may be entitled to

compensation. When you are not a consumer under consumer protection laws our liability for loss or damage is limited to re-supplying the service to you or paying the costs of having the service resupplied to you. When you are a consumer under consumer protection laws our liability is limited in this way only to the extent permitted by those laws.

14. The Bank may collect information about you (such as your name, address and contact details), and information about your interactions with the Bank. The Bank collects your information in order to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and provide you with the QuickCash service. For more information about how the Bank collects and handles personal information, including how you can access or correct your information or contact the Bank with any feedback, please see the Group Privacy Policy available on www.commbank.com.au

QuickCash Safe Customers

15. You must not place any article in the QuickCash Safe unless it is enclosed in the envelope provided by the Bank.
16. After depositing an envelope, the trap to the QuickCash Safe must be locked.
17. The key to the trap of the QuickCash Safe must at all times remain under your control and be used only for the purpose of enabling you or your representative to deposit the envelope. The key only accesses the trap of the QuickCash Safe at the branch of the Bank nominated by it from time to time.
18. Damaged keys must be returned to the Bank. A new key may be obtained on payment of the applicable fee upon return of the damaged key. No refund is provided for damaged key returned. The key remains the property of the Bank and must be returned in good condition to the Bank on request.
19. Any reference to 'you' or 'your' in these Terms and Conditions includes any third party authorised by you to deliver envelopes or use the QuickCash Safe facility with the intent that you will be liable for any use of the envelopes or the QuickCash Safe facility and for the failure of any such third party to observe these Terms and Conditions.
20. If any provision of these Terms and Conditions is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so) the remaining provisions of these terms and conditions will continue to apply to the extent possible as if the void or unenforceable part had never existed.