

These PayID Terms and Conditions (“Terms”) apply in relation to any PayID you create, attempt to create, or request that Queensland Country Bank Limited (Queensland Country Bank) create for an Account and must be read together with the other terms and conditions that apply to the relevant Account.

For the terms and conditions that apply to making or receiving payments using a PayID, and your rights and obligations in respect of such payments, please refer to Queensland Country’s Account & Access Facility Conditions of Use brochure and the terms and conditions that apply to your Account(s).

1. Definitions

In these Terms:

Account means an account with Queensland Country.

Internet Banking in respect to these terms and conditions means Queensland Country’s internet banking facility accessed through Queensland Country’s website or by using Queensland Country’s the mobile phone banking app.

Misdirected Payment means an NPP Payment erroneously credited to the wrong account because of an error in relation to the recording of the PayID or associated account information in the PayID service.

NPP means the New Payments Platform operated by or on behalf of NPP Australia Limited.

NPP Payments means payments cleared and settled via the NPP.

Organisation ID means an identifier for an organisation which may be based on its business name, products or location.

PayID means the identifier you choose to create for the purposes NPP Payments.

PayID Name means the name assigned to a PayID you create to identify you as the account holder of the relevant Account when the PayID is used.

PayID service means the central payment addressing service component of the NPP in which PayIDs are created for addressing NPP Payments.

PayID Type means the type of identifier used for a PayID (for example, a mobile phone number or email address). The available PayID Types may change from time to time.

We, us and our and Queensland Country means Queensland Country Bank Limited.

You and your means each person who is an accountholder for an Account or a person authorised to operate an Account on behalf of the accountholder.

2. PayIDs

- 2.1 The PayID service enables payers to make NPP Payments to payees using an alternative identifier (a PayID) instead of a BSB and account number. In Queensland Country's discretion, Queensland Country may allow or assist you to create a PayID for your Account.
- 2.2 Creating a PayID is optional. Queensland Country will not create a PayID for your Account without your consent.

3. Creating your PayID

- 3.1 A PayID can only be created for your Account if:
 - (a) Queensland Country is able to verify your identity, and/or the entities identity, in a manner that is satisfactory to Queensland Country;
 - (b) you own or are authorised to use the PayID;
 - (c) the PayID is not likely to be misleading as to who the account holder for the Account is; and
 - (d) creating the PayID will not infringe on the intellectual property rights or other legal rights of any person.
- 3.2 We may refuse to allow a PayID to be created for an Account for any reason, including where Queensland Country is not satisfied that the above requirements have been met.
- 3.3 The PayID Types Queensland Country allow to be created for your Account may differ depending on your circumstances and the type of Account you have and not all Account types are eligible to have PayIDs created for them. Queensland Country will tell you which Account types can have PayIDs created for them and which PayID Types can be created in internet banking or on request, which may change from time to time.
- 3.4 When you create a PayID or request that Queensland Country create it, the PayID Name you select or enter must reasonably and accurately represent your identity. Queensland Country will not permit a PayID Name that is likely to mislead or deceive a person that uses the PayID as to your identity or which Queensland Country considers to be inappropriate for any reason.
- 3.5 By creating or requesting that Queensland Country create a PayID for your Account:
 - (a) you assure Queensland Country that you own or are authorised to use the PayID;
 - (b) you agree to immediately notify Queensland Country if any of the information you provide to Queensland Country when creating or requesting the PayID changes or becomes incorrect or misleading; and
 - (c) you acknowledge that the PayID and information relating to you and your Account (including the PayID Name, the Account BSB and Account number)

will be registered in the PayID service which is operated by NPP Australia (not Queensland Country).

- 3.6 You may create or request more than one PayID for your Account but each Pay ID must be unique and can only be created once for all financial institution accounts in Australia. See below for details on transferring PayIDs.
- 3.7 If your Account is a joint account, you and each other joint account holder can create a unique PayID for the Account.

4. Transferring your PayID from or to another account

- 4.1 You can transfer a PayID created for one account with Queensland Country or another financial institution to another account with Queensland Country or another financial institution. However, you cannot transfer a PayID while it is locked.
- 4.2 If you want to transfer a PayID you have created for an account with another financial institution to your Account, you must first contact the other financial institution to tell them that you want to transfer the PayID and then create the PayID for your Account as set out above. The other financial institution must action your request within one business day unless you agree to another time period.
- 4.3 You can transfer your PayID from one Account with Queensland Country to another Account with Queensland Country via the Manage PayID function in internet banking (where Queensland Country allows you to manage the relevant PayID Type in internet banking) or by contacting Queensland Country. Queensland Country will action your request within one business day unless Queensland Country agrees another time period with you.
- 4.4 You can transfer your Pay ID from an Account with Queensland Country to an account with another financial institution by first requesting the status of your PayID be changed to 'transferring' in internet banking (where Queensland Country allows you to manage the relevant PayID Type in internet banking) or by contacting Queensland Country and then creating your PayID with the other financial institution. Queensland Country will action your request and allow the PayID to be transferred to the other financial institution within one business day unless Queensland Country agrees another time period with you.

Please note: If you tell Queensland Country or another financial institution that you want to transfer a PayID but do not successfully create the PayID and link it to the new account within 14 days, you will need to start the process again because your PayID will remain active with Queensland Country.

