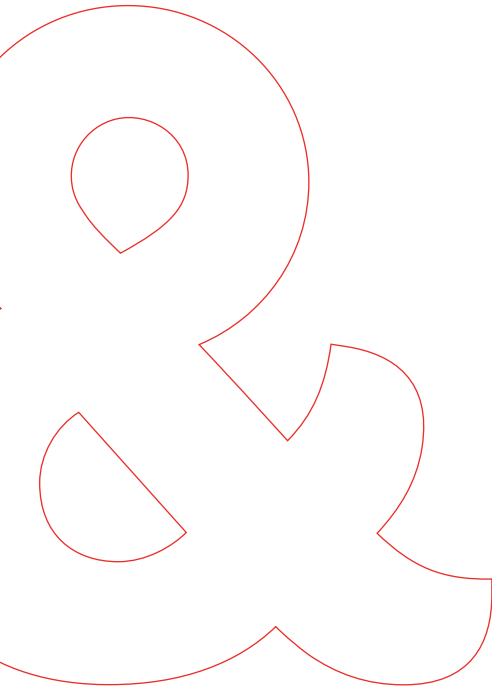


# P&N ATM Card

## Terms and Conditions and Conditions of Use

Effective from 17 October 2023





# Contents

<b>Definitions</b>	<b>5</b>
<b>Terms and Conditions</b>	<b>6</b>
1. About the P&N ATM Card	6
2. Security Risks	6
3. Withdrawal and Transaction Limits	6
4. Replacement Cards	6
5. Fees and Charges	7
<b>Conditions of Use</b>	<b>7</b>
<b>Enquiries</b>	<b>7</b>
1. Introduction	9
2. Codes of Conduct	9
3. How to Report Loss, Theft or Unauthorised Use of the P&N ATM Card	9
4. Signing the P&N ATM Card	10
5. Protecting the PIN	10
6. Using the P&N ATM Card	11
7. Overseas Transactions	12
8. Additional Cards	12
9. Withdrawal and Transaction Limits	13
10. Authorisations	13
11. Deposits at EFT Terminals	13
12. Your Liability in Case the P&N ATM Card is Lost or Stolen or in Case of Unauthorised Use	14
13. Steps You Must Take to Resolve Errors or Disputed EFT Transactions	16
14. Malfunction	18
15. Transaction Slips and Receipts	19
16. Transaction and Other Fees	19
17. Changes to Conditions of Use	19
18. Account Statements	20
19. Cancellation and Return of the P&N ATM Card	20
20. Use After Cancellation or Expiry of the P&N ATM Card	21
21. Miscellaneous	21
<b>Important Information</b>	<b>24</b>

This document includes the Terms and Conditions and Conditions of Use and should be read in conjunction with the Savings Account and Account Access Channels Terms and Conditions. Together these documents comprise the P&N Bank Terms and Conditions (T&C's) for the P&N ATM Card. Copies of these documents are available at any P&N branch, at [pnbank.com.au](http://pnbank.com.au) or by calling 13 25 77.

The information provided in this document is not financial product advice and has been prepared without taking into account your specific personal circumstances. You should read the whole of this document and consider all the information in light of your own personal circumstances before deciding to obtain any of the products offered. P&N Bank representatives are employees, who may also receive cash and/or non-cash performance bonuses based on a number of performance indicators including the total number of new financial products issued each month.

## Definitions

In these Conditions of Use:

**Day** means a 24-hour period commencing at midnight, Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

**EFT System** means the shared system under which EFT Transactions are processed.

**EFT Terminal** means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of P&N or any third party for use with a P&N ATM Card and PIN to conduct an EFT Transaction. This includes, but is not limited to, an automatic teller machine or point of sale terminal.

**EFT Transaction** means an electronic funds transfer instructed by you or your Nominee through electronic equipment using a P&N ATM Card and PIN but not requiring a manual signature.

**Electronic Equipment** includes, but is not limited to, a computer, television, telephone and an EFT terminal.

**Linked Account** means your account/s which you link to a P&N ATM Card, and includes any Overdraft or Line of Credit which you may attach to your linked account.

