

part 'b'

product features - non-cash payment facilities for wide bay australia accounts »

Non-Cash Payment Facilities »

A Non-Cash Payment Facility is a facility through which any of the types of payments mentioned in this Part B - Product Features - Non-Cash Payment Facilities for Wide Bay Australia Accounts can be made. A non-cash payment is a payment that is made or caused to be made, otherwise than by the physical delivery of Australian or foreign currency in the form of notes and/or coins unless exempt from law from being considered a 'non-cash payment'.

By using non-cash payment facilities, you can:

- withdraw, deposit and transfer from your Wide Bay accounts using your Wide Bay Cashcard/Loan Express Card
- pay for goods and services at most retailers using your Wide Bay Cashcard / Loan Express Card
- make a payment from your account by cheque
- transfer money between your Wide Bay accounts
- transfer money from your Wide Bay account to an account held at another financial institution that participates in the Bulk Electronic Clearing System or BPAY® system; or
- arrange for money to be credited to your Wide Bay account - from an approved account held by you at another financial institution; from approved accounts held by third parties at other financial institutions; or from other parties (such as government departments)

In the case of some accounts, not all non-cash payment facilities are available. Refer to Part D - Schedule of Fees and Charges for Wide Bay Australia Accounts and Banking Services - 'Transaction Fees at-a glance' table that shows the types of facilities that are available on each account.

Characteristics and Features of Non-Cash Payment Facilities »

Cashcard / Loan Express Card »

Cashcard / Loan Express Card allows you to transact on your linked deposit, loan or line-of credit account 24 hours-a-day, at thousands of locations across Australia.

Cashcard / Loan Express Card is a debit card (not a credit card). Withdrawals can only be made on 'cleared' credit funds in your transaction or on-call investment account (or on the credit limit applicable to your line of credit access account).

Cashcard / Loan Express Card can be used:

- to withdraw up to \$1000 per card per account per day (you may select your own card limit from \$300 up to this amount) - please note: the overall account limit is \$2000 per account per day
- to check account balances or make deposits/loan repayments at our branches
- to withdraw cash and check account balances at 'Wide Bay' or 'Westpac' branded Automatic Teller Machines (ATM's)
- to withdraw cash and check account balances at Australian Automatic Teller Machines (ATM's) belonging to other financial institutions
- to make purchases and withdraw cash (where available) at Australian retail outlets using Electronic Funds Transfer at the Point of Sale (EFTPOS)
- to withdraw cash, check account balances or make deposits/loan repayments at Australia Post outlets displaying the Bank@Post sign

You will be able to keep track of your Cashcard / Loan Express Card transactions by:

- maintaining a 'Personal Balance Record Card' available at any branch
- presenting your passbook for updating
- checking your regular transaction statement (if applicable)
- requesting a transaction statement
- reviewing your transactions using 'smartlink' Internet or Phone Banking

When you obtain your Cashcard / Loan Express Card, you will be issued with a Personal Identification Number (PIN) known only to you. If you desire, you may change your PIN to a number of your own choice. Should you forget your PIN, simply call into any branch of Wide Bay with your Cashcard / Loan Express Card or alternatively contact Wide Bay and a new Cashcard / Loan Express Card and PIN will be issued to you.

ATM's (Automatic Teller Machines) »

Your Cashcard / Loan Express Card may be used to transact on your transaction, on-call investment or selected line of credit access account at Australian Automatic Teller Machines (ATM's) belonging to financial institutions across Australia.

For transaction fee charging purposes ATM's are categorised as:

- 'Wide Bay' branded and 'Westpac' branded ATM's
- Non-Wide Bay or Non-Westpac ATM's (i.e. ATM's belonging to other financial institutions)

At 'Wide Bay' branded ATMs, use our Cashcard / Loan Express Card to withdraw, check account balances, change your PIN, request statements or to transfer funds between deposit or line of credit access accounts or to transfer or to check loan account balances.

Details of our ATM locations are available at branches or on our website (www.widebayaust.com.au).

Your Cashcard / Loan Express Card may also be used at any ATM's (including 'Westpac' branded ATM's) throughout Australia. At these locations, Cashcard / Loan Express Card may be used to withdraw, check account balances, request statements (where this facility is available), or transfer funds between deposit or line of credit access accounts.

EFTPOS (Electronic Funds Transfer at Point of Sale) »

Your Cashcard / Loan Express Card may also be used to access funds in your account at thousands of Point-of-Sale Terminals across Australia that display the EFTPOS and Cashcard symbols.

