

# Campus Card

Dated 12 November 2014

## Product Disclosure Statement and Conditions of Use

This Product Disclosure Statement (PDS) contains important information about the use of a Commonwealth Bank of Australia Campus Card. It includes:

**Section A – General Information** – this section provides general information on the Campus Card and its features and benefits.

**Section B – Conditions of Use** – this section sets out terms and conditions that apply if you activate the payment functionality of the Campus Card.

**Section C – Meaning of Words** – this section sets out the meaning of important words and terms used in Sections A and B.



# Campus Card Quick Reference

## **Campus Card web portal**

The Campus Card web portal link can be found on your University web home page. Log-in with your 16-digit Card Number, CVC and Registration Code.

## **Customer Service Centre**

Within Australia: 13 15 76 (local call).

Outside Australia: +61 13 15 76 (call charges apply).

Available 24 hours a day, 7 days a week.

## **Changing your PIN**

You can easily change your PIN by logging onto the Campus Card web portal.

## **Lost or Stolen Cards, PINs or Passcodes and Unauthorised transactions**

Please notify us immediately:

Within Australia: 13 15 76 (local call).

Outside Australia: +61 2 13 15 76 (call charges apply) or +61 2 9999 3283\*.

Available 24 hours a day, 7 days a week.

## **Loading money to your card**

You can load or reload money to your Card by visiting selected Commonwealth Bank branches, setting up an Automatic reload (direct debit) from any Australian bank account or via BPAY.



BPAY Biller Code: 132472

Customer Reference Number: your 16-digit Card Number

® Registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

\* Reverse charges accepted. To use this reverse charges number please contact the international operator in the country you are in and request to be put through to +61 2 9999 3283. We have no control over any charges applied by the local or international telephone company for contacting the operator.

# Contents

<b>2</b>	<b>Section A – General Information</b>	<b>13</b>	<b>Managing your Campus Card</b>
2	Introduction	13	3.1 Balance enquiries and transaction history
3	What is Campus Card?	13	3.2 Errors, transaction disputes and chargebacks
3	PayPass	15	3.3 How to protect your Card, PIN and Registration Code
4	Security chip technology	17	3.4 Lost or forgotten PIN
4	Managing your Campus Card	17	3.5 Unauthorised use, loss or theft
4	Transaction and load limits	17	3.6 Liability for transactions
4	Fees and charges	20	3.7 Replacement Cards
5	Are there any tax implications?	<b>20</b>	<b>Closure, termination and expiry</b>
5	Risks	20	4.1 Closing your Card
5	Other important information	20	4.2 Inactive Card
6	When we are no longer able to help you	20	4.3 Card expiry
6	Complaints	20	4.4 When we may cancel a Card or end this agreement
8	Customer information and privacy	21	4.5 What happens to any remaining balance
<b>10</b>	<b>Section B – Conditions of Use</b>	<b>21</b>	<b>Other important information</b>
<b>10</b>	<b>Activating your Campus Card</b>	21	5.1 Changing these Conditions of Use
10	1.1 How to activate your Campus Card	21	5.2 Change of personal details
10	1.2 Loading money to your Campus Card	22	5.3 When we are not liable to you
11	1.3 Other information	22	5.4 Transferring of rights
<b>11</b>	<b>Using your Campus Card</b>	22	5.5 Governing law and jurisdiction
11	2.1 Where you can use your Campus Card	22	5.6 Severance
12	2.2 Limits on Card transactions	<b>23</b>	<b>Section C – Meaning of Words</b>
12	2.3 Fees and charges		
12	2.4 Pre-authorisations		

# Section A – General Information

## Introduction

The Campus Card is your all in one University student card which lets you do it all – student identification, photocopying and print, access buildings, borrow library books and it is combined with a reloadable, prepaid MasterCard® card, which you can use for purchases or to withdraw cash wherever MasterCard Prepaid is accepted in Australia or overseas.

Use of the Campus Card is subject to the Conditions of Use (refer to Section B of this PDS). You should read this PDS, including the Conditions of Use, carefully before activating the Card.

The Campus Card may be referred to or called another name by your University.

This PDS contains factual information and does not take into account your personal objectives, financial situation or needs. It is recommended you consider your own financial needs and objectives before applying for the product.

## Product Issuer

This PDS is issued by Commonwealth Bank of Australia (CBA) ABN 48 123 123 124 and contains the Conditions of Use which apply to the Campus Card. CBA is licensed by MasterCard to issue MasterCard cards and is responsible for settling all card transactions. CBA is an authorised deposit-taking institution, and has an Australian Financial Services License Number 234945.

## Changes to this PDS

The information in this PDS is subject to change from time to time and is correct and current as at the date stated on the cover. Where the new information is materially adverse information the Bank will either issue a new PDS or a supplementary PDS setting out the updated information. Where the new information is not materially adverse information we will not issue a new PDS or supplementary PDS to you, but you will be able to find the updated information on the Campus Card web portal, which is located on your University web page or you can call **13 15 76** 24 hours a day, 7 days a week. If you ask us to, we will send you a paper copy of the information, without charge.