**Merchant** means a retailer or any other provider of goods or services.

**Nominee** means any person nominated by you to whom P&N has issued an additional P&N ATM Card to access your linked account/s.

**PIN** means the personal identification number issued to you or a Nominee by P&N for use with a P&N ATM Card when giving an instruction through electronic equipment.

**P&N ATM Card** means the P&N ATM Card issued to you or a Nominee by P&N Bank.

**We, Us, Our, P&N** or **P&N Bank** are references to Police & Nurses Limited.

**You** or **Your** are references to you, the Cardholder/s in respect of the account to which the Terms & Conditions will apply.

## **Terms and Conditions**

### **1. About the P&N ATM Card**

The P&N ATM Card is a non-cash payment facility which can be used to perform transactions on your linked account/s.

### **2. Security Risks**

Unless the proper precautions are taken, there are risks that your P&N ATM Card may be lost, stolen or used without your permission.

There are also inherent risks associated with EFT Transactions.

You may be liable for unauthorised use of your P&N ATM Card. You should refer to the P&N ATM Card Conditions of Use included in the Terms and Conditions for the P&N ATM Card for your liability for unauthorised use of the P&N ATM Card and ways you can minimise the risk of a security breach.

### **3. Withdrawal and Transaction Limits**

- The minimum cash withdrawal limit from any ATM is \$20
- The maximum daily cash withdrawal limit for a card is \$1,000

P&N reserves the right to amend your withdrawal limits at its reasonable discretion. You will be notified of any amendments to these limits.

Other third party organisations may impose additional restrictions on the amount of funds which may be withdrawn, transferred or paid.

### **4. Replacement Cards**

A replacement card will be automatically issued prior to the expiry date show on your current card.

If you have not used your P&N ATM Card within the last 6 months, P&N is under no obligation to provide you with a replacement card upon expiry of your current card.

## **5. Fees and Charges**

### **5.1 Card issue fee**

You may be charged a reasonable fee for replacement of a lost or damaged card. These fees will be charged to the linked account. You should refer to the Terms and Conditions for the linked account for the amount of any such fees.

### **5.2 Statements**

A record of the transactions you make using the P&N ATM Card will appear on the statement for each respective linked account.

You may be charged a reasonable fee for the issue of statements or additional and replacement statements. These fees will be charged to the linked account. You should refer to the Terms and Conditions for the linked account for the amount of any such fees.

## **Conditions of Use**

The Conditions of Use govern the use of the P&N ATM Card to access your linked account/s. P&N will process the value of all transactions, and any fees and charges, to your linked account/s. Each such transaction will be governed by the Conditions of Use and by the Terms & Conditions for the relevant linked account.

You should read all documents carefully and retain them for future reference. Copies of each of the documents can be made available to you on request from P&N.

## **Enquiries**

If you would like any further information about the P&N ATM Card please contact P&N.

You should follow the guidelines in the following box to protect against unauthorised use of the P&N ATM Card and PIN. The guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 12 of the Conditions of Use and the ePayments Code.

## **Guidelines for ensuring the security of the P&N ATM Card and PIN**

- Sign the P&N ATM Card as soon as you receive it.
- Keep the P&N ATM Card in a safe place.
- If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name.
- Never write the PIN on the P&N ATM Card.
- Never write the PIN on anything that is kept with or near the P&N ATM Card.
- Never lend the P&N ATM Card to anybody.
- Never tell or show the PIN to another person.
- Use care to prevent anyone seeing the P&N ATM Card number and PIN being entered at electronic equipment.
- Immediately report the loss, theft or unauthorised use of the P&N ATM Card to P&N or to the ATM Card HOTLINE (1800 648 027).
- Keep a record of the P&N ATM Card number and the ATM Card HOTLINE telephone number for your area with your usual list of emergency telephone numbers.
- Examine your periodical statement as soon as practicable after receiving it to identify and report, as soon as possible, any instances where the P&N ATM Card has been used without your authority.
- As soon as practicable notify P&N of any change of address.