You can pay for goods and services with the purchase price automatically deducted from your transaction, on-call investment or line-of credit account.

Most retailers will also allow you to obtain extra cash with your purchase.

'smartlink' Internet and Mobile Banking »

The 'smartlink' Internet and Mobile Banking facility provides secure access to your Wide Bay Australia accounts via a computer or mobile phone connected to the internet (e.g. at home or office) by accessing our web site www.widebayaust.com.au - 24 hours-a-day, 7 days-a-week.

For your on-call deposit, line of credit access or business overdraft access accounts use 'smartlink' to:

- check your account balance
- view or print your account transactions and details
- make free BPAY payments*
- register and receive bills electronically from participating billers via BPAY View™
- transfer funds between your Wide Bay accounts*
- make payments* to other Wide Bay accounts under the same client number (or another client number**) - on a one-off or regular basis
- make payments* to accounts at other financial institutions - on a one-off or regular basis**
- view your periodical and pending payments
- set up new or delete*** pending payments
- change your 'smartlink' Internet and Mobile Banking Access Code
- using 'smartlink' Internet Banking:
 - utilise SMS Two Factor Authentication (SMS 2FA), which is an SMS service to your mobile phone that generates a random number as a secondary form of authentication for higher value transactions and other specific services carried out through internet banking
 - send secure emails to us for various requests, eg to modify or delete pending payments to your loan account from other Wide Bay Australia accounts, amend 'smartlink' internet banking daily transfer limit, the reordering of a cheque book or to place a stop on a personal cheque etc

- arrange a Batch Pay facility for a number of payments to be made to other Wide Bay accounts or accounts at other financial institutions (eg employee pays)
- import payroll (or other credit) files and process through the Batch Pay facility
- export account transactions from transaction listings to other financial packages - including Money, Quicken and MYOB

For your home loan or business loan use 'smartlink' Internet and Mobile Banking to:

- check your loan account balance
- view or print your loan account transactions and details (including, if applicable, any monthly benefit from a Mortgage Muncher)
- make payments to your loan account on a one-off or regular basis from other accounts* held under the same client number (or another client number**)
- change your 'smartlink' Internet and Mobile Banking Access Code
- using 'smartlink' Internet Banking:
 - check loan interest charged for the current and previous financial year
 - send secure emails to us for various requests (some instructions may need to be received in writing with signatures)
 - export loan account transactions from transaction listings to other financial packages - including Money, Quicken and MYOB

Note: For payments processed after 4pm, any payments made to other financial institutions will be forwarded on the NEXT working day. Future dated payments with a date that is a non-working day will be paid the next working day after the specified date.

** Subject to restrictions on individual account type and cleared funds being available. ** Subject to a daily transfer limit set by you. *** Except for payments directed to loan accounts.*

When you apply to use 'smartlink' Internet and Mobile Banking you will be issued with your Client Number and an initial Personal Access Code. Your nominated Wide Bay accounts will then be activated for use. Every time you use 'smartlink', you will need to enter your Client Number and Personal Access Code, after which you may transact on your account.

When you first use 'smartlink' you must change your initial Personal Access Code to your own preferred secret Access Code (of 4 to 6 digits) for security reasons. Always treat your Client Number and Personal Access Code as confidential information and do not disclose these numbers to anyone else. Your Personal Access Code may be changed at any time.

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'smartlink' Phone Banking »

'smartlink' Phone Banking allows you to conduct a range of banking services over the telephone at anytime of the day or night, seven days a week - from anywhere in Australia.

Use 'smartlink' Phone Banking to:

- check account balances
- review transaction details on pre-nominated accounts
- transfer funds between pre-nominated accounts
- make BPAY® Payments
- order statements
- see if cheques have been presented
- check interest paid for previous financial year

When you apply to use 'smartlink' Phone Banking you will be issued with your Client Number and an initial Personal Access Code. Your nominated Wide Bay accounts will then be activated for use.

After activation, you may access 'smartlink' by calling 1300 137 735 from any touch-tone telephone. Calls to 'smartlink' may be made for the cost of a local call from anywhere in Australia (mobile phones excluded).

