

Product Disclosure Statement.

Effective 30 October 2023

Product features and Terms and Conditions for:

- > Savings Accounts
- > Investment Accounts
- > Transaction Accounts
- > Business Accounts
- > Non-Cash Payment Facilities



This Product Disclosure Statement (PDS) is made up of:

- > this product features and terms and conditions brochure;
- > our interest rate sheet; and
- > our fees & charges brochure.

This PDS is effective 30 October 2023.

Advice Warning

This PDS provides you with information about a number of products and facilities and has been prepared without taking account of your objectives, financial situation or needs. Because of this, before you acquire any of our financial products, you should consider their appropriateness having regard to your objectives, financial situation and needs. You should consider the contents of this PDS carefully before making any decision to acquire the product.

Information in this PDS is subject to change from time to time and may be updated as described in this PDS.

You should keep a copy of this PDS for future reference.

Additional copies of this PDS or more information about any of the products or facilities to which this PDS applies, may be obtained from any branch or downloaded from our website – www.humebank.com.au

Electronic Debits & Credits

When arranging direct debits or credits to your account, please quote:

BSB 640 000

followed by your 9 digit account number.

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Business Accounts

Key Features and Benefits	Business Account	Business iSave	Professional Trust	Tax Manager
Account restrictions	N/A	see page 4	see page 4	N/A
Statements issued	monthly	twice yearly	twice yearly	quarterly
Interest calculated/paid	daily/quarterly	daily/monthly	daily/quarterly	daily/quarterly
Bonus interest paid	N/A	N/A	N/A	N/A
Access to funds:				
> at call	✓	✓	✓	✓
> digital wallet, card & ATM access	✓	✗	✗	✗
> cheque book	✓	✗	✓	✗
> bank cheques	✓	✓#	✓	✓
> BPAY	✓	✓	✓	✓
> direct debits & PayTo	✓	✓	✓	✓
> Osko & PayID	✓	✓	✓	✓
> phone & internet banking	✓	✓	✓	✓
> periodical payments	✓	✓	✓	✓
> payroll processing	✓	✗	✗	✗

Please see our interest rate sheet for the interest rates that apply to these accounts and the minimal balance required to earn interest.

Available through iBank only.

Savings and Transaction Accounts

Key Features and Benefits	Essential Account	iSave	Reward Saver	Retirement Account	Clancy Koala	Flexible Loan Offset
Purpose	personal	personal	personal	personal	personal	personal
Account restrictions	N/A	see page 4	N/A	see page 4	see page 4	see page 4
Statements issued	twice yearly	twice yearly	twice yearly	twice yearly	passbook	twice yearly
Interest calculated/paid	no interest paid	daily/monthly	daily/monthly	daily/twice yearly	daily/monthly	no interest paid
Bonus interest paid	N/A	N/A	monthly~	N/A	monthly~	N/A
Access to funds:						
> at call	✓	✓	✓	✓	✓	✓
> digital wallet, card and ATM access	✓^	✗	✗	✓	✗	✓
> cheque book	✗	✗	✗	✓	✗	✓
> bank cheques	✓	✓#	✓	✓	✓	✓
> BPAY	✓	✓	✓	✓	✓	✓
> direct debits & PayTo	✓	✓	✓	✓	✗	✓
> Osko & PayID	✓	✓	✓	✓	✓	✓
> phone & internet banking	✓	✓	✓	✓	✓*	✓
> periodical payments	✓	✓	✓	✓	✓	✓

~ Bonus interest is calculated daily and paid monthly provided that \$10 or more was deposited and no withdrawals were made in that month. Deposits must be made by 5pm, on the last day of the month to earn bonus interest.

^ Account holders 12 years and older are eligible for a Visa debit card.

* Enquiries only for phone banking

Community Link	All Purpose	Professional Cash Mgmt	Term Deposit	Farm Management Deposit
community groups	personal	business or personal	business or personal	business
see page 4	N/A	N/A	see page 4	N/A
twice yearly	twice yearly	quarterly	passbook	passbook
daily/twice yearly	daily/twice yearly	daily/quarterly	daily/monthly, annually or at maturity	daily/monthly, annually or at maturity
N/A	N/A	N/A	N/A	N/A
✓	✓	✓	✗	✗
✗	✓^	✗	✗	✗
✓	✓	✓	✗	✗
✓	✓	✓	✗	✗
✓	✓	✓	✗	✗
✓	✓	✓	✗	✗
✓	✓	✓	✗	✗
✓	✓	✓	✓*	✓*
✓	✓	✓	✗	✗

Available through iBank only

^ Account holders 12 years and older are eligible for a Visa debit card.

