

Import Payee, Biller, Direct Debit & Credit Information Service

Terms and Conditions.



Effective date: 8 November 2023



**You must read these Terms and Conditions
before using this service.**

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Important information

The Import Payee, Biller, Direct Debit and Credit Information Service is available to Westpac Online Banking customers.

1. About these Terms and Conditions.

By accessing this Service, you agree to the use of the Service under these Terms and Conditions. Please read this document carefully.

These Terms and Conditions apply to your use of the Service in addition to:

- Westpac Online Banking - Terms and Conditions.
- The terms and conditions applicable to any Other Financial Institution that you access using the Service.

If there is an inconsistency between the above, these Terms and Conditions prevail in respect of your use of the Service.

If you do not understand any part of these Terms and Conditions, or if you have any questions about the Service, please call us on

 1300 655 505

2. About the Service.

2.1 What is the Service?

The Service allows you to:

- View and select details of your BPAY® Billers and Payees with the Other Financial Institution and import your selected details into Westpac Online Banking.
- Receive details of your Direct Debits and Credits over the previous 95 days with the Other Financial Institution at the email address registered in Westpac Online Banking.

2.2 How to use the Service.

To access the Service, you must:

- Sign in to Westpac Online Banking through desktop or a mobile device.
- Click on 'Import payees & payments' through the online banking dashboard 'Get active on your new Choice account' or through 'Services & Preferences'.
- Enter your Sign-in Information for the Other Financial Institution selected.

The list of accessible Other Financial Institutions may change at any time.

2.3 How does the Service work?

Once you enter your sign in information for the Other Financial Institution, the Service securely encrypts your Sign-in Information and sends it to the Other Financial Institution as if you were logging into the Other Financial Institution yourself, from your device. Your Sign-in Information is never seen, collected or stored by us or our service providers.

At your request, the Service uses the Sign-in Information you've entered to sign in to the websites of your selected Other Financial Institution and extract your selected BPAY Billers, Payees and 95 days of transaction history (which is needed to provide you with your list of your Direct Debits and Credits) for the nominated account. Depending on the Sign-in process adopted by the Other Financial Institution, you may be required to enter additional authentication details (e.g. second factor token authentication) in order to extract your Payment Information.

The Payment Information collected by the Service is securely passed through and securely stored on the servers of Westpac and its third party service provider.

Your BPAY Billers and Payees will automatically be imported into Westpac Online Banking.

A list of your Direct Debits and Credits will be automatically sent to your registered email address.

The Payment Information collection process performed by the Service is solely initiated and controlled by you. Your Sign-in Information only travels between the Service platform and your selected Other Financial Institution. Your Sign-in Information will be purged and deleted once the Service is completed or closed. As an additional security measure Service will automatically sign out of the Other Financial Institution if it is open and inactive for more than 7 minutes.

This means that you will be required to restart the process to enable the Service and re-enter your Sign-in Information for the Other Financial Institution.

If you'd like to set up scheduled payments after BPAY Billers and Payees have been imported, you will need to manually do this through Westpac Online Banking or in branch.

The Service will NOT cancel your existing BPAY Billers or Payees arrangements with your Other Financial Institution.

You will need to contact the Other Financial Institution to stop these payments.

The Service will NOT transfer Direct Debit or Credit arrangements with businesses. You will need to contact the other businesses to advise them of your new account details.

3. Your responsibilities.

The Service is a secure system when used correctly. To minimise the risk of any security breaches it is important you understand your responsibilities as set out in this clause and the rest of these Terms and Conditions.

You acknowledge that:

- Payment Information is as current as the information available on the Other Financial Institution's site at the time the Service is used.
- There may be variability in the accuracy of Payment Information between sites of your Other Financial Institutions.
- You are responsible for ensuring the BPAY Billers and Payees information is correct prior to setting up any schedule of payments.
- Your use of the Service is for your own personal use only. When you use the Service, you warrant that:
 - your use of the Service; and
 - your performance of your obligations under these Terms and Conditions,

does not involve you breaching any of your obligations (whether contractual or not and whether legally enforceable or not) to your Other Financial Institution and you are authorised to access the Service.

If you are unsure about any of above, please contact your Other Financial Institution.

4. Privacy.

For further information about privacy and how we manage your personal information, please refer to our privacy statement which is available at westpac.com.au/privacy/privacy-statement/ and to Westpac Online Banking - Terms and Conditions.

5. Liability.

5.1 Our provision of the Service.

We provide the Service to you as an independent service provider in accordance with these Terms and Conditions.

We are not your agents and we have no authority to enter sites of Other Financial Institutions to retrieve Payment Information on your behalf.

To the extent permitted by law and except as set out in these Terms and Conditions, your use of the Service is at your sole risk.