Access is controlled by entering your Client Number and Personal Access code when prompted to do so. Your Personal Access Code may be changed at any time. When you first use 'smartlink' you will be guided through changing your initial Personal Access Code to your own preferred secret Access Code (of 4 to 6 digits) for security reasons. We strongly recommend that you treat your Client Number and Personal Access Code as confidential information and that you do not disclose these numbers to anyone else. Every time you use 'smartlink', you will be asked for your Client Number and Personal Access Code, after which a recorded voice message will lead you step by step through the 'smartlink' menu.

Phone: 1300 137 735
Enter your: CLIENT NUMBER*
Enter your: ACCESS CODE*

Then press...

1 - Savings Balances	2 - Loan & Investment Balances	3 - Last 5 Transactions on Account
4 - Transfer Between Accounts	5 - BPAY Payment	7 - Other
8 - Access Another Client No.	9 - Speak to Customer Service	

Then press...

1 - Order Statement	2 - Interest Earned for Year	3 - Change Access Code
0 - Return to Main Menu		

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Direct Debits »

A Direct Debit facility is an electronic direct debit from your approved transaction, savings, on-call investment or line of credit access account:

- to approved accounts at other financial institutions. These are arranged directly with us by completing either an Electronic Funds Transfer to Other Financial Institutions form (for one-off payments at branches only) or an Electronic Periodical Payment - External form, or by using 'smartlink' Internet or Mobile Banking. You will need to advise us of the BSB Number of the financial institution to which the funds are to be transferred and of the Account Number into which the Funds are to be paid.
- to approved organisations to pay for goods and services. For example, health funds and life insurance. These are arranged with the applicable financial institution or organisation. You will need to advise the organisation of Wide Bay's BSB Number (656-400) as well as the individual Wide Bay Account XREF (Cross Reference) Number (which may be obtained by contacting us) from which funds are to be debited.
- to pay your monthly Widcover premium payment for your Home and Contents, Motor Vehicle, Caravan or Trailer Insurance.
- to other Wide Bay Australia accounts held by you or a third party (periodical payments).

Fees and charges apply (including Reject Fees on dishonoured payments). Details are disclosed in Part D - Schedule of Fees and Charges for Wide Bay Australia Accounts and Banking Services. Where requests are made through a Wide Bay branch, a minimum of three working days prior notice is required for new regular payments and payment cancellations. Widcover Insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850.

Direct Credits »

A Direct Credit Facility is an electronic direct credit to your approved transaction, savings, on-call investment, line of credit access or loan account:

- from approved accounts held by you at other financial institutions. These are arranged directly with us. You will need to advise us of the BSB Number of the financial institution from where the funds are to be transferred, the Account Number from which funds are to be debited and the individual Wide Bay Account Number into which funds are to be credited
- from approved accounts held by third parties at other financial institutions (such as your employer). These are arranged by the third party with the applicable financial institution. You will need to advise the organisation or third party of Wide Bay's BSB Number (656-400) as well as the individual Wide Bay Account XREF (Cross Reference Number) (which may be obtained by contacting your local branch) into which funds are to be credited
- for Centrelink entitlements (eg pension, family assistance etc). These are arranged with the applicable government department. You will need to advise the government department of Wide Bay's BSB Number (656-400) as well as the individual Wide Bay Account XREF (Cross Reference) Number (which may be obtained by contacting your local branch) into which funds are to be credited
- from other Wide Bay accounts held by you, your employer or a third party (periodical payments).

Where requests are made through a Wide Bay branch, a minimum of three working days prior notice is required for new payments and payment cancellations.

Periodical Payments »

Periodical Payments allow funds to be transferred from one Wide Bay account to another on a regular basis. Funds will be transferred from one account to the other, including loan accounts, at the desired frequency (eg fortnightly, monthly etc).

Periodical payments may include regular debit transfers from your account to other Wide Bay Accounts held by you or a third party (to be arranged by you at your local branch or through 'smartlink' Internet or Mobile Banking).

They may also be for regular credit transfers to your account from other Wide Bay accounts held by you (to be arranged by you at your local branch or through 'smartlink' Internet Banking), your employer or a third party One-off transfers between Wide Bay accounts can be arranged over-the-counter at your local branch or through 'smartlink' Telephone, Internet or Mobile Banking.

Payments to or from your Wide Bay account involving other financial institutions, organisations etc may be made by direct debit or direct credit.

Where requests are made through a Wide Bay branch to arrange a periodical payment, a minimum of three working days prior notice is required for new payments and payment cancellations.