## Code of Banking Practice

We observe the provisions of the Code of Banking Practice. Relevant provisions of the Code apply to the Campus Card.

The Code is a voluntary code of conduct which sets standards of good banking practice for us to follow when dealing with you. We have prepared an information booklet, The Better Banking Book, which contains useful information on a range of banking matters including:

- our obligations regarding confidentiality of your information;
- our complaint handling procedures; and

- the importance to you of reading the Conditions of Use applying to any banking service provided to you or in which you are interested.

#### Where to obtain a copy of...

##### *The Better Banking Book*

- any branch of the Commonwealth Bank
- call **13 15 76** (24 hours a day, 7 days a week)

##### *Code of Banking Practice*

- any branch of the Commonwealth Bank
- **13 15 76** (24 hours a day, 7 days a week)
- visit our web site **commbank.com.au**

##### ePayments Code

The ePayments Code which is effective from 20 March 2013 governs transactions performed using the Campus Card. From that date, we warrant that we comply with the ePayments Code.

#### **What is Campus Card?**

The Campus Card is your University identification card combined with a reloadable, prepaid MasterCard card. Once loaded with funds, you can pay for purchases using your card, or withdraw cash at ATMs. It provides easy access to your own money at the millions of locations worldwide where MasterCard Prepaid is accepted, including ATMs,

shops, restaurants, online, and over the phone.

The Campus Card is:

- Prepaid – so you're using your own money and are in control of how much you spend;
- Can be loaded or reloaded at selected Commonwealth Bank branches, by setting up an Automatic reload (direct debit) or online via BPAY;
- PIN-protected and EMV chip enabled for your security;
- Useable wherever MasterCard is accepted – at 2 million ATMs and 36 million merchants worldwide, including online;
- Available to existing Commonwealth Bank and non-Commonwealth Bank customers; and
- Valid for up to 5 years.

#### **PayPass™**

*PayPass* gives you the option of making purchases up to \$100 at participating merchants without having to provide a PIN. You just 'tap' your Campus Card on the *PayPass* reader, wait for the transaction to be approved and 'go'. There is no need to enter a PIN for amounts of \$100 or less.

*PayPass* also uses the embedded chip and secure encryption technology to ensure that your transactions are protected.

If you prefer, you can still choose to swipe your card and use a PIN to accept the transaction.

**Secure chip technology**

Your Card comes with secure EMV chip technology which offers you greater security on your card transactions. The embedded chip enhances the security of the card by making it more difficult to fraudulently copy the details of your card. The chip does not hold any personal information about you, just the advanced security software that protects you from fraudulent transactions. The Campus Card also has a magnetic stripe to ensure you are able to transact anywhere you go.

**Managing your Campus Card**

Log on to the Campus Card web portal via your University web home page to find balance and transaction history information, update your personal details and change your PIN. You can also call the Customer Service Centre if you'd like to speak to someone about your Card.

**Transaction and load limits**

The following transaction and load limits apply to the Campus Card.

**Table 1: Campus Card transaction and load limits**

	Transaction or load limit
Maximum balance at any one time	\$1,000*
Total amount you may load onto all prepaid cards issued to you by us during any 1 month period	\$3,000
Total amount you may load onto all prepaid cards issued to you by us during any 12 month period	\$30,000
Maximum amount you can withdraw from ATMs each day	\$400
Maximum value load using automatic reload from an Australian bank account each day	\$1,000
Minimum value load using an automatic reload	\$10
Maximum value load at a selected Commonwealth Bank branch each day	\$1,000
Minimum cash load at a selected Commonwealth Bank branch	\$20
Maximum value load using BPAY each day	\$500
Minimum value load using BPAY	\$20

\* If for any reason your balance exceeds \$1,000 at any time, we may place a hold on any amounts above \$1,000.

**Fees and charges**

Upon activating the payment functionality of your Campus Card, the following fees may be applicable.

**Table 2: Campus Card fees and charges**

Service	Fee
<b>Card issue and maintenance</b>	
Card issue fee	No charge
Monthly service fee	No charge
<b>Value load</b>	
Automatic reload from an Australian bank account	No charge
BPAY load	No charge
Commonwealth Bank branch load	No charge
<b>Usage</b>	
Commonwealth Bank ATM	No charge
Non-Commonwealth Bank ATM in Australia cash withdrawal	No charge (ATM operator may charge a fee)
Overseas ATM cash withdrawal	\$5.00 + 3.00% of the transaction value
Overseas purchase transaction fee	3.00% of transaction value
<b>Enquiry</b>	
Online enquiry fee	No charge
Telephone enquiry fee	No charge
Electronic statements (online transaction history)	No charge
Card replacement fee	No charge*
Card closure fee	No charge

\* Your University may charge a replacement card fee.

### Are there any tax implications?

Where this product is utilised by an individual for private purposes, there should be no income tax implications.