## **1. Introduction**

- a. The Conditions of Use govern use of the P&N ATM Card to access your linked account/s at P&N. Each transaction on a linked account is also governed by the Terms & Conditions to which that account is subject. In the event of an inconsistency between the Conditions of Use and the terms applicable to any of your linked accounts, the Conditions of Use shall prevail.
- b. The Conditions of Use apply when the P&N ATM Card is used to carry out an EFT Transaction.
- c. P&N may attach other services to the P&N ATM Card. Please contact P&N for details.
- d. In accepting a P&N ATM Card from us, you are obliged to comply with the Conditions of Use.
- e. Unless otherwise required by the context, a singular word includes the plural and vice versa.

## **2. Codes of Conduct**

- a. P&N warrants that it will comply with the requirements of the ePayments Code where that code applies.
- b. The relevant provisions of the Customer Owned Banking Code of Practice apply to the Conditions of Use.

## **3. How to Report Loss, Theft or Unauthorised Use of the P&N ATM Card**

- a. If you or your Nominee believes the P&N ATM Card has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact P&N during business hours or the ATM Card HOTLINE at any time on its emergency number detailed in the box on p10. You or your Nominee must provide the following information when making such notification to P&N or the ATM Card HOTLINE:
  - (1) the P&N ATM Card number
  - (2) that you are a member of P&N, and
  - (3) any other personal information you or your Nominee is asked to provide to assist in identifying you and the P&N ATM Card.
- b. The ATM Card HOTLINE or P&N will acknowledge the notification by giving a reference number.

Please retain this number as evidence of the date and time of contacting us or the ATM Card HOTLINE.

- c. When contacting the ATM Card HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible to P&N.
- d. The ATM Card HOTLINE is available 24 hours a day, 7 days a week.
- e. If the ATM Card HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to P&N as soon as possible during business hours. P&N will be liable for any losses arising because the ATM Card HOTLINE is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to P&N as soon as possible during business hours.

<p style="text-align: center;"><b>ATM card HOTLINE</b> <b>Australia wide toll free</b> <b>1800 648 027</b> <b>From Overseas</b> <b>+61 2 8299 9101</b></p>
--

#### **4. Signing the P&N ATM Card**

You and your nominee agree to sign the P&N ATM Card immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the P&N ATM Card.

#### **5. Protecting the PIN**

- a. P&N will provide a PIN to use the P&N ATM Card with electronic equipment. You agree to take all reasonable steps to protect the PIN as a means of preventing fraudulent or unauthorised use of the P&N ATM Card.
- b. If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to P&N that the PIN has been misused or has become known to someone else.

- c. You must not record the PIN on the P&N ATM Card or keep a record of the PIN on anything, which is kept with or near the P&N ATM Card unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

## **6. Using the P&N ATM Card**

- a. P&N will advise you from time to time:
  - (1) what EFT Transactions may be performed using the P&N ATM Card, and
  - (2) what EFT terminals of other financial institutions may be used. P&N does not warrant that Merchants or EFT terminals displaying Redicard signs or promotional material will accept the P&N ATM Card. P&N does not accept any responsibility should a Merchant or EFT terminal displaying Redicard signs or promotional material refuse to accept or honour a P&N ATM Card, or should a Merchant or other financial institution impose additional restrictions on the use of the P&N ATM Card.
- b. The P&N ATM Card may only be used to perform transactions on your linked account/s.  
P&N will advise you of:
  - (1) the accounts which you may link to the P&N ATM Card, and
  - (2) any credit facility, which you may link to your linked account/s.
- c. P&N will debit your linked account/s with the value of a withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- d. If a linked account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT Transactions on that account.
- e. Transactions will not necessarily be processed to your linked account on the same day.
- f. You will continue to be liable to P&N for the value of any EFT Transaction occurring after you have closed your linked account/s or after you have resigned your membership of P&N.