BPAY »

BPAY® is the nationwide electronic bill payment service that allows you to pay bills (to billers who have a BPAY® Biller Number) from any approved transaction, savings or on-call investment account, line of credit access account, or term deposit (wherever cleared funds are available).

BPAY may be used:

- over-the-counter at your local branch
- through 'smartlink' Telephone Banking, or
- through 'smartlink' Internet Banking, or
- through 'smartlink' Mobile Banking

You can also arrange to make future bill payments for regular and once off amounts using BPAY.

Thousands of biller organisations across Australia now offer BPAY as a payment method. These organisations include local councils, gas, power and water utilities, schools, universities, finance companies, stock brokers, real estate agents, health funds, insurance and superannuation funds, Pay TV providers, telecommunications and Internet providers, software distributors, golf clubs and plant nurseries.

You may also register and receive bills electronically through 'smartlink' Internet or Mobile Banking from participating billers (such as Telstra and Ergon Energy) via BPAY® View.

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Auto-Sweep »

An Auto-Sweep can be arranged to automatically transfer funds from nominated Wide Bay transaction, savings or on-call investment accounts in the event that you do not have sufficient cleared funds available in a particular account to cover cheques written, direct debits from your account and periodical payments. Up to 5 accounts can be nominated - with the Auto-Sweep checking each account in turn for sufficient cleared funds to transfer to your account.

If the required amount is not available in the nominated accounts, a part-amount will be debited from each account. However, if the full amount cannot be transferred, no sweep will occur.

Bank@Post® »

Bank@Post is a facility at over 3300 Australia Post outlets (displaying the Bank@Post sign) which allows you, using your Wide Bay Cashcard/ Loan Express Card (on your linked account), to transact over-the-counter by:

- selecting "savings" and entering your PIN to withdraw, deposit or check account balances on your approved Wide Bay deposit or line of credit and business overdraft access accounts.
- selecting "credit" and entering your PIN to deposit to your Wide Bay loan account (including making loan payments) or to check your loan account balance.

A receipt will be issued on each transaction.

To conduct Bank@Post transactions on your loan you will need to have a Cashcard/Loan Express Card.

If you open a 'Mortgage Muncher' Account (S8) on your loan and apply for a Cashcard, you will be able to link the Cashcard to both your 'Mortgage Muncher' and loan accounts. Alternatively you can apply for a Cashcard for your loan account only.

You can link your loan to your 'Mortgage Muncher' Cashcard by contacting your local branch, phoning our Head Office or by secure email using 'smartlink' Internet Banking.

If you have an existing Cashcard / Loan Express Card on another type of deposit account, it cannot be activated for Bank@Post loan transactions.

Bank@Post® and its associated device marks are trademarks (registered or otherwise) of the Australian Postal Corporation (ABN 28 864 970 579) - all rights reserved. Limits apply on withdrawals. Some postal outlets do not have an electronic link to the Bank@Post network. Bank@Post is only available on personal accounts on selected account types. Cheque deposits will only be accepted if they are made payable in the name of the cardholder; to Wide Bay Australia for the credit of the cardholder; to Wide Bay Australia or to Cash. Cheques made payable to third parties or joint accountholders will not be accepted.

Cheque Books »

A cheque facility is a payment facility that allows you to pay for goods and services by cheque instead of carrying cash and you can pay by mail. The payee of the cheque usually has to wait for the cheque to be cleared before they can access the funds.

You may apply for a book of either 30 or 200 cheques and it will be posted to you.

Your cheque book can be linked to an applicable transaction, on-call investment or line of credit access account - you don't need to open a separate cheque account.

The amount for cheques written will be debited from your account when they have passed through the banking system. You will continue to receive interest on funds in your account right up until your cheque is presented anywhere in Australia.

Cheques should not be written unless cleared funds are available in your account as dishonoured cheques attract a fee.

Stopping Payment on Cheques

Should you wish to stop payment on a particular cheque (or cancel cheques that may have been lost or stolen) you should notify Wide Bay as soon as possible.

You should complete the relevant form at a branch, write to us, send a facsimile to (07) 4152 3499, or send a secure message through 'smartlink' Internet Banking. Email and telephone requests cannot be accepted. A personal cheque stop payment request fee will be applicable. After receiving your request, we will confirm whether the cheque has been presented to your account. If the cheque has already been presented to your account we will be unable to proceed with your request.

In cases where you require Wide Bay to cancel a stop payment request you must also advise us in writing as above.