### Risks

All financial products involve a certain amount of risk. The Campus Card is a low risk product. There is a risk that unauthorised transactions may be performed on your Card. In some circumstances you may be liable for these transactions. For more information on when you may be liable for unauthorised transactions, refer to clause 3.6 of the Conditions of Use. In addition, there is a risk that you may not be able to access your Card information or make transactions through a service which is reliant on computer and/or telecommunication systems. The Bank is dependent on the reliability of its own operational processes and those of its technology and telecommunications partners. Disruptions to these processes may result in the Campus Card being unavailable from time to time.

### Other important information

- You do not earn any interest or return on the Card balance.
- The Card is not linked to a Commonwealth Bank deposit account.

- To use your Card at EFTPOS terminals, you must select the 'credit' option, not the 'cheque' or 'savings' option.
- Only you can use your Card. Never give your card, PIN or Registration Code to another person.
- If your Card remains inactive for 12 consecutive months the payment function of your Campus card may be closed.
- Your Card has an expiry date and the payment function can not be used after that time.
- If as at the expiry date, or when the payment function of your Card is closed due to inactivity, there are any available funds remaining, you may request that we send you those funds. Any funds remaining after 3 years will be transferred to an unclaimed monies fund.
- We will send you a warning email three months prior to expiry or closure for amounts over \$50 advising you to withdraw the remaining balance or (for inactivity situations) use the Card.

### **When we are no longer able to help you**

There are certain situations when we may:

- refuse to process any transaction;
- decide not to provide you with a product or service; or
- freeze or close your account.

We may do any or all of the above if we believe on reasonable grounds that you may:

- a) be a proscribed person or entity under the *Charter of the United Nations Act 1945* (Cth);
- b) be in breach of the laws of any jurisdiction relating to money laundering or counter-terrorism;
- c) appear in a list of persons with whom dealings are proscribed by the government or a regulatory authority of any jurisdiction; or
- d) act on behalf, or for the benefit of, a person listed in a) to c).

### **Complaints**

We want to know if you have any problems, so that we can resolve them as quickly as possible.

#### **1. To make a complaint, dispute a transaction or claim a chargeback:**

Is the problem about an ATM or a merchant transaction? Have all your supporting documents ready.

Decide what you want us to do.

Let us know by calling **13 15 76** (24 hours a day, 7 days a week).

To dispute a transaction, please download and complete the Dispute Transaction form on the Campus Card web portal. Refer to clause 3.2 on the Conditions of Use for further information.

You should keep all ATM and merchant purchase receipts and records. If you delay telling us it may limit our ability to resolve your complaint. When you make a complaint to us we will:

- give you our name, a reference number and contact details so that you can follow up if you want to;
- within 21 days provide a response to a complaint which is subject to the ePayments Code, including an unauthorised EFT transaction, or advise you of the need for more time to complete our investigations; and
- in all other cases provide a final response within 45 days.

Unless there are exceptional circumstances, we will complete our investigation of all complaints within 45 days of receipt of your complaint. If we are unable to provide a final response within 45 days, we will:

- inform you of the reasons for the delay;
- advise of your right to complain to the Financial Ombudsman Service (FOS); and
- provide you with the FOS contact details.

**2. If the matter is not resolved to your satisfaction, please contact our Customer Relations team:**

By internet: [commbank.com.au/contactus/comment.asp](https://commbank.com.au/contactus/comment.asp)

By phone: **1800 805 605** or **+61 2 9841 7000** if overseas

By mail:

Customer Relations,  
Reply Paid 41,  
Sydney, NSW 2001

Customer Relations aims to resolve most issues within 4 business days. However, some matters are more complex and can take longer to resolve. If that is the case, we will keep you informed of our progress.

**3. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an external dispute resolution scheme.**

If you are not satisfied with the decision of our Group Customer Relations Team, or if more than 45 days have elapsed since you contacted Group Customer Relations, you may contact the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an impartial, independent and free alternative dispute resolution scheme for customers of financial institutions.

The FOS cannot investigate a dispute about a range of matters set out in the FOS Terms of Reference which can be accessed on its website:

**[www.fos.org.au](http://www.fos.org.au)**

These include disputes about the level of fees, charges or interest rates. For a full list of disputes which cannot be considered by FOS and a description of the types of disputes which can be considered by FOS, see the FOS Terms of Reference.

### **Customer information and privacy**

#### **4.1 What information we collect**

We collect information about you (such as your name, address and contact details), and information about your interactions with us, such as transactions on your account. We may also collect publicly available information about you.

#### **4.2 Why we collect your information and what we use it for**

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and in order to comply with taxation laws, such as the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. We also collect it to administer our customer relationships and internal processes including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies, and to identify and tell you about products and services that may interest you (unless you tell us not to). If you don't want to receive marketing information you can tell us by calling **13 2221**.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates and reminders.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require. If you change your personal details (e.g. address, name or email address) you must tell us straight away.

### **4.3 Who we may exchange your information with**

We may exchange your information with other members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your representatives, our service providers, other financial institutions (for example, in relation to a mistaken payment claim), enforcement and government authorities, relevant public registers and payment system operators (for example, BPAY Pty Ltd).