## **7. Overseas Transactions**

- a. All transactions made overseas on the P&N ATM Card will be converted into Australian currency by VISA International, and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which VISA processes the transaction).
- b. All transactions made overseas on the P&N ATM Card are subject to a conversion fee equal to 3% of the value of the transaction and payable to CUSCAL, the principal member of VISA International under which we can provide you with the overseas functionality of your P&N ATM Card. The amount of this conversion fee is subject to change from time to time and we will advise you in advance of any such change.
- c. You may be charged a surcharge for making an EFT Transaction using an EFT terminal overseas. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. You should use the ATM Card HOTLINE if any of the circumstances described in clause 3 apply.
- e. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

## **8. Additional Cards**

- a. You may authorise P&N, if it agrees, to issue an additional P&N ATM Card to your Nominee provided this person is over the age of 18 (unless P&N agrees to a younger age).
- b. You will be liable for all transactions carried out by your Nominee on the P&N ATM Card.
- c. P&N will give each Nominee a PIN.
- d. Your Nominee's use of the P&N ATM Card and PIN is governed by the Conditions of Use.
- e. You must ensure that each Nominee takes all reasonable steps to protect their P&N ATM Card

and PIN in the same way as the Conditions of Use require you to protect your P&N ATM Card and PIN.

## **9. Withdrawal and Transaction Limits**

- a. You agree that the P&N ATM Card will NOT be used to:
  - (1) overdraw any of your linked account/s, or
  - (2) exceed the unused portion of your Credit Limit under any prearranged credit facility such as a Line of Credit or Overdraft linked to your linked account/s.
- b. If clause 9(a) is breached, P&N may:
  - (1) dishonour any payment instruction, and
  - (2) charge you an administrative fee as advised to you from time to time.
- c. P&N may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits in the Product Schedule, which forms part of the Terms and Conditions for the P&N ATM Card. P&N may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

## **10. Authorisations**

You acknowledge and agree that:

- a. P&N, acting reasonably, has the right to deny authorisation for any EFT Transaction for any reason, and
- b. P&N will not be liable to you or any other person for any loss or damage, which you or such other person may suffer as a result of such refusal, except to the extent that the loss or damage is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees, contractors or agents).

## **11. Deposits at EFT Terminals**

- a. Any deposit you make at an EFT terminal will not be available for you to draw against until your deposit has been accepted by P&N.
- b. Cheques will not be available to draw against until cleared.

- c. Your deposit is accepted once P&N has certified it in the following way:
  - (1) your deposit envelope will be opened in the presence of any two persons authorised by P&N
  - (2) should the amount you record differ from the amount counted in the envelope, P&N may correct your record to the amount counted
  - (3) P&N count is conclusive in the absence of manifest error or fraud, and
  - (4) P&N will notify you of any correction.
- d. If the amount recorded by the EFT terminal as having been deposited should differ from the amount counted in the envelope by P&N, P&N will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your linked account.
- e. P&N is responsible for the security of your deposit after you have completed the transaction at the EFT terminal (subject to P&N verification of the amount you deposit).

## **12. Your Liability in Case the P&N ATM Card is Lost or Stolen or in Case of Unauthorised Use**

- a. You are liable for all losses caused by unauthorised EFT transactions unless any of the circumstances specified in paragraph (b) below apply.
- b. You are not liable for losses:
  - (1) where it is clear that you and your Nominee have not contributed to the loss
  - (2) that are caused by the fraud, negligence or misconduct of officers, employees, contractors or agents of:
    - P&N
    - any organisation involved in the provision of the EFT system, or
    - any Merchant; relating to a forged, faulty, expired or cancelled P&N ATM Card or PIN.
  - (3) that are caused by the same transaction being incorrectly debited more than once to the same account, or
  - (4) resulting from unauthorised use of the P&N

ATM Card or PIN:

- in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the P&N ATM Card
  - in relation to an EFT Transaction which requires PIN authorisation, before receipt of the PIN, or
  - in either case, after notification to P&N or the ATM card HOTLINE in accordance with clause 3 that the P&N ATM Card is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the P&N ATM Card or PIN if the loss occurs before notification to P&N or the ATM card HOTLINE that the P&N ATM Card has been misused, lost or stolen or the PIN has become known to someone else and if P&N proves, on the balance of probabilities, that you or your Nominee contributed to the loss through:
- (1) fraud, failure to look after and keep the PIN secure in accordance with clauses 5(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN, or
  - (2) unreasonably delaying in notifying P&N or the ATM card HOTLINE of the misuse, loss or theft of the P&N ATM Card or the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to P&N or the ATM card HOTLINE.