* Enquiries only for phone banking

Account Restrictions

Account	
Business iSave & iSave	Restricted to registered iBank users and requires registration for electronic statements (eStatements). No branch or contact centre based transactions (with the exception of account opening / account closing).
Clancy Koala	The account is only available for the savings purposes of a child 11 years and under.
Community Link	Restricted to community, sporting, cultural or recreational groups and is available at our discretion. The entity must not return any profits to its members. The account must always be subject to a "two to sign" authority.
Flexible Loan Offset	May only be used for the banking and savings purpose of an individual. This account cannot be linked to a commercial or personal loan. No interest will be paid on your Flexible Loan Offset account upon repayment of your linked loan account.
Professional Trust	Restricted to eligible professional and business organisations.
Retirement Account	To open this account, you must be a recipient of an Age or Veteran's Affairs pension, or a self-funded retiree.

Savings, Transactions and Investment Accounts - Risk and Benefits

The risks associated with the payment facilities attached to your account will depend in part on the way you use them. Those risks, benefits and security advice are included throughout this PDS.

When you select a savings account, the interest rate that you receive may fall if market interest rates fall or could rise if market interest rates rise. The interest you receive is guided by movements in the RBA Overnight Cash Rate, with reference to applicable market rates, indicators and other variable interest rate benchmarks.

Our term deposit accounts and farm management deposits are fixed term deposits that allow an initial deposit and subsequent withdrawal. A wide range of standard terms are available up to 3 years. When investing in these you cannot benefit from increases in interest rates that may occur during the term of your deposit as your interest rate is fixed for the term. On the other hand, you are protected from falling interest rates during the term of your investment.

Credit risk is common to all savings and investment products. In all cases you are reliant on our ability to meet our obligations to you under the terms of the particular product you choose. Hume Bank is an authorised deposit-taking institution in Australia and therefore has to comply with the requirements of the Australian Prudential Regulation Authority (APRA).

You should obtain your own advice as to the suitability of these products for you.

Farm Management Deposit

An account for the primary producer who wishes to take advantage of the taxation benefits provided by the Farm Management Deposits Scheme

Minimum deposit	\$1,000
Maximum balance	\$800,000

- > Hume Bank accepts Farm Management Deposits (FMD) for a fixed amount, for a fixed term at a fixed interest rate.
- > Interest rates may vary depending on the term and/or the amount of the deposit and frequency of interest repayments.
- > The terms and interest rates available for amounts of deposits are disclosed in our interest rate sheet. The amounts, rates and terms available may be varied from time to time, however once a deposit has been accepted by us, the amount, interest rate and term cannot be changed, unless agreed to by us.
- > An eligible depositor can own more than one FMD, however they must not total more than \$800,000 at any time in any year of income.
- > Your rights are not transferable to another person.
- > We will not accept additional money to the principal during the unexpired term of the deposit.
- > The initial term for a new FMD is a minimum of 12 months. If you hold more than one FMD, accounts that have been held for more than 12 months can be consolidated without affecting your ability to access the FMD and without the transfer being treated as either a deposit or withdrawal for the purposes of the FMD legislation. The new deposit date will be the deposit date of the most recent FMD account.
- > After the initial deposit term, deposits may be renewed for periods from 1 month to 36 months.
- > Interest may be paid monthly, annually or at maturity after the initial term of 12 months. If the initial term selected is longer than 12 months then interest must be paid at least every 12 months.
- > Deposit interest paid will reflect the number of days in the interest payment period.
- > Interest cannot be compounded to the deposit. It may be credited to another account in the depositor's name or paid by cheque to the depositor.
- > If applicable, Government duties will be deducted from the interest payment.
- > The depositor must be an eligible primary producer when the deposit is lodged.
- > The deposit must be made by only one person and on behalf of one person. FMDs in the name of a partnership or company or in joint names are not acceptable.
- > The deposit must not be made:
 - (a) by the trustee of a trust estate on behalf of a beneficiary, unless the beneficiary is presently entitled to a share of the income of the trust estate and is under a legal disability; or
 - (b) otherwise by a person in his or her capacity as a trustee.
- > Farm Management Deposits can not be withdrawn in the first 12 months without losing their claimed taxation benefits unless the following conditions are met:
 - (a) you are affected by certain natural disasters and have received assistance through an NDRRA primary producer Category C measure grant