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Group Privacy Policy for more information.

#### **Our Group Privacy Policy**

Our Group Privacy Policy is available on our website at [commbank.com.au](http://commbank.com.au) (follow the Privacy Policy link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- other ways we may collect, use or exchange your information;

- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

We encourage you to check our website regularly for any updates to the Policy.

#### **How to contact us**

For privacy-related enquiries, please contact us by:

- email at **[CustomerRelations@cba.com.au](mailto:CustomerRelations@cba.com.au)**
- telephone **1800 805 605**, or
- writing to the address in our Group Privacy Policy..

## Section B – Conditions of Use

These Conditions of Use govern the use of the Campus Card and transactions made with this Card.

We encourage you to read these Conditions of Use carefully. Please contact us if you do not understand, or are unsure about, any of these Conditions of Use.

### **Activating your Campus Card**

#### **1.1 How to activate your Campus Card**

Campus Cards are issued by your University upon enrolment or application for a Card. To activate the payment functionality of the Campus Card, visit your University website, click on the Campus Card web portal and follow the instructions to register your card. You will need your Registration Code, which was issued to you with your Card.

#### **1.2 Loading money to your Campus Card**

The Campus Card can be loaded up to the value of \$1,000 at any point in time.

If for any reason your balance exceeds \$1,000 at any time, we may place a hold on any amounts above \$1,000.

The Card can be reloaded as many times as you like prior to expiry.

Campus Cards can be loaded in the following ways:

- By setting up an Automatic reload from an Australian bank account.
- Via BPAY® using your internet or phone banking facility.
- At selected Commonwealth Bank branches.

#### **Automatic reload**

You can reload your Card by setting up an Automatic reload (direct debit) from an Australian bank account into your Campus Card account. If you would like to set up an Automatic reload visit your Campus Card web portal for a copy of the Campus Card Automatic Reload Direct Debit Request Form. By completing the request you authorise us to arrange for funds to be debited from your nominated account to your Campus Card account. The nominated account must be in your name.

#### **Monthly Reloads:**

- Occur on the nominated date of each month and
- If the nominated date is not a business day, then the Automatic reload will trigger on the first business day after the nominated date.

#### **Low-Balance:**

- Occurs when the available balance of the card drops to or below the low-balance amount that you have nominated.
- Available balance refers to the balance of the card, less all (if any) pending debits and credits, and associated fees and charges.

- Low-balance assessment is only performed during the overnight processing on business days.

There may be a delay of up to three business days before the amount is added to your Campus Card.

#### BPAY

You can also load money to your card using BPAY. BPAY is an electronic payment service by which payments can be made through a number of Australian banks or financial institutions. To register to use BPAY, you must contact your bank or financial institution. You will need to provide the following information to process a BPAY payment:

- a) the biller code **132472**
- b) the customer reference number (your 16-digit Campus Card number);
- c) the details of the account from which you wish to make the payment;
- d) the payment amount; and
- e) the date on which the payment is to be made.

If the BPAY transaction is initiated through us the funds loading will be available immediately.

If the BPAY transaction is initiated from another financial institution the funds may be delayed (usually no more than three business days) before the amounts are added to your Campus Card.

#### Selected Branches

You will be able to load funds onto your Campus Card at selected Commonwealth Bank branches. Go to [commbank.com.au/campuscard](http://commbank.com.au/campuscard) to find your nearest branch.

You will not be able to use cheques to load funds onto your Campus Card at Commonwealth Bank branches.

#### 1.3 Other information

The Campus Card is not a credit card and all use is limited to the amount preloaded and standing to the balance of your Campus Card and any other limits referred to in these Conditions of Use.

There is no interest payable to you on the available balance of the Campus Card and it does not amount to a deposit with us.

#### Using your Campus Card

##### 2.1 Where you can use your Campus Card

You can use your Campus Card for purchases and ATM withdrawals wherever MasterCard Prepaid cards are accepted for electronic transactions. This includes purchases by mail order, telephone order and over the internet.

When using your Card at EFTPOS terminals, you will be using your own money that has been loaded to your Campus Card. However, for us to process the transaction it is important that you use the 'credit' option, and not the 'cheque' or 'savings' option. You will then be required to enter your PIN or sign a voucher to complete the transaction.

Your Campus Card will be debited immediately with the amount of each cash withdrawal or purchase, any applicable fee and any other amount that we may debit to your Card under these Conditions of Use, and the credit balance in your Campus Card will be reduced accordingly.

Cards cannot be used for:

- a) purchases from merchants where the transaction is processed manually using an imprinter ('click-clack' machine);
- b) direct debit, recurring or instalment payments;
- c) over-the-counter cash withdrawals at merchants;
- d) purchases from merchants who do not accept MasterCard prepaid cards, or
- e) transactions in countries prohibited by US Government sanctions and laws. This may include, but is not limited to, Cuba, Iran, Libya, Burma and Sudan.

