

uncleared until debited to the account.

***d.** A **BPAY** payment instruction is irrevocable after the cut off time. Payment requests will only be able to be amended through the Credit Union if the payment has not been sent to **BPAY** for processing. Any amendments required after this time must be referred direct to the Biller.*

7.4 Payment amounts must be correct

It is the Member's responsibility to ensure **BPAY** payment amounts are correct at the time a payment request is made. It is not the responsibility of the Credit Union to recover any overpayment. The Member must instead seek any refund from the Biller.

7.5 Mistakes in **BPAY**

Where a mistake is present in a **BPAY** payment transaction, (except a mistake relating to the amount of payment), the Member must notify the Credit Union of this mistake. The Credit Union will then take all necessary steps to rectify the mistake. However, the Credit Union will not be liable for any loss of damage flowing from the mistake, unless it is due to conduct mentioned in condition 6.3.

8. Bill Payment - Direct Entry

8.1 You must ensure that the transfer amounts and details specified are correct when making a transfer from your account to another financial institution.

8.2 The cut off time (as per conditions of 7.3) of 3.00pm Eastern Standard Time Monday to Friday (except public holidays) also applies.

8.3 The Credit Union is not liable for loss or damage resulting from any transfer, unless it is due to conduct mentioned in condition 6.3.

9. Termination

9.1 The Credit Union may cancel the use of the MyViewpoint Internet Banking service at any time without notice if we believe the service is being misused in a manner that would cause loss to you or the Credit Union.

10. Variation of Terms and Conditions

10.1 The Credit Union reserves the right to vary the Terms and Conditions and may from time to time make and vary regulations for the proper and convenient use of MyViewpoint Internet Banking and may withdraw any part or all of such service whether such regulations are brought to your attention or not.

11. Fees and Charges

11.1 The Credit Union's current schedule of Fees and Charges applies to the MyViewpoint Internet Banking service, (including **BPAY** transactions). Refer to the Schedule of Fees and Charges brochure for details.

12. Acceptance

12.1 You accept the Terms and Conditions by using the MyViewpoint Internet Banking service.