

Complaints about payments

We have a dispute resolution system to deal with any complaints you may have in relation to your Osko payments. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution provider.

If you want to make a complaint, contact our staff at any branch and tell them that you want to make a complaint. Alternatively, lodge your complaint online at www.illawarracu.com.au/feedback

Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available to you on request.

We will keep you informed of the progress of all disputes and investigations. However, we may not notify you or keep you informed of certain investigations and disputes where we reasonably determine that doing so will, or is likely to, compromise the integrity of the investigation or Osko more broadly.



Chat to us today

t 13 22 49

w illawarracu.com.au

e enquiries@cu.com.au

or visit your local branch today

Guide for making Osko[®] payments

Osko®

We subscribe to Osko under the BPAY® Scheme, allowing all our customers who satisfy the requirements set out in this Guide to make and receive Osko Payments in near real time.

You will be able to make an Osko Payment through our internet banking or our mobile banking app, **moneytree**.

Any notifications we need to give you about Osko Payments will be via messages on our Internet banking or our mobile banking app, **moneytree**.

We will tell you if, for any reason, we are no longer able to offer you Osko. If we are no longer able to offer you Osko, you will not be able to send or receive Osko Payments through us.

Where we are able to do so we will tell you:

- If there are any delays in processing Osko Payments;
- When your Osko Payment is likely to be completed; and
- Give you the opportunity to cancel an Osko Payment if it is delayed.

How to use Osko

You can make Osko Payments from the following accounts:

- Everyday Lite
- Everyday
- Everyday Plus
- Everyday Business
- Cash Management

Our Illawarra Credit Union Account & Access Facility Conditions of Use apply to any Osko Payment that you make.

Transaction limits may apply from time-to-time on the amount of Osko Payments that you can make. These transaction limits are set out under Transaction Limits in our Fees, Charges and Transaction Limits Brochure at illawarracu.com.au/disclosure-documents.

PayID

You do not have to have a registered PayID in order to make an Osko Payment.

When you direct an Osko Payment to a PayID connected to a joint account, other account holders may be able to see the messages and notifications associated with the Payment. Similarly, depending on the settings you choose for your PayID, other account holders on your account may be able to see messages and notifications associated with Payments addressed to your PayID. You can obtain more information regarding the use of PayIDs by joint accounts at illawarracu.com.au/disclosure-documents.

When initiating a Transaction, you might direct the Transaction to an incorrect account if you get a PayID wrong. To try to avoid this, we will ask you to verify that you have the right PayID. We will do this by presenting you with the associated PayID Name as an additional confirmation of the intended recipient before you submit a Transaction.

Please refer to our Customer Terms for Creating and Using a PayID at illawarracu.com.au/disclosure-documents.

Making Osko Payments

How Osko Payments work

Osko is a new payment service on the New Payments Platform (NPP). The service, which is backed by BPAY, will allow you to make payments in real-time, 24/7. Osko will allow you to process payments in less than a minute, anytime, anywhere via internet banking or **moneytree**.

Osko payments can be made to any eligible BSB and account number, or PayID's within Australia, as long as both financial institutions are participating in the industry-wide initiative

Mistaken payments

If you have made a mistaken payment, either as to the PayID or the amount, please notify us. We will follow the procedures for mistaken payments in the ePayments

Section of our Account & Access Facility Conditions of Use.

Where we and the sending financial institution determine that an NPP Payment made to your Account is either a Mistaken Payment or a Misdirected Payment, we may, without your consent, and subject to complying with any other applicable Terms and Conditions, deduct from your Account, an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs.

Security

Please see our Account & Access Facility Conditions of Use for Security requirements in relation to Osko Payments or visit our website at illawarracu.com.au/disclosure-documents.

Fees and charges

Please see our Fees and Charges, Transaction Limits Brochure for current fees and charges in relation to Osko Payments or visit our website at illawarracu.com.au/disclosure-documents.

Notifications

We will inform you via Internet banking or our mobile banking app, **moneytree** when:

- A transaction you have initiated:
 - Is successfully completed; or
 - Fails for any reason; and
- An Osko Payment has been deposited into your account.

You may also, at any time, access a record of all Transactions which you have been involved with via Internet banking or our mobile banking app, **moneytree**.