- (b) you are affected by drought, and you:
 - made your FMD in the previous financial year; and
 - have held your FMD for at least six months, and
 - can demonstrate that an area of your farming property has been affected by a rainfall deficiency for six consecutive months. To be eligible, the rainfall must be within the lowest five per cent of recorded rainfall for your property for that six-month period.
- > Farm Management Deposits must be repaid if you:
 - die; or
 - become bankrupt; or
 - cease to be a primary producer for 120 days or more; or
 - request us to electronically transfer the deposit to another financial institution that agrees to accept it as a Farm Management Deposit.
- > The amount of any repayment of the deposit must be at least \$1,000.00, except where the entire amount of the deposit is repaid.
- > Apart from the exceptions outlined above repayment of the deposit within the initial minimum term will be at our absolute discretion. 24 hours notice is required if the depositor wishes to prepay or withdraw the deposit in whole or part.
- > Subject to the following, after the initial term the whole or any part of the deposit may be withdrawn at any time.
- > Where you wish to withdraw all or part of your FMD prior to the maturity date, a reduced interest rate (as specified in our interest rate sheet) will be applied to your account.

We reserve the right to vary the interest rate adjustment at any time. No adjustment will be made where a FMD is prepaid before maturity following the death of a depositor.

If you merge multiple FMDs into a single deposit and the FMDs have not been held for at least 12 months, tax law regards these deposits as having been repaid to you. The combined deposit will be treated as a new FMD and a new FMD agreement will need to be entered into for the combined deposit.

- > Tax will be assessed on the deposit when it is withdrawn and will be deducted, by Hume Bank, at a rate of 20%, unless:
 - (a) the owner's tax file number has not been given to Hume Bank, in which case tax will be deducted at the rate of 46.5%; or
 - (b) a deduction exemption certificate is granted, in which case no tax will be deducted; or
 - (c) the deposit is repaid within the minimum initial term and therefore no longer qualifies as a FMD.

Advices to Farm Management Depositors

- > A passbook will be issued confirming the deposit has been established.
- > When you open the account, you will be asked to tell us how you wish your investment to be treated on maturity. Prior to maturity, we will write to you seeking confirmation of your maturity instructions; if we do not receive a response, we will act on your original instructions.

Access to funds

- > funds transfer – internal & external on maturity or payment of interest;
- > iBank, Hume Bank's App and Hume Connect, limited to:
- > Hume Bank's App; and
- > telephone banking (Hume Connect).
 - verifying transaction details;
 - printing statements (iBank only); and
 - verifying interest earned.

Flexible Loan Offset

Interest

No interest will be paid on the balance of your Flexible Loan Offset (FLO) account or accounts; this applies even where the total balance of all FLO account/accounts exceeds the balance of your linked loan account. Instead, the credit balance of your FLO account is offset against the balance outstanding on your linked loan account.

Interest offset on your FLO account is calculated on your daily closing balance.

Linking FLO

Your FLO account/accounts may be linked to a myBlue loan. You are unable to link multiple loans to one FLO account, but you can link multiple FLO accounts to one loan.

Each account holder on any FLO account must also be a borrower on the linked loan.

You may have up to eight (8) offset accounts in total.

Hume Bank reserves right

We reserve the right to:

- > close the FLO account should it be used for any other purpose except that of the banking and savings purposes of an individual. For example, an unacceptable purpose may include, but is not limited to, the business purposes of a sole trader;
- > terminate the offset arrangement in respect of your account by giving you 30 days' notice in writing; and
- > change the maximum number of offset accounts you can hold with us. We will notify you of any changes by giving you 30 days' notice in writing.

Loan Agreement

The existence of your Flexible Loan Offset account/accounts does not, in any way, reduce or alter your obligations under the terms of your loan agreement. The full monthly instalments must continue to be repaid and the amount of any such instalments is not reduced by virtue of any credit balance held in your Flexible Loan Offset account/accounts.

When you have repaid your loan, you may want to transfer your Flexible Loan Offset to another account type. Refer to the "Savings and Transaction Accounts" section of this PDS for information about our other account types and contact us if you would like to make a change.

Taxation

Interest which would otherwise be payable on your Flexible Loan Offset account/accounts is currently not subject to income tax. The tax effects of having an offset account are subject to the policies of the Australian Taxation Office which may change from time to time.

Term Deposit

Minimum initial deposit

\$1,000 where interest is paid annually or at maturity.

\$5,000 where interest is paid every 28 days.

Terms available

Standard terms are available up to 3 years; other special terms are available from time to time.

Where interest is to be paid every 28 days, the minimum deposit period is 6 months.

Interest

The interest rate applicable to your account will be the relevant interest rate at the time your account is opened or renewed. At our discretion, larger Term Deposit amounts may be subject to different interest rates. For more information on our current rates and terms, please visit our website.