Cheque payment services are available by arrangement with Westpac Banking Corporation ABN 33 007 457 141.

Counter Cheques »

You can arrange for a Wide Bay Australia counter cheque at our branches to pay for goods and services.

The amount of the Cheque will be debited immediately from your transaction, savings, on-call investment, or line of credit access account. A fee will apply when you purchase a counter cheque.

If you use cheques regularly you may wish to consider applying for a cheque book.

Cheque payment services are available by arrangement with Westpac Banking Corporation ABN 33 007 457 141. Counter cheques are drawn on Wide Bay Australia Ltd and debited to our Westpac account. Therefore this cheque will not be accepted in certain circumstances where a 'bank cheque' is required. Wide Bay can assist in arranging a 'bank cheque' if required.

Risks »

There are a number of risks when using selected non-cash payment facilities. The following table provides information on what these risks are and how you can avoid them happening to you. You should monitor your accounts and contact Wide Bay Australia immediately if there are discrepancies.

Facility	Risks	Safeguards*
Cashcard / Loan Express Card	An unauthorised person uses your PIN and card to access your account.	To protect your account from unauthorised use - do not tell anyone what your PIN is (including family members or close associates). Don't disclose your PIN to anyone including any verbal or written request from any person including anyone purporting to be a representative of Wide Bay.
Automatic Teller Machine (ATM)		No one should ask for your PIN - that includes a financial institution employee, the police, a merchant or any other person. Cover the numeric PIN pad at the ATM with your other hand to ensure your PIN is not seen by anyone else.
Electronic Funds Transfer at Point of Sale (EFTPOS) Transactions		Do not count your cash while standing at the ATM - put your cash, card and receipt away immediately. After completing an ATM or EFTPOS transaction, always remember to take your card and, if provided, your transaction record. Look around and observe your surroundings.
Bank@Post		Keep your card safe and separate from your PIN. Memorise the PIN and do not write it on the card or keep it written near the card. Either destroy the pin packet or keep it in a safe place away from your card. When selecting your own PIN, do not use obvious numbers such as: your date of birth, consecutive numbers, a series of the same number, a sequence from your account number, historically significant dates, your driver's licence number, or your phone number or part thereof.

Facility	Risks	Safeguards*
	Your Cashcard/Loan Express Card may be collected by an Automatic Teller Machine. The same transaction is processed more than once at an EFTPOS terminal.	If your Cashcard / Loan Express Card is lost, stolen or used without your authority, you should immediately contact your nearest branch of Wide Bay or if this is not possible telephone 1800 072 111. In all cases, formal written notification of the event must also be forwarded to Wide Bay as soon as possible. Check your passbook or statement regularly and advise Wide Bay immediately of any irregular transactions. Always enter the correct PIN. Should you or anyone else continue to use the wrong PIN in an Automatic Teller Machine, your Cashcard / Loan Express Card will be collected. This is a safeguard against unlawful use of your card. Don't let anyone swipe your card more than once unless you confirm that the transaction was either cancelled or the swipe was not successful.
'smartlink' Internet and Mobile Banking)	An unauthorised person uses your access code to transfer money from your account. The same transaction is processed more than once. You transfer money to the wrong account. You transfer the wrong amount to another account.	Don't disclose your secret access code to anyone including any verbal or written request from any person including anyone purporting to be a representative of Wide Bay. Remember - no one should ask for your access code - that includes a financial institution employee, the police, a merchant or any other person. Only enter your access code on Wide Bay Australia's internet or mobile banking logon screen. When selecting your access code, do not use obvious passwords such as: your date of birth, consecutive numbers, a series of the same number, a sequence from your account number, historically significant dates, your driver's licence number, or your phone number or part thereof. If you record your secret access code to help you remember it, ensure that it is reasonably disguised. You should not: reverse the order of the access code, disguise your access code as a telephone number, replace your access code with letters (e.g. A=1, B=2, C=3), write numbers that contain the same sequence of numbers as your access code, record it on a computer or electronic device where it can be reasonably retrieved, or keep a record or it in close proximity to where it can be obtained with the access method (for example next to your computer). Maintain up-to-date virus software on your computer or mobile phone. Each time you use internet or mobile banking, always confirm the date/time you last accessed the system for any unauthorised access. Don't select any transaction confirmation buttons (e.g. the Process button) more than once without waiting for the next message. Always confirm your transaction details before leaving internet or mobile banking. Take care when entering account details eg BSB number, account number, account name and always re-check prior to processing the transaction. Please note that not all financial institutions confirm the account name details to the account number details prior to processing incoming internet debit transfers. In these cases, payments will be processed using the BSB number and account number only.
'smartlink' Telephone Banking	An unauthorised person uses your access code to transfer money from your account.	Don't disclose your telephone access code to anyone including any verbal or written request from any person including anyone purporting to be a representative of Wide Bay. No one should ask for your access code - that includes a financial institution employee, the police, a merchant or any other person. Only enter your access code on Wide Bay Australia's telephone banking when requested to do so by the voice prompt. When selecting your telephone access code, do not use obvious passwords such as: your date of birth, consecutive numbers, a series of the same number, a sequence from your account number, historically significant dates, your driver's licence number, or your phone number or part thereof. If you record your secret access code to help you remember it, ensure that it is reasonably disguised. You should not: reverse the order of the access code, disguise your access code as a telephone number, replace your access code with letters (eg A=1, B=2, C=3), write numbers that contain the same sequence of numbers as your access code, record it on a computer or electronic device where it can be reasonably retrieved, keep a record or it in close proximity to where it can be obtained with the access method (for example next to your telephone).

