

First Option Easy App - Terms and Conditions

1 Getting Started

You will need to be registered with Internet Banking before being able to use the First Option Easy App. You will be required to have a Member Login as well as a NetCode. If you have not registered with Internet Banking, contact First Option on 1300 855 675.

2 Introducing the First Option Easy App

With the First Option Easy App, you can pay your bills using BPAY[®], make payments to others using their Australian BSB and account number, check your account balance(s), transaction history and transfer money between your First Option accounts.

You can also use 'Tap & Pay' to make 'contactless' payments at merchants with compatible terminals on Android devices running 4.4 KitKat and above.

You must only use the First Option Easy App with a compatible iPhone or Android device. You can install and register the First Option Easy App onto multiple devices.

These terms govern your use of the First Option Easy App, together with the First Option Account and Access Facility – Conditions of Use.

3 Making Payments

3.1 Making Payments using a BSB and account number

Payments will be processed by BSB and account number only, without using an account name. Some institutions with unique account numbers may disregard the BSB number. Please take care to enter the correct BSB and account number as you may not be able to recover a payment if it is credited to a mistaken account, e.g. if there are no funds in the account.

3.2 Making Payments using BPAY

Payments will be processed by using a valid Biller Code and Customer Reference Number. Although the First Option Easy App performs checks for a valid Biller Code, it is your responsibility to ensure all details are entered correctly as you may not be able to recover a payment if it is credited to the wrong Biller or to an incorrect Customer Reference Number.

3.3 Tap & Pay using your Tap & Pay supported device

The Tap & Pay functionality of the app is designed for compatible Android devices running version 4.4 or a later operating system, offering a fast, simple and convenient mobile banking experience. The Tap & Pay functionality is available to First Option members who hold a First Option Visa Debit or Credit card.

Prior to using Tap & Pay, you must select a First Option Approved card to be set up on your Tap & Pay supported device. If you have more than one First Option Approved card, you can select which card you would like to use by selecting the correct card within the app for that particular transaction.

Once you set up Tap & Pay on your device, you can enable and disable Visa payWave from within the First Option Easy App.

If set to 'Disable payWave' any attempted Tap & Pay payments will be declined by the merchant terminal.

If set to 'Enable Visa payWave', you can make purchases up to \$100, or such other limit as the merchant has set, by tapping the back of the device against a contactless reader.

If you make a purchase of over \$100 you will be required to enter the PIN of the card registered with the First Option Easy App.

Important note: While set to 'Enable Visa payWave', Tap & Pay will work even if the First Option Easy App is closed (i.e. as long as the phone is not asleep, locked or turned off).

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4 Use of the rediATM and Branch Finder

You are able to locate rediATMs and branches Australia-wide. Although care has been taken to represent accurate information and hours of operation for rediATMs, out of service ATMs may not be represented on the maps.

5 General Conditions

5.1 Daily payWave limits

Tap & Pay payments made using the First Option Easy App are included in your daily payWave limits.

5.2 First Option Easy App Passcode

When you register for the First Option Easy App, you are required to set up a First Option Easy App passcode. You can change this passcode at any time, once you have logged into the First Option Easy App.

5.3 Protecting your First Option Easy App Passcode

You should always:

- memorise the passcode as soon as possible - but if you record it, carefully disguise it so that others can't decipher it
- use a unique number that is not obvious or can't be easily guessed (e.g. don't use your date of birth or driver's licence number)
- take precautions when using the First Option Easy App (e.g. don't let anyone watch you enter your passcode)

You must never:

- tell or let anyone find out your passcode - not even family or friends
- record a passcode on your device or computer
- keep a record of the passcode with your device

5.4 Other things you must do

Lock your mobile phone device and take any reasonable steps to stop unauthorised use of the First Option Easy App or disclosure of your card details.

Notify us immediately if your device is lost or stolen or you suspect your First Option Easy App access passcode or your card details have become known to someone else. If your device is lost or stolen, also let us know if Tap & Pay has been set up on it. You can contact us on 1300 855 675 within Australia or +61 3 9869 8700 (call charges apply) if overseas to report the theft, loss, or misuse of your Android device or iPhone device, or breach of passcode security.

