

Request for Real Time Gross Settlement (RTGS) Form

Australian Unity Banking

Please use **BLOCK** letters and a black or blue pen to complete this Application Form. Please make sure that all questions are answered. Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

Step 1 Customer Details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	
Surname	<input type="text"/>				
Given name(s)	<input type="text"/>				
Unit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Street number <input type="text"/>
Street name	<input type="text"/>				
Suburb	<input type="text"/>				State <input type="text"/>
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>		
Customer Number	<input type="text"/>		Account (i.e. S39)	<input type="text"/>	
Phone	<input type="text"/>		Mobile	<input type="text"/>	
Email	<input type="text"/>				

Step 2 Payee Details

Warning: Check your payment details carefully. Australian Unity Bank does not check that the payee's name matches the BSB/account number/account name of the intended payee. If an incorrect account number is provided your payment may be credited into the wrong account despite the account not being in the name of the intended payee. It may not be possible to recover your money from an unintended recipient.

Bank Name	<input type="text"/>	Branch	<input type="text"/>
Branch Number (BSB)	<input type="text"/>	Account Number	<input type="text"/>
Account Name	<input type="text"/>		
Amount to be transferred	\$ <input type="text"/>		
Fee	\$ <input type="text"/> 30.00		
Beneficiary (Payee) Name	<input type="text"/>		
Payment Details (Optional)	<input type="text"/>		

Do you know who you are sending money to?

Unfortunately there are unscrupulous people who will try and trick you into transferring money to them. To help protect yourself you should be absolutely certain that you know who the payee/beneficiary is and what the transfer will be used for.

These unscrupulous people may pretend to be from Australian Unity Bank, an Australian government department, or another organisation, it may be a romantic partner you met online and may or may not have met in person, or a friend, family member or carer that is not acting in your best interest.

Examples of when you should exercise caution

- To or on behalf of an individual you have only met online and not in person (for example, through an online dating app).
- For an emergency situation you have not confirmed.
- For a payment into an investment scheme.
- For a charity donation.
- To resolve an immigration, visa or tax matter.
- To claim lottery or prize winnings overseas.
- To pay for something in response to a telemarketing call, sms or email.

Where to find out information about scams?

Scamwatch is a website managed by the Australian Government's Australian Competition & Consumer Committee (ACCC) that provides information about types of scams, how to report a scam and where to get help.

Where to get help?

If you believe that you have been the victim of banking or card fraud or a scam immediately notify us by calling us on 1300 790 740 Monday to Friday – 8.30am to 5.30pm AEST. If you need help outside of business hours, please call the Visa Cardholder Support Hotline (Australia) on 1800 125 440, open 24 hours. If you need help while you're overseas please call the Visa Cardholder Support Hotline (International) on +1 303 967 1096, open 24 hours.

Step 3 Declaration and Signature

By signing this application I/we acknowledge and agree that:

I/We have read and understand the warning in step 2.

I/We have read and understood and accepted the Terms and Conditions on pages 3 & 4 below.

I/We confirm that the information I/We have provided to Australian Unity Bank in connection with this form is true and correct.

Australian Unity Bank may collect, use, and exchange my/our personal information as described in Australian Unity's Privacy Policy www.australianunity.com.au/privacy-policy.

Australian Unity Bank collects and stores information about the payee I/We provided in this form in connection with these payment instructions.

Australian Unity Bank will contact me/us within 1 business day of receipt of this form to process the requested payment/s.

Customer 1 signature

Name

Date / /

Customer 2 signature

Name

Date / /

Office Use Only

Date ordered Bank reference Ordered by CU Officer

Total Fee Amount \$ Total AUD Amount \$

Journal Completed by Checked by

Definitions

Business day means a day other than a Saturday or Sunday or a public holiday listed throughout Australia.

Nominated Account means the account nominated by you in this RTGS Form from which we are authorised to arrange for funds to be debited.

Payee Account means the payee account details provided by you in this RTGS Form to which the payments are made.

Personal information is information about, and which identifies an individual (such as name and contact details). Your personal information includes information about who you are and your interactions with us such as transactions on your account. The personal information about the payee means their name, BSB and Account Number.