- 4.5 Until a transfer of a PayID is completed, NPP Payments made using your PayID will be directed to your Queensland Country account it was linked to.

4.6 You can cancel the transfer of your PayID by contacting us providing you have not registered that same PayID with another Financial Institution.

5. Closing, Locking and Unlocking a PayID

5.1 You can close your PayID at any time in internet banking (where Queensland Country allows you to manage the relevant PayID Type in internet banking) or by contacting Queensland Country.

5.2 You must close your PayID or notify Queensland Country immediately if you no longer own or have authority to use a PayID you have created for an Account or if the information you gave Queensland Country when the PayID was created changes.

5.3 Queensland Country will action a request from you to update or close a PayID within one business day unless Queensland Country agrees another time period with you.

5.4 Queensland Country may, if Queensland Country has reasonable grounds for doing so, lock or close a PayID created for your Account at any time without prior notice to you. Without limitation, this includes where:

(a) you have requested that Queensland Country do so;

(b) Queensland Country reasonably believes or suspects that you do not own and are not authorised to use the PayID;

(c) Queensland Country reasonably believes or suspects that the information you provide to Queensland Country or the statements you make to Queensland Country when creating the PayID are incorrect, incomplete or misleading;

(d) you fail to comply with your obligations under these Terms or the terms and conditions that apply to your Account;

(e) Queensland Country suspects you created the PayID or are using the PayID in connection with fraudulent or illegal activity; or

(f) Queensland Country has closed or restricted your Account or you cease to be the accountholder or authorised to use the Account.

5.5 Queensland Country will tell you if it locks or closes a PayID created for your Account, within a reasonable period of doing so, unless it was done at your request. Queensland Country is not required to disclose the reason why a PayID is locked or closed.

5.6 If your PayID is locked, you can unlock it in internet banking (where Queensland Country allows you to manage the relevant PayID Type) or request that it be unlocked by calling Queensland Country. If a PayID is closed it must be re-created before it can be used again.

5.7 The PayID service may also automatically lock or close a PayID if no NPP Payments have been made using the PayID and no updates to the

information relating to the PayID are made for 10 years.

- 5.8 A PayID cannot be transferred or updated while it is locked and no payments can be received using a PayID while it is locked or after it has been closed.

6. NPP Payments and liability

- 6.1 Queensland Country is not liable to you for any loss or damage you suffer as a result of:
- (a) a PayID being created for your Account or you using or attempting to use a PayID that has been created for your Account;
 - (b) Queensland Country refusing to create a PayID or any delay in a PayID being created for your Account;
 - (c) Queensland Country locking or closing a PayID that has been created for your Account; or
 - (d) any failure or malfunction of the NPP (including the PayID service) or any of Queensland Country's systems or procedures that use or connect with the NPP.
- 6.2 You indemnify Queensland Country against, and will be liable to Queensland Country for, any direct or indirect loss, damage, charge, expense, fee or claim Queensland Country may suffer or incur in respect of any PayID that is created for your Account, any Misdirected Payments relating to such a PayID (except where the Misdirected Payment is caused by Queensland Country's mistake or negligence and not by you) or your use or attempted use of a PayID. Queensland Country may debit any such loss, damage or cost to any Account you hold with Queensland Country.

7. Duplicate PayIDs and PayID disputes

- 7.1 The PayID service does not support duplicate PayIDs. If you try to create a PayID for your Account which is identical to another PayID created in the PayID service it will be rejected and Queensland Country will advise you of this.
- 7.2 If a PayID cannot be created for your account because it has already been created for another financial institution account by someone else, you can contact Queensland Country and, if Queensland Country is satisfied you own or are authorised to use the PayID, Queensland Country can lodge a dispute with the financial institution with which the PayID has been created on your behalf to determine whether that financial institution should close the PayID so that you can create it. However, there is no guarantee that the dispute will be resolved in your favour or result in you being able to create the PayID for your Account (for example, if the other financial institution's customer is also authorised to use the PayID). Queensland Country will promptly notify you of the outcome of the dispute.

8. Privacy

By creating your PayID you acknowledge that you authorise and consent to:

(a) Queensland Country disclosing your personal information and other information to NPP Australia Limited as necessary to create the PayID including your PayID, PayID Name and Account details; and

(b) third parties, such as NPP Australia Limited and other financial institutions that connect to or use the NPP, collecting, storing, using and disclosing that information for the purposes of constructing NPP payment messages, enabling payers to make NPP Payments to you, and to disclose your PayID Name to payers for NPP Payment validation in accordance with the NPP regulations and procedures.

9. Inconsistency

To the extent of any inconsistency between these Terms and the other terms and conditions that apply to your relevant Account(s), these Terms prevail.

10. Changes to Terms & Conditions

We may change these Terms at any time without your consent by giving you reasonable notice.

11. Notices

Queensland Country may give you notices in relation to a PayID created for your Account in any way allowed by law and, where relevant, the ePayments Code. Without limitation, you agree Queensland Country may give you notices relating to your PayID:

(a) in any manner in which Queensland Country can give you notices relating to the Account your PayID is created for; and

(b) if you are registered for internet banking, electronically in internet banking.