Facility	Risks	Safeguards*
'smartlink' Telephone Banking continued	You transfer money to the wrong account/biller code. You transfer the wrong amount to another account/biller.	Take care when entering account and biller numbers and amounts. Always listen carefully to all details when they are read to you prior to processing the transaction.
Direct Debits	You have insufficient funds available so payments are dishonoured and an external reject fee/ or a direct debit reject fee is charged. Your account is debited by an unknown debit user/provider. You supply the wrong bank account number and amount to be transferred.	Make sure you have sufficient 'clear' funds in your account to cover direct debits. Do not sign Direct Debit Request (DDR) forms from debit users and providers unless you are in receipt of goods and services. Ensure the correct bank account details and amount are supplied.
Direct Credits	You have insufficient funds available so transfers may fail and a reject fee charged. You supply the wrong BSB and/or Wide Bay Account XREF number to your paymaster, Centrelink etc.	Make sure you have sufficient 'clear' funds in your account at other financial institutions to cover direct credit to your Wide Bay account. Ensure the correct BSB and/or Wide Bay Account XREF number are supplied by re-checking details carefully.
Periodical Payments	You have insufficient funds available so transfers may fail. You supply the wrong bank account number and amount to be transferred.	Make sure you have sufficient 'clear' funds in your Wide Bay account to cover periodical payments. Ensure the correct bank account details and amount are supplied.
BPAY®	You enter the wrong biller code and/or customer reference number and pay the wrong account. You overpay a bill.	Take care when entering the biller code and check the biller details on the bill. Record your receipt number on the bill or check your transaction history. Ensure the merchant or party you are paying is bona fide.
Auto-Sweep	You have insufficient 'clear' funds available in your sweep account and the auto-sweep does not occur which results in cheques, direct debits and periodical payments being rejected.	Make sure you have sufficient 'clear' funds in your Wide Bay accounts to cover cheques and payments.
Cheques	You overdraw your account or your cheque is dishonoured if cheques are written for more money than is in your account. A dishonour fee / honour fee is charged to your account. You or the person you pay loses a cheque. Your cheque or cheque book is stolen.	Regularly check your account to prevent overdrawing or dishonours. Make arrangements for funds to be transferred to your account to avoid a cheque from being dishonoured and a dishonour fee being charged or alternatively an account becoming overdrawn to pay a cheque and a honour fee being charged. Contact us to put a stop on lost or stolen cheques. Do not pre-sign cheques in your cheque book. Do not give anyone a cheque which is not completed in full, i.e. drawer or amount not filled out. Keep your cheque book in a safe place.

Safeguards* Refer to Part C - Terms and Conditions for Wide Bay Australia Accounts and Banking Services, or the consequences resulting from some of the risks and more information on what you can do to mitigate risks on electronic transactions and cards.

Fees and Charges »

Details of applicable fees and charges for non-cash payment facilities are disclosed in Part D - Schedule of Fees and Charges for Wide Bay Australia Accounts and Banking Services.

Terms and Conditions »

Full details of the terms and conditions are contained in Part C - Terms and Conditions for Wide Bay Australia Accounts and Banking Services.