

TERMS AND CONDITIONS

- a) The use of CDF Online Internet Access signifies your acceptance of these terms and conditions.
- b) The use of CDF Online Internet Access is subject to the terms and conditions of the individual account products.
- c) CDF will provide you with your Client Number and Password, as well as individual Client Numbers and Passwords to each of your authorised user(s) if applicable.
- d) You may terminate your CDF Online Internet Access at any time by giving notice in writing to CDF.
- e) CDF may at any time terminate or suspend your or your authorised user(s) access to CDF Online Internet Access for any reason.
- f) You authorise CDF to allow access to each of your accounts to the access level requested for each of your authorised user(s).
- g) You acknowledge and accept that CDF cannot verify by way of signature comparison whether access was correct but accept that the use of the correct client number and password is the equivalent to the use of a signature.
- h) You authorise the use of the Client Number and Password used by user(s) to be the authorised signatories for operations on your account(s)
- i) You agree to take full responsibility for all transactions through CDF Online Internet Access that use your or your authorised user(s) correct Client Number and Password.
- j) You agree to ensure that all payment details are correct and are solely responsible for providing correct payment details including amount and payee details. CDF has no liability for any payment made in accordance with details provided.
- k) You agree to change the initial Password issued by CDF upon receipt and maintain the confidentiality of that Password and ensure your authorised user(s) do likewise.
- l) You agree to periodically change your Password on a regular basis not exceeding 365 days and ensure your authorised user(s) do likewise.
- m) You agree to advise CDF immediately if your Password or that of your authorised user(s) becomes known to unauthorised persons or if you suspect that they have become known to unauthorised persons.
- n) You agree that accounts nominated for access through CDF Online Internet Access will no longer be issued statements on a regular basis.
- o) Information available through CDF Online Internet Access will reflect the most up-to-date account information possible but will display at least the previous business days account information.
- p) CDF will endeavour to maintain CDF Online Internet Access to reflect the most up-to-date account information and the availability of the system. However, CDF cannot be held responsible for any loss or liability, real or contingent, by lack of access availability or out-of-date account information.
- q) CDF will endeavour to ensure all transfer instructions are carried out in accordance with your or your authorised user(s) instructions but cannot be held responsible for any loss, real or contingent.

These terms and conditions shall not restrict or modify the provisions of the Trade Practices Act 1974 or any equivalent State or Territory legislation and the rights conferred by such provisions.

The cut off time for all payment transactions will be 3.45pm business days (Australian Central Standard Time).

Transactions completed after this time will be processed on the following business day, as follows;

- Internal debits will be posted either the date of authorisation or the following business day.
- Credits will be processed the next business day.

A standard daily limit set by you will apply to all transfers to external bank accounts from your nominated account.