All transactions are processed for us by MasterCard.

### **2.2 Limits on Card transactions**

Most ATM operators and regulatory controls in some countries limit the minimum and maximum amounts that can be obtained in a single transaction. The maximum amount may be less than our daily limit.

There are limits on:

- a) the amount you may load onto the Card at any one time;
- b) the total amount you may load onto your Card in any one month period;
- c) the total amount you may load onto your Card in any 12 month period;
- d) the amount you may withdraw from an ATM per day; and
- e) the amount you may process as EFTPOS transactions per day.

The above limits (together with other limits on the use of the Card) are set out in Table 1 of this PDS.

### **2.3 Fees and charges**

Fees apply when you conduct overseas transactions.

All fees relating to the use of the Campus Card are set out in Table 2 of this PDS, and will (unless otherwise specified) be debited from your Campus Card balance.

### **2.4 Pre-authorisations**

Some merchants (for example, hotels

and car rental agencies) may request confirmation that your Campus Card has sufficient available balance to meet the estimated cost of goods and services that they will supply. We treat the request as a request for authorisation. We may choose not to authorise a particular transaction.

If we authorise a transaction, the available balance on your Campus Card will be reduced by the estimated cost of the goods and services for up to seven business days if the transaction:

- a) is not completed; or
- b) is completed but the actual amount is different from the authorisation. For example, a hotel might get authorisation for the cost of one night's accommodation when you bill later processed to your Campus Card might be different to that authorisation.

This means that, even though the Campus Card balance is a certain amount, you may find that you have a reduced available balance, or no available balance.

When the goods and services have been supplied, the merchant may request a subsequent authorisation for the actual costs. This may have the effect of reducing the available balance on your Campus Card by the sum of the two authorisation amounts. You should

ensure that the merchant cancels the original authorisation.

### **Managing your Campus Card**

Section A – General Information of this PDS sets out how you can manage your Campus Card. Fees and charges may apply as outlined in Table 2 of this PDS.

#### **3.1 Balance enquiries and transaction history**

You can check your balance by logging onto the Campus Card web portal or at ATMs.

Your Campus Card can only be used if it has a credit balance. If it becomes overdrawn in error following any transaction authorised by you, you agree to repay the resulting debit balance to us within 30 days of request.

#### **3.2 Errors, transaction disputes and chargebacks**

You should retain all vouchers and transaction records received from merchants and electronic equipment and check all details and entries when reviewing transactions on the Campus Card web portal or by phone.

We will give you a reminder at least every 6 months to check your transaction history for unauthorised transactions. This reminder, together with your transaction history, makes up your statement of transactions performed on your Card. If you would

like more frequent reminders, please let us know.

You should attempt to communicate directly with the merchant to resolve the dispute. If it cannot be resolved, contact us to report it. Proof of the purchase transaction and a written summary of relevant information may be required.

The date appearing on your transaction record may not be the transaction date recorded by us, as transactions completed on non-business days or after 3pm on business days may be processed on the following business day.

### Errors and transaction disputes

If you notice an error in any transaction on your Card, notify us by phoning the Customer Service Centre on **13 15 76** within Australia (local call) as soon as possible but no later than 60 days after the transaction in question. We may request you provide further written information concerning the error.

Provided that you have complied with our reasonable request for information we will correct any error that is our fault or the fault of our service providers. If we decide on reasonable grounds it is not our fault we will notify you in writing or by email as soon as this decision is made.

If you wish to lodge a transaction dispute, please download a Dispute Form from the Campus Card web portal

and fax to **+61 2 8737 3623**. Please provide as much information about the transaction as you can. Once we have received your completed Dispute Form, we can investigate the transaction on your behalf. We will acknowledge receipt of your Dispute Form within three business days.

Unless there are exceptional circumstances, in which case we will write to you and let you know, we will complete our investigation of a transaction.

A merchant must issue a valid credit voucher to make a refund to you. We can only credit your Card with the refund when we receive the voucher from the merchant's bank.

### Chargebacks

In some circumstances, MasterCard's rules allow us to obtain a refund for you of a transaction by 'charging it back' to the merchant's financial institution. For example, this may apply if you didn't authorise the transaction or the goods or services were not delivered. Usually we can only do this after you have tried to obtain a refund from the merchant and were unsuccessful. **You should tell us as soon as possible if you think your statement has a mistake in it or records a transaction which is possibly unauthorised, so that we may ask for a chargeback. Time limits may not apply where the ePayments Code applies.**

We will claim a chargeback right (if the right is available) if you ask us to do so, and if you provide us with the information and material we require to support the chargeback as soon as possible but no later than 60 days after the transaction in question.

If you tell us after this time, and we cannot chargeback the transaction, you will continue to be liable for any authorised transaction. Otherwise, any chargeback right we have under MasterCard's rules may be lost. We will use our best efforts to charge back a disputed transaction for the most appropriate reason. This does not mean that the disputed transaction will necessarily be charged back. The merchant's financial institution must first accept the claim in order for your claim to be successful. If the merchant's financial institution rejects a chargeback, we will not accept that rejection unless we are satisfied that the rejection is reasonable and is consistent with MasterCard's rules.