The interest rate is fixed and will not change during the agreed term unless you withdraw your deposit (or part of it) before the end of that term.

Interest may be:

- > credited to another Hume Bank account;
- > mailed to you by cheque;
- > credited to an account at another financial institution; or
- > where paid at maturity, reinvested when you renew your existing term deposit.

Interest may be paid:

- > for deposits up to 13 months – at maturity;
- > for deposits of 13 months or more – annually and at maturity; and
- > for regular income deposits – each 28 days.

You need to tell us how you wish your interest to be paid at the time you open or renew your term deposit.

Maturity

When your term deposit matures, funds may be:

- > credited to another Hume Bank account;
- > mailed to you by cheque;
- > credited to an account at another financial institution; or
- > renewed for a nominated period.

Your maturity instructions will be treated as standing instructions unless you tell us to change these instructions prior to your Term Deposit maturity date. Additionally, if you have selected to renew your Term Deposit on maturity, you have a 'grace period' of 7 calendar days commencing on the maturity date. You can make changes to your Term Deposit during the grace period only once. During this time, you can change the amount of funds and/or term of your Term Deposit.

If you instructed us to renew your Term Deposit on maturity, we will do this automatically. The new Term Deposit will:

- > Be subject to the interest rate for that term on the day the new term commences, which may be a lower interest rate than your previous Term Deposit; and
- > Be subject to the terms and conditions in this PDS, as amended from time to time, applicable on the day the new term commences.

If we do not have any instructions from you, your Term Deposit will be renewed for a period of three months using the standard interest rate applicable at maturity. You can also contact us to close your Term Deposit. Information about the current interest rates for our Term Deposit is available on our website or by calling us on 1300 004 863.

Term Deposit Specials

At our discretion we may offer special Term Deposit rates for specified periods. Should this special cease prior to your Term Deposit maturing and you have instructed us to renew the Term Deposit for the original period, it will be renewed for the default period of three months at the applicable interest rate on the day the new term commences.

Withdrawal before end of the term

Where you wish to withdraw all or part of your Term Deposit prior to the maturity date, a reduced interest rate (as specified in our interest rate sheet) will be applied to your account.

Any funds left on your Term Deposit will continue to earn the original contracted interest rate. If the funds left on your Term Deposit are less than the minimum required by us for that type of Term Deposit, they must be withdrawn or transferred to an appropriate Hume Bank account. No reduction in interest will apply to early termination following the death of an account holder.

General Terms and Conditions

Account Opening and Operation

You must provide us with any information we reasonably require to open an account, and must be or become at that time a customer of Hume Bank. We may refuse an application for an account. You must operate your account in accordance with the terms and conditions.

Operation of an account will be governed by any written account authorisation or instructions that we hold for that account from time to time which specify who is authorised to operate the account and whether they may do so alone or jointly.

Subject to the BPAY, EFT, Osko, PayID & PayTo conditions, you are responsible for all liability that is incurred as a result of operations on the account, whether the account is in joint or sole names or operation is by an authorised user.

Additional cardholders

Any authorised user can apply to have a card issued to them. Any additional cardholder must also be a customer of Hume Bank.

If we agree to the request, they will receive an additional card and PIN to use on the account. You are liable for any use of the additional card and your account by the authorised user as if your account had been used by you.

You can cancel any additional card by calling us or visiting any Hume Bank branch during normal business hours. You should note that in cases where you cannot destroy the additional card, although a stop can be placed on the additional card, it could still be used in some circumstances and you remain responsible for any transactions authorised.

Authorised User

(also known as “authority to operate” or “ATO”)

You may give a person over the age of 18 authority to operate your account as an authorised user by making an application to Hume Bank.

We reserve the right to refuse any application or impose conditions. We will automatically refuse any request for an authorised user on a Line of Credit.

Where your account is held in your sole name, you may not make the account “two to sign”, unless the account holder is under 18 years of age.

Any authorised user must be identified in accordance with our requirements.

This PDS applies to the authorised user in the same way it applies to you so you should ensure that they have read these terms and conditions and comply with them. If they do not comply with them, the result is the same as if you had not complied.

You may cancel the authority at any time by notifying us in writing. You remain responsible for all transactions made by the authorised user until we have received your written notice and you have destroyed any card or cheque book that we have issued to that person.

We are not required to make any inquiries into instructions received from an authorised user relation to the operation of your account. Subject to the BPAY, EFT, Osko, PayID & PayTo conditions, you are wholly liable for any loss or damage you or a third party suffers as a result of us acting upon those instructions.

You consent to us giving an authorised user information about the account to which they are a signatory.

An authorised user may not change the signature authorisation on an account, nor will we agree to any request by