

Business Banking Mobile Terms and Conditions

Before using Business Banking Mobile please read the following Terms and Conditions:

Please note: Words in *italics* have the same meaning as explained in Meaning of words in the St. George Business Banking Online Product Disclosure Statement.

- Each time you use St. George Business Banking Mobile, these Terms and Conditions and those in the **St. George Business Banking Online Product Disclosure Statement apply**.
- Where there is any inconsistency between these Terms and Conditions and the **St. George Business Banking Online Product Disclosure Statement**, these terms and conditions shall prevail.
- St. George Business Banking Mobile is an additional feature of **St. George Business Banking Online**. It is not a stand-alone product. Business Banking Mobile is available only to registered users of Business Banking Online. No other specific registration is required.
- Not all mobile devices may be capable of accessing and using St. George Business Banking Mobile. You are responsible for using, having or obtaining a compatible mobile device in connection with any use of the service. St. George is not responsible for:
 - Any ability of a mobile device to access the service; or
 - Any loss or damage to a mobile device resulting from your access or use or attempted use of St. George Business Banking Mobile.
- If you travel outside of Australia you may still have access to St. George Business Banking Mobile. You should check with your telephone communications provider that the mobile device will be able to use relevant network in those countries in which you are travelling. St. George is not liable for any additional costs you incur.
- Any conditions of use and charges relating to a mobile device are your responsibility.

- You will use your **Business Banking Online User ID and Business Banking Online Password** to log on your Business Banking Mobile.
- Not all **Business Banking Online** services and features are available via St.George Business Banking Mobile. Users can only perform the following tasks:
 - View limited account information and transaction history;
 - **Users with an Authentication Device** with **authorise** access, can:
 - complete transfers between accounts in their BBO profile as permitted under the **St.George Business Banking Online Product Disclosure Statement**. Any transfer to or from a Foreign Currency account can only be processed at the carded exchange rate for the day. The transfer must be created and submitted within the same St.George Business Banking Mobile session. Transfers cannot be future dated or scheduled in advance and can only be made from accounts that do not require more than 1 user to **authorise** the payment.
 - authorise and submit payments which are permitted under the **St.George Business Banking Online Product Disclosure Statement** and have been created from their BBO profile.
 - View their Mobile Payment History
- St.George Business Banking Mobile is only available to registered users of St.George Business Banking Online that have accepted the **St.George Business Banking Online and Payment Services Product Disclosure Statement**.
- St.George Business Banking Mobile is subject to system maintenance and availability.