However, you will not be liable for:

- (1) the portion of the loss that exceeds any applicable daily or periodic transaction limits on your linked account/s
- (2) the portion of the loss on any linked account which exceeds the balance of that linked account (including any prearranged credit), or
- (3) all losses incurred on any account which you had not agreed with P&N be accessed using the P&N ATM Card and PIN.

- d. Where a PIN was required to perform the unauthorised EFT Transaction and clause 12(c) does not apply, your liability for any loss of funds arising from an unauthorised EFT Transaction using the P&N ATM Card, if the loss occurs before notification to P&N or the ATM card HOTLINE that the P&N ATM Card had been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
  - (1) \$150
  - (2) the actual loss at the time of notification to P&N or the ATM card HOTLINE of the misuse, loss or theft of the P&N ATM Card, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your P&N ATM Card or your linked account), or
  - (3) the balance of your linked account, including any prearranged credit.
- e. If, in cases not involving EFT Transactions, the P&N ATM Card and PIN are used without authority, you are liable for that use before notification to P&N or the ATM card HOTLINE of the unauthorised use, up to your current daily withdrawal limit.
- f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the ePayments Code, where that code applies.

### **13. Steps You Must Take to Resolve Errors or Disputed EFT Transactions**

- a. If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify P&N. P&N is solely responsible for resolving your complaint. Later, but as soon as you can, you must give P&N the following information:
  - (1) your name, account number and P&N ATM Card number
  - (2) the error or the transaction you are unsure about
  - (3) a copy of the periodical statement in which the unauthorised transaction or error first appeared



(4) an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and

(5) the dollar amount of the suspected error.

If your complaint concerns the authorisation of an EFT Transaction, P&N may ask you or your Nominee to provide further information.

- b. P&N will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 days of receipt from you of the details of your complaint, P&N will:
  - (1) complete its investigations and advise you in writing of the results of its investigations, or
  - (2) advise you in writing that it requires further time to complete its investigation.

P&N will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.

- d. If P&N is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where P&N is waiting for a response from you and you have been advised that P&N required such a response.
- e. If your complaint has not been resolved within 120 days of receipt of the details of your complaint, P&N will resolve the complaint in your favour.
- f. If P&N find that an error was made, it will make the appropriate adjustments to your linked account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g. At P&N our aim is to meet the needs of our members and, where an issue is not satisfactorily resolved, our Internal Dispute Resolution Service provides members the opportunity to refer the matter to the Member Advocate where a review of the issues raised is undertaken:

Mail: P&N Bank  
PO Box 8609  
Perth BC Western Australia 6849

Phone: 13 25 77

Email: member.advocate@pnbank.com.au

- h. When P&N advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to the Terms & Conditions and the ePayments Code and advise you of any adjustments it has made to your Linked Account. If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Australian Financial Claim Authority or any other dispute resolution body that P&N may advise from time to time.

The Australian Financial Claim Authority's contact details are:

Name: Australian Financial Complaints Authority

Mail: GPO Box 3 Melbourne VIC 3001

Phone: 1300 931 678

Email: info@afca.org.au

Website: afca.org.au

- i. If P&N decides that you are liable for all or any part of a loss arising out of unauthorised use of the P&N ATM Card or PIN, it will:
- (1) give you copies of any documents or other evidence it relied upon, and
  - (2) advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- j. If P&N fails to carry out these procedures or causes unreasonable delay in resolving your complaint, P&N may be liable for part or the entire amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

#### **14. Malfunction**

You will not be responsible for any loss you suffer because an EFT terminal accepted an instruction but failed to complete the transaction.

If an EFT terminal malfunctions and you or your Nominee should have been aware that the EFT terminal was unavailable for use or malfunctioning, P&N will only be

responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

### **15. Transaction Slips and Receipts**

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales vouchers to assist in checking EFT Transactions against your statements.

### **16. Transaction and Other Fees**

- a. P&N will advise you whether it charges a fee, and the amount of such fee, for:
  - any transactions
  - issuing the P&N ATM Card or any additional or replacement P&N ATM Card
  - using the P&N ATM Card
  - issuing the PIN or any additional or replacement PIN
  - using the PIN, or
  - any other service provided in relation to the P&N ATM Card.
- b. P&N will also advise you whether it will debit any of your linked accounts with Government charges, duties or taxes arising out of an EFT Transaction.
- c. The fees and charges payable in respect of the P&N ATM Card are set out in the Fees and Charges for the linked account/s.

