

Verify with Confirmation of Payee Terms and Conditions

Effective date: 30 April 2025

Account means any eligible St.George Bank account (as determined by us from time to time) from which you can make or receive New Payments Platform (NPP) payments using your BSB and account numbers.

Account Details means our record of your Account, including the BSB, account number, account name, your full legal account name, any other name you prefer us to use and Account activity.

Confirmation of Payee (CoP), means the industry wide service which is an initiative of Australian Payments Plus and enables a payer to confirm the account name of the BSB and account number they enter matches the account name held by the payee's financial institution (when 'adding' payee details to make a domestic electronic payment). We've integrated the CoP service into our St.George Bank Verify service which helps you check if the account details you've entered have been commonly used, based on the history of other payments within Westpac.

we, us, and our means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (**Westpac**).

you and your means the Account holder, whether that be an individual, a group of 2 or more individuals that are joint holders of the relevant Account, or a business organisation, that is our customer.

1. It is your responsibility to ensure that you correctly enter the payee's BSB and account number. You should always check the account details with the intended recipient and only proceed with the payment if you are confident that the account is legitimate, especially where the Verify with Confirmation of Payee response indicates the payee details do not appear to match.
2. Verify with Confirmation of Payee may be unavailable due to outages, scheduled maintenance, or due to factors beyond our control, such as your internet connection.
3. You must not misuse Verify with Confirmation of Payee. We may, acting reasonably, limit or suspend your use for any reason we deem appropriate, without notice to you (e.g. if we believe it is reasonably necessary to protect you or us from possible fraudulent activity, scams or other activities that might cause you or us to lose money).
4. We will always reflect your Account Details according to those last provided by you and recorded by us. You must promptly notify us any changes to your personal details (e.g. name).
5. You acknowledge and authorise:
 - us to use and disclose your Account Details in the CoP; and
 - payers' financial institutions to use your Account Details for the purposes of the CoP and prior to making payments to you.
6. To the extent your Account Details and the use of your Account Details constitutes disclosure, storage and use of your personal information within the meaning of the *Privacy Act 1988* (Cth) and regulations made under that Act, you acknowledge and consent to that disclosure, storage and use.

7. Individual (non-business) customers may opt out of the CoP in certain circumstances. Please contact us if you wish to opt out of the CoP on an Account. Opting out may adversely impact your banking experience and cause delays when receiving or sending payments (e.g. you may no longer be able to receive or send real time payments). St.George Bank is not liable for any loss you suffer (including consequential loss) in connection with your opting out.
8. Notwithstanding your opting out of the CoP, you acknowledge and authorise us to:
 - confirm, disclose, store and use your Account Details through the CoP and disclose your account name to government agencies for the purposes of making a payment to you by the government agencies.
 - opt you in to the CoP with 30 days' notice or no notice, where it is reasonable for us to manage a material and immediate risk (e.g. to protect you or others from scams), or where you had previously opted in to the CoP but were subsequently opted out (e.g. because your joint Account holder had opted out).
 - contact you to verify your reason for opting out of the CoP.
9. For joint Accounts, if at least one Account holder has opted out, the Account will be opted out. The Account may only be opted back in once every Account holder that opted out of the CoP for that Account elects to opt back in.

Accessibility support

Visit [St.George Accessibility](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language.

St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

© St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBCSTGCOPTCS 0225