Only install approved applications on your Android device or iPhone and never override the software lockdown (i.e. rooted device).

If you stop using a Tap & Pay supported device, make sure you remove from the device any cards you have selected for Tap & Pay. You can do this through the First Option Easy App settings.

Please note: deleting the First Option Easy App or restoring the device to factory default will not delete the cards. You must remove the cards prior to deleting the First Option Easy App.

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5.5 Other things you must never do

Don't ever:

- Allow another person to use your device to make purchases or payments.
- Leave your device unattended.
- Use the First Option Easy App with a device other than a compatible iPhone or Android device.

6 Other things you should know

6.1 Using the First Option Easy App on more than one device

If you are no longer in possession of your registered device, you can remove that device by calling First Option on 1300 855 675

- If you are no longer in possession of one or more of your registered devices, you should remove them from your devices list from the 'Settings' menu, or by calling 1300 855 675.
- For security reasons, logging on to the First Option Easy App concurrently with another device(s) will terminate the session of the device that was last logged on.

6.2 Your account balance may include cheques awaiting clearance

When checking your account balance, please note that the amount described as available funds will not include cheques subject to clearance.

6.3 Fees

Any transaction fees and charges that apply to your First Option accounts may apply to transactions made using the First Option Easy App. For more information refer to First Option's Schedule of Fees and Charges or call us on 1300 855 675.

You may incur charges from your mobile service provider for downloading and using the First Option Easy App. You may also be charged fees or charges by merchants for using the facility.

6.4 Using your location data

If you grant the First Option Easy App permission to use your mobile device location information then you also consent to us logging this location information for security purposes and to enable other First Option Easy App functionality where location information is required (e.g. nearest ATM).

6.5 Suspension or termination

We may suspend or terminate your use of the First Option Easy App without notice at any time e.g. if we suspect unauthorised transactions have occurred or that the First Option Easy App is being misused.

6.6 Reporting Lost and Stolen Cards

- Cancelling your card through the Lost and Stolen process, using the First Option Easy App, does not mean that you have disputed any unauthorised transactions made on your account. Call us right away if you need to report any unauthorised transactions.
- The report lost or stolen function is reliant on computer and/or telecommunications systems. Disruptions to these systems may result in the report of damaged and lost or stolen functions being unavailable from time to time.

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- Whilst we make every attempt to decline transactions once you have completed the lost/stolen process, some transactions may still go through e.g. transactions that are not sent to us for authorisation including some contactless payments or transactions processed when there is a system interruption. If you identify any unauthorised transaction you can lodge a dispute with us.
- Reporting a card as lost/stolen will cause all transactions against the card to be declined including any recurring payments linked to your Visa Debit card.
- The cardholder can report their card lost or stolen using the report lost/stolen function, however, the settings will only apply to the card(s) held by that cardholder.

7 Disclosures

You agree that we may disclose your details to the recipient of the funds to aid them in identifying the transaction.

7.1 Changes to these Terms

We may change these Terms at any time without prior notice. We will notify you of any material changes by electronic notice to you via your device, the Google Play or App Store. We may require you to confirm your acceptance of changes as a condition of allowing you to continue using the First Option Easy App.

7.2 Meaning of words

Card details means the card number and expiry date or security/verification code of a First Option Visa card linked to the First Option Easy App.

First Option Approved Card means any card that can be used for Tap & Pay on a Tap & Pay supported device. You will be notified if your cards qualify when you elect to set up Tap & Pay from within the App.

Your account means any First Option account accessible using online banking.

Compatible Android means Android devices that meet the requirements listed in the Google Store.

Tap & Pay means the contactless payments functionality by which you can tap your phone at contactless terminals to pay.

Tap & Pay supported devices means any smartphone device that allows you to set up Tap & Pay directly on your phone. If you're not sure whether your device qualifies, you can find out at www.firstoptioncu.com.au

The First Option Easy App means the Mobile Banking App service described in section 1.

We, us, our or **First Option** means First Option Credit Union Limited ABN 95 087 650 735

You or your means the person downloading the First Option Easy App.