

## **Important changes to your current St.George Bank/Bank of Melbourne/BankSA Fixed Term Accounts, Term Deposits (and Billflex Accounts), Terms and Conditions and General Information**

Effective 20 March 2013, St.George Bank, Bank of Melbourne and BankSA will subscribe to the ePayments Code which replaces the current Electronic Funds Transfer Code of Conduct (**EFT Code**). The ePayments Code regulates consumer electronic payments including ATM, EFTPOS, debit and credit card transactions, online payments, internet banking and BPAY®.

As under the EFT Code, the ePayments Code will:

- require subscribers to provide customer disclosures in relation to fees, transaction limits and other terms and conditions;
- require subscribers to give receipts and statements in certain circumstances; and
- provide consumer protection in cases of fraud and unauthorised transactions.

For more information about the ePayments Code, please visit [stgeorge.com.au/tandcchanges](http://stgeorge.com.au/tandcchanges) or [bankofmelbourne.com.au/tandcchanges](http://bankofmelbourne.com.au/tandcchanges) or [banksa.com.au/tandcchanges](http://banksa.com.au/tandcchanges).

To reflect our obligations under the ePayments Code, effective 20 March 2013, the following changes to your current St.George Bank/Bank of Melbourne/BankSA Fixed Term Accounts Term Deposits (and Billflex accounts), Terms and General Information Conditions will apply.

### **The Changes are:**

#### **Section 1, condition 13.10, is amended to read:**

We are not liable for any loss or damage caused to you by persons authorised to operate on your Account, except where it arises from fraudulent conduct by our agent or employee, or if we are liable under a statute, the Code of Banking Practice or the ePayments Code.

**Section 2, condition 1.2, is amended to read:**

We warrant that we will comply with the ePayments Code where it applies.

**Definition deleted to Meaning of words  
"EFT Code"**

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