RTGS Form means a RTGS Form (including these Terms and Conditions) between us and you. The RTGS Form covers one-off payments, which are of a standard amount and for a specified period of time.

Us and **we** means Australian Unity Bank Limited who you have authorised by signing a RTGS Form.

You means the customer/s who has signed a RTGS Form.

Terms and Conditions

By completing and signing this RTGS Form you agree and acknowledge that:

1. You authorise us on behalf of all account holders, to debit the Nominated Account with the amount that you specified on the payment date that you specified.
2. If there are sufficient cleared funds in your Nominated Account to cover the amount to be withdrawn then we will withdraw the requested amount from that account and send payment to the Nominated Account on the day requested in accordance with your RTGS Form (as long as the correctly completed form is received by Australian Unity Bank by 3pm (Melbourne time)). Forms received after the cut off time will be processed on the next business day.
3. To the extent permitted by law, Australian Unity Bank is not liable for loss or damage you may suffer as a result of any delay in processing the requested payment by the financial institution at which the Payee Account is held.
4. It is your responsibility to:
 - a. ensure that there are sufficient cleared funds in the Nominated Account on a day a withdrawal is to be made in accordance with your RTGS Form;
 - b. check that the details you have provided to us of the Payee Account are complete and accurate; and
 - c. check your account statement to verify that the amounts withdrawn from your Nominated Account are correct and notify us immediately if they are not.
5. If there are insufficient cleared funds in your Nominated Account to cover the amount to be withdrawn on the day a withdrawal is to be made in accordance with your RTGS Form, we:
 - a. are not required to make any payment to the Payee Account;
 - b. may make the payment to the Payee Account when sufficient cleared funds are available (but we are not obliged to do this); and
 - c. are not liable for any loss you may suffer as a result of any failure or delay in payment to the Payee Account.
6. If a day on which we are to make a payment to the Payee Account in accordance with the RTGS Form is a public holiday, a Saturday or a Sunday, we will make the payment on the previous business day.
7. You may cancel the authority to debit your account in this RTGS Form by giving us 1 business days notice.
8. To the extent permitted by law, we will not be liable for and exclude all liability for loss or damage (including any indirect or consequential loss or damage) arising out of or in relation to:
 - a. delays, errors, or omission in transmission or payment beyond our control; or
 - b. acts of default or omission of any kind by you or any third party outside our control.
9. If we are negligent or in a breach of duty to you, to the extent permitted by law, Australian Unity Bank's liability is limited to supplying the services described in this RTGS Form again.
10. Subject to and to the extent permitted by law, you indemnify and continue to hold us indemnified against any liability, loss, damage or expense suffered by you directly or indirectly resulting from your provision of incorrect instructions.
11. Australian Unity Bank may delay, freeze or refuse to process a transaction if Australian Unity Bank suspects:
 - a. you may be the victim of a scam or fraud or financial abuse;
 - b. the transaction may breach any laws or regulations in Australia or in any other country;
 - c. the transaction involves a beneficiary that is sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by Australian and the United Nations; or
 - d. may directly or indirectly involve the proceeds of crime.
12. You will provide any additional information Australian Unity Bank requires to comply with Australian laws or the laws of any other country or to clarify information provided in this RTGS Form.

13. Fees and charges may apply. Please refer to the 'Schedule of Fees, Charges and Transaction Limits' document found at www.australianunity.com.au/banking/terms-and-conditions for further information.

Privacy Declaration

Where you have provided personal information about an individual (the payee), you have made or will make the payee aware of that fact:

- that their personal information has been collected by Australian Unity Bank Limited in relation to the RTGS Form for the purpose of providing you with the service you requested in this External Payment Request;
- that the Australian Unity Bank Limited complies with the Privacy Laws applicable to Australia and manages personal information as set out Australian Unity's Privacy Policy www.australianunity.com.au/privacy-policy;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the RTGS Form, as required by law; and
- that you may not be able to provide payment to the individual as set out in the RTGS Form if that individual's personal information is not provided to Australian Unity Bank.

Contact us

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