You understand and acknowledge that:

- The Service works by providing you with the means to access and collect your Payment Information.
- The Service works by you providing information to interface with a range of Other Financial Institution's web portals. On desktop only this involves the download of the Westpac secure plugin.
- We make no representation or warranty as to the security of information located on the sites of the Other Financial Institutions.
- The Service does not usually provide the disclosures, notifications and links from Other Financial Institutions that accompany Payment Information.
- The Service provided by us under these Terms and Conditions will be provided with due care and skill. Otherwise, and except for any guarantees, conditions, rights, or warranties that are implied or imposed by law in relation to these Terms and Conditions (and which may not legally be excluded – for example, under the Australian Consumer Law where it applies), we give no guarantee, warranty, or representation in respect of the Service and all other terms, conditions, or warranties (whether expressed or implied) are excluded.
- You may experience interruptions and errors in using the Service and neither we, or any of our underlying service providers, licensors, employees, distributors or agents, warrant that the Service will be uninterrupted or error-free.

5.2 Unauthorised transactions.

Unauthorised transactions can occur in a number of different ways. We will not be liable for any damage you suffer due to an unauthorised transaction with the Other Financial Institution.

If there are any unauthorised transactions on any of your Other Financial Institutions, you must:

- Contact the relevant Other Financial Institution.
- Follow the Other Financial Institution's procedures to deal with the matter, and
- Require the Other Financial Institution to remedy or compensate you for any losses you may have suffered, the extent of your legal rights.

You should contact the relevant Other Financial Institution for further details about their policies about unauthorised transactions.

5.3 Our liability is limited.

Except in relation to your rights under the Australian Consumer Law, we will not be liable for any damage you suffer:

- As a result of accessing, using or interacting with the Service.
- As a result of any parties' reliance on the information obtained through use of the Service.
- Due to any failure or delay of the Service to provide information or perform operations requested.
- Due to unavailability of the Service and/or events beyond our control such as but not limited to internet connection or reconfiguration of Other Financial Institutions sites.
- Due to timeliness, accuracy, reliability, completeness or currency of information obtained through use of the Service.
- Due to inaccuracies, omissions, errors or delay in the Service.
- Due to loss or corruption of data held on your personal computer.
- As a result of us being prevented from actioning any task because of something that we cannot reasonably control, for example unavailability of any third-party site or your computer, or
- In relation to a link from Service to a third-party site.

This clause does not apply where the damage arises from:

- Our wilful misconduct, fraud, or negligence (including through our officers, employees, contractors or agents), or
- Our breaching a condition or warranty implied into this agreement under consumer protection legislation, if that condition or warranty be excluded, modified or restricted.

6. Relationship with Other Financial Institutions.

The Service is provided without the consent of Other Financial Institutions, and there are no relevant contractual arrangements between us and any Other Financial Institution relating to the provision of the Service.

We make no representation that any Other Financial Institution or other third party endorses the Service and us providing access to Other Financial Institutions' names, marks, products or services or by providing hypertext links to third party sites does not indicate any such endorsement.

7. Words with special meanings.

The following words have these meanings in these Terms and Conditions unless the contrary intention appears.

Australian Consumer Law: Australian Consumer Law at Schedule 2 to the *Competition and Consumer Act 2010* (Cth).

BPAY: BPAY is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518 of Level 11, 1 York Street Sydney NSW – Telephone (02) 9646 92222.

Direct Credit: Represents a list of businesses that have credited your nominated account at least three times over the previous 95 days and includes the following Direct Credit descriptions: Employer Salary Deposits, Government Benefit Payments & Superannuation Payments.

Direct Debit: Represents a list of businesses that have debited your nominated account at least three times over the previous 95 days and includes the following Direct Debit descriptions: Direct Debit, Periodical Payment, Automatic Drawing, Loan Repayment LN Repay, Scheduled Payment and Payment by authority.

Import Payee, Biller and Direct Debit Information Service: The service we provide to you as described by these terms and conditions.

Other Financial Institution: The financial institution that you have selected to access through the Service.

Payment Information: The information that the Service collects from the Other Financial Institutions in relation to payees, BPAY Billers and Direct Debits. Information may include account name or any nicknames applied, account number and BSB, account balance and 90 days of transactional information.

Service: Means the Import Payee, Biller and Direct Debit Information Service.

Sign-in Information: The Customer ID, password and other identification details you are required by an Other Financial Institution to provide in order for you to sign in to your Other Financial Institution's internet banking.

We, us, our or Westpac: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 and its related bodies corporate.

You or Your: The customer who has accepted these Terms and Conditions.

Clause headings appear for convenience and do not affect the interpretation of clauses. Unless the context requires otherwise, the singular includes the plural and vice versa. A reference to:

- A time means that time in Sydney.
- A document includes any variation or replacement of it.

8. Feedback and Complaints.

Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone

Please call us from anywhere in Australia on 132 032.
If you are overseas, please call +61 2 9155 7700.

By post

You can write to us at:
Westpac Customer Solutions
Reply Paid 5265, Sydney NSW 2001

In Branch

If you prefer to tell us in person, go to our website to locate your nearest branch.

Online

Email us at westpaccustomersolutions@westpac.com.au
For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

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