### **17. Changes to Conditions of Use**

- a. P&N may change the Conditions of Use from time to time.
- b. P&N will notify you in writing at least 30 days before the effective date of change if it will:
  - impose or increase any fees or charges for the P&N ATM Card
  - increase your liability for losses, or
  - impose, remove or adjust daily or other periodic transaction limits applying to the use of the P&N ATM Card, PIN, your linked account/s or electronic equipment.

- c. If you do not wish your daily withdrawal limit to be increased you should notify P&N.
- d. P&N will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or Statement of Account, or individual notice sent to you.
- e. P&N is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT system or individual accounts.
- f. When the P&N ATM Card is used after notification of any such changes, you accept those changes and use of the P&N ATM Card shall be subject to those changes.

## **18. Account Statements**

- a. P&N will send you an account statement for the linked account at least every 6 months.
- b. For any linked accounts, which have a prearranged credit facility attached, such as a Line of Credit or Overdraft, P&N will send you an account statement monthly.
- c. You may request a copy of your account statement at any time.
- d. P&N may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

## **19. Cancellation and Return of the P&N ATM Card**

- a. The P&N ATM Card always remains the property of P&N.
- b. P&N can immediately cancel the P&N ATM Card and demand its return or destruction at any time for security reasons or if you breach the Conditions of Use or the Terms & Conditions of your Linked Accounts, including by capture of the P&N ATM Card at any EFT terminal.
- c. P&N may, at any time, cancel the P&N ATM Card for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.

- d. You may cancel your P&N ATM Card or any additional P&N ATM Card issued to your Nominee at any time by giving P&N written notice.
- e. If you or P&N cancel the P&N ATM Card issued to you, any additional P&N ATM Card issued to your Nominee/s will also be cancelled.
- f. You will be liable for any transactions you or your Nominee make using the P&N ATM Card before the P&N ATM Card is cancelled but which are not posted to your linked account until after cancellation of the P&N ATM Card.
- g. You must return your P&N ATM Card and any additional P&N ATM Card issued to your Nominee to P&N when:
  - (1) P&N notifies you that it has cancelled the P&N ATM Card
  - (2) you close your linked account/s
  - (3) you cease to be a member of P&N
  - (4) you cancel your P&N ATM Card, any additional P&N ATM Card issued to your Nominee, or both, or
  - (5) you alter the authorities governing the use of your linked account/s, unless P&N agrees otherwise.

## **20. Use After Cancellation or Expiry of the P&N ATM Card**

- a. You must not use the P&N ATM Card or allow your Nominee to use the P&N ATM Card:
  - (1) before the valid date or after the expiration date shown on the face of the P&N ATM Card, or
  - (2) after the P&N ATM Card has been cancelled.
- b. You will continue to be liable to reimburse P&N for any indebtedness incurred through such use whether or not you have closed your linked account/s at P&N.

## **21. Miscellaneous**

- a. You agree that you will promptly notify P&N of any change of address for the mailing of Account Statements or notices that P&N is required to send you.
- b. P&N may post all Account Statements and notices to you at your registered address as provided for in P&N records.

THIS PAGE IS INTENTIONALLY LEFT BLANK

THIS PAGE IS INTENTIONALLY LEFT BLANK

## Important Information

The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs.

We recommend you read the relevant Product Terms and Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at [pnbank.com.au](http://pnbank.com.au) or from any P&N branch. You represent that, in supplying P&N with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause. You and your Nominee may have access to the personal information P&N holds about each of you at any time by asking P&N. For more details of how P&N handles personal information, you should refer to P&N Privacy Policy.

## Contact US

### Police & Nurses Limited

ABN 69 087 651 876 AFSL 240701

Australian Credit Licence 240701

PO Box 8609

PERTH BC WA 6849

**Tel: 13 25 77**

 **[pnbank.com.au](http://pnbank.com.au)**