If your chargeback claim is successful, we will then credit your Campus Card for the chargeback amount.

### **3.3 How to protect your Card, PIN and Registration Code**

Your Card is for your sole use and may only be used before the Card expiry date which is shown on the Card.

Your PIN (Personal Identification Number) and Registration Code must not be:

- disclosed to any person;
- recorded on the Card; or
- carried with the Card (without making a reasonable attempt to disguise the PIN).

You must take reasonable care to ensure that your Card and any record of your PIN and Registration Code are not misused, lost or stolen.

#### **Cards**

When issued with the Campus Card you must make sure that:

- a) your Card is signed immediately upon receipt;
- b) your Card is kept secure and carried by you whenever possible; and
- c) you regularly check that the Card is still in your possession.

#### **PINs**

Your Campus Card will be protected by a four digit PIN which will be available on the Campus Card web portal. Your PIN can be changed on the Campus Card web portal or by calling the Customer Service Centre.

## Section B – Conditions of Use

You must ensure that you memorise your PIN. Bank staff do not have access to your PIN and will never ask you to disclose your PIN.

If you are creating or changing a PIN, you must take all necessary precautions to ensure the PIN is not easily guessed or discovered. We are not liable to reimburse the Card facility if an unauthorised transaction occurs and you have not made a reasonable attempt to disguise your PIN or to prevent unauthorised access to your PIN record.

The Card will be disabled if an incorrect PIN is entered three times within 24 hours. If the Card is disabled, please wait until midnight Sydney Time the next day and the Card will be reactivated.

### Registration Code

To activate your Card via the Campus Card web portal, you will need your six-digit Registration Code. Your Registration Code is your date of birth in the DDMMYY format.

### How to protect your Card, PIN and Registration Code

You must do everything you reasonably can to protect all means of access to your Campus Card. That means making sure your Card, PIN and Registration Code are safe and secure by:

- a) signing your Card as soon as you get it;
- b) never allowing anyone else to use your Card, or hold it for you;
- c) taking your cash, Card and receipts with you after every transaction;
- d) never leaving your Card out in the open, such as at a bar or café;
- e) regularly checking that your Card is in your possession;
- f) memorising your PIN and Registration Code, and destroying any letters advising you of new ones;
- g) not selecting a PIN that can be easily guessed, such as your birthday or phone number;
- h) not telling anyone your PIN or Registration Code and passwords, even friends, family or local authorities;
- i) not writing down your PIN or Registration Code or keeping them on your mobile or computer;
- j) never letting anyone watch you enter your PIN or Registration Code during a transaction. A good practice to get into is to cover the keypad when you enter your PIN;
- k) making a reasonable attempt to prevent unauthorised access to the PIN record such as disguising the PIN record within another record, hiding the record of the PIN where it would not be expected to be found or keeping the PIN record in a securely locked container or password protected device

- l) complying with any reasonable instructions we give you about keeping your Card, Registration Code & PIN safe & secure; and
- l) changing your PIN at regular intervals.

### **3.4 Lost or forgotten PIN**

If your PIN is lost or forgotten, contact our Customer Service Centre.

If an ATM does not return your Card you must contact the ATM operator to verify if you can obtain the Card or contact us to report your card as 'lost'.

### **3.5 Unauthorised use, loss or theft**

If your Card is lost, stolen, or likely to be misused, or if you suspect that someone else may know your PIN, you must stop using the Card and immediately notify us by phoning the Customer Service Centre. We will suspend the Card to prevent further use.

### **3.6 Liability for transactions**

Generally speaking you are liable for any losses arising from your acts and omissions. This includes you and any person authorised by you to carry out transactions on your Campus Card. You will be liable for transactions carried out by you or with your knowledge and consent.

### **Unauthorised transactions**

An unauthorised transaction is one which is not authorised by you, for example a transaction which is carried out by someone besides you without your knowledge and consent. The ePayments Code determines your liability for losses resulting from unauthorised transactions. We have reflected the relevant ePayments Code provisions in the following paragraphs.

#### **When you will not be liable for loss due to unauthorised transactions**

You will not be responsible for any loss resulting from an unauthorised transaction if any of the following apply:

- it is clear you did not contribute to the loss in some way;
- the loss arises after you notify us that any Card used to access the facility has been misused, lost or stolen or that the security of a PIN has been breached;
- the loss was due to fraud or negligent conduct by any of our employees or agents or the employees or agents of any person (including merchants) involved in the Electronic Funds Transfer network;
- the loss occurs because any component of an access method was forged, faulty, expired or cancelled;
- the loss results from a transaction which occurred prior to you receiving

## Section B – Conditions of Use

a device or code required to access your Campus Card;

- the same transaction was incorrectly debited more than once to your Campus Card; or
- the loss results from any conduct expressly authorised by us (provided any conditions imposed have been met).

### When you will be liable for loss due to unauthorised transactions

Where we can prove on the balance of probability that you contributed to the loss, you will be responsible for losses resulting from unauthorised transactions in the following scenarios.

Scenario	You will be liable for
<p>The losses occur before you notify us that a Card or other device used to access the facility has been misused, lost or stolen or that the security of a PIN used to access your Campus Card has been breached as a result of:</p> <ul style="list-style-type: none"> <li>• fraud by any person you allow to use your Card (despite clause 3.3);</li> <li>• you voluntarily disclosing your PIN, password or other code;</li> <li>• you recording or otherwise indicating one or more PINs on the outside of a Card;</li> <li>• you keeping a record of one or more PIN, password or other codes (without making any reasonable attempt to protect their security) on one article or on several articles which are kept with a Card or other device which could be lost or stolen at the same time as the Card;</li> </ul>	<p>The actual losses which occur before you notify us that:</p> <ul style="list-style-type: none"> <li>• the Card used to access the facility has been misused, lost or stolen; or</li> <li>• the security of the PIN used to access your Card has been breached, but only if such breach was the dominant cause of the loss.</li> </ul>

Scenario	You will be liable for
<ul style="list-style-type: none"> <li>• you selecting or changing any of your PINs to one which represents your date of birth or a recognisable part of your name, despite us specifically instructing you not to do so and bringing to their attention the consequences of their doing so;</li> <li>• you acting with extreme carelessness in failing to protect the security of your PIN; or</li> <li>• you leaving a card in an ATM, as long as the machine incorporates reasonable safety standards that mitigate the risk of a card being left in the machine (for example, the machine captures cards that are not removed after a reasonable time or requires that the card be removed from the machine before the transaction can proceed).</li> </ul>	
<p>The losses occur because you unreasonably delay notifying us after you become aware of the misuse, loss or theft of a Card used to access the facility or that the security of a PIN used to access your Card has been breached.</p>	<p>The actual losses which occur between when you become aware (or should reasonably have become aware in the case of a lost or stolen Card) and when you notify us.</p>

**Limits on your liability for losses**

Even if losses occur in the previous scenarios you will not be liable for:

- that portion of any money that has been withdrawn in any one day which is more than the applicable daily transaction limits;
- that portion of any money that has been withdrawn in a period which is more than any other applicable periodic transaction limits;
- that portion of any money that has been withdrawn which exceeds the available balance when the transaction occurs;
- any amount recovered under the MasterCard scheme rules.

If none of the circumstances above apply (that is, it cannot be proven on the balance of probability whether or not you contributed to the loss) you will be liable for the lesser of:

- a) \$150;
- b) the available balance from which funds were transferred in the unauthorised transactions and which we had agreed with you may be accessed using the access method; or
- c) the actual loss at the time you notify us (where relevant) that the Card has been misused, lost or stolen or that the security of the PIN has been breached (excluding that portion of any money lost on any one day that is more than

the applicable daily transaction or other periodic transaction limits).

### **When we may reduce your liability**

Where you allege that a transaction is unauthorised and we have not placed a reasonable daily or periodic transaction limit, either we or an external dispute resolution body may decide to reduce your liability having regard to whether the security and reliability of the means used by us to verify that the relevant transaction was authorised by you adequately protected you from losses in the absence of reasonable daily or other periodic transaction limits protection.

### **3.7 Replacement Cards**

If your Card is lost, stolen or misused, you may obtain a replacement card from your University.

### **Closure, termination and expiry**

Your Campus Card is valid until expiry, you ask us to close it or it is closed by us in accordance with these Conditions of Use, whichever happens first.

#### **4.1 Closing your Card**

At any time before the Card has expired you may call us and request to close your Card. You must transfer or make transactions to clear any remaining balance prior to requesting Card closure.

If there are any outstanding transactions, chargebacks or disputes on your Campus Card, you will not be able to close your Campus Card until these have been settled.

#### **4.2 Inactive Cards**

If your Campus Card remains inactive for 12 consecutive months, your Card prepaid payment functionality may be closed. We will send you a warning email three months prior to closure for amounts over \$50 advising you to use the Card or withdraw the remaining balance.

#### **4.3 Card expiry**

Once activated, the Campus Card can be used until the Card expiry date, which is printed on the front of the Card. The expiry date may be up to five years after the Card is issued. We will send you a warning email three months prior to expiry for amounts over \$50 advising you to withdraw the remaining balance.

#### **4.4 When we may cancel a Card or end this agreement**

We may cancel the Card or suspend its use or end this agreement if:

- a) we have reason to think the Card has been or is likely to be misused;
- b) you breach any of these Conditions of Use;

- c) we reasonably suspect any illegal use of the Card;
- d) you gave us false or inaccurate information when you applied for the Card; or
- e) you appear to be a Proscribed Person.

We may also end this agreement for any other reason by giving you at least 30 days' notice.

**4.5 What happens to any remaining balance?**

If your Card expires or is cancelled, or the payment function is closed due to inactivity, you may request that we pay any remaining balance to a nominated account in your name at an Australian financial institution. If you have not redeemed your balance within 3 years of expiry, cancellation or closure date, we will then transfer any credit balance to an unclaimed monies fund (balances over a prescribed amount go to the Commonwealth Government's unclaimed monies fund where it may earn interest; balances below the prescribed amount will not earn credit interest). You may apply for the transferred balance to be returned to you at any time.

Other important information

**5.1 Changing these Conditions of Use**

We may from time to time change these Conditions of Use, or various features of your Campus Card, including fees. The following table indicates how we will advise you of any changes:

Change	Minimum notice	Method of notice
Introduction of new fee or charge	30 days	In writing
Increase in existing fee or charge	30 days	In writing or by press advertising
Change of any other term or condition	No later than the day of change	In writing or by press advertising

We may provide a statement or notice to you electronically, or by posting it on the Campus Card portal and notifying you electronically (e.g. by email or through a banner on your university website) that the statement or notice can be retrieved from the website.

**5.2 Change of personal details**

We rely on accurate information about your personal details. If you change these details (for example your name or your email address), you must notify us promptly by calling the Customer Service Centre or by logging onto the Campus Card web portal.

### **5.3 When we are not liable to you**

We will not be liable to you for any loss due to:

- a) any of your instructions not being sufficiently clear;
- b) any failure by you to provide correct information;
- c) any failure due to events outside our reasonable control;
- d) any system failure (not caused by the Bank) or industrial dispute;
- e) any ATM refusing to or being unable to accept the Card;
- f) the way in which any refusal to accept the Card is communicated to you;
- g) any indirect or consequential losses;
- h) any infringement by you of any currency laws in the country where the Card was issued or used;
- i) our taking any action required by any government, federal or state law or regulation or court order; or
- j) anything specifically excluded or limited elsewhere in these Conditions of Use (including the circumstances set out in clause 3.6).

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.

### **5.4 Transferring of rights**

The rights granted to you under this agreement are personal to you and may not be transferred to another person without our consent.

### **5.5 Governing law and jurisdiction**

These Conditions of Use are governed by and will be construed according to the laws of the State of New South Wales.

### **5.6 Severance**

If any of these Conditions of Use is found to be void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it to be so), the remaining parts of these Conditions of Use will continue to apply as if the void or unenforceable part never existed.

## Section C – Meaning of Words

**ATM** means automatic teller machine that accepts MasterCard branded cards for cash withdrawals.

**Automatic reload** means a direct debit from an Australian bank account into your Card facility that you have authorised us to initiate by giving us a Direct Debit Request.

**Available balance** means the Value recorded by us as remaining available to you for transactions under your Card facility.

**BPAY** means the BPAY® electronic payment service.

**Business day** means a day other than a Saturday or a Sunday or a listed public holiday.

**Card** means the Campus Card. References to the Card include the Card details, Registration Code and PIN.

**Card facility** means the ability to effect ATM withdrawals and purchase transactions using your available balance.

**Card expiry date** means the expiry date printed on the Card.

**Customer Service Centre** means the Campus Card customer service centre that can be contacted by phone on **13 15 76** within Australia (local call) or **+61 13 15 76** when overseas (call charges apply);

**CVC** means Card Verification Code, which is a three digit code on the back of your Card on the right of the signature strip. It is a security feature which is required for card-not-present transactions (such as over the phone or online) and when accessing the Campus Card IVR.

**Electronic transaction** means a transaction initiated (or apparently initiated) by your instruction to:

- Withdraw cash from an ATM in conjunction with the use of the Card and your PIN;
- Purchase goods and/or services at a MasterCard merchant using the Card and your PIN or signature;
- Make a payment to a MasterCard merchant using the internet or phone using your Card number and any associated card verification code if required.

### **ePayments Code**

The current ePayments Code administered by the Australian Securities and Investments Commission.

**Inactive** means after 12 consecutive months in which no transaction (debit or credit) has occurred on your Campus Card.

**MasterCard** means MasterCard International.

**Personal information** is the information that we collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Card.

**PIN** means the four digit personal identification number which we issue to you (or you later select) to use the Card in certain situations, such as withdrawing cash from an ATM.

**Proscribed Person** means a person who appears to us either (a) to be a proscribed person or entity under the *Charter of the United Nations Act 1945* (Cth); (b) to be in breach of the laws of any jurisdiction relating to money laundering or counter-terrorism; (c) to appear in a list of persons with whom dealings are proscribed by the government or a regulatory authority of any jurisdiction; or (d) act on behalf, or for the benefit of, a person listed in subclauses (a)-(c).

**Registration Code** is your date of birth in the DDMMYY format.

**We, us, our** means Commonwealth Bank of Australia ABN 48 123 123 124.

**Web portal** means the internet site which allows you to activate your account and give you access to your Card details. The web portal is accessible from your universities home page.

**You, your** means the original owner of the Card.

Campus Card

**13 15 76**

Commonwealth Bank of Australia  
ABN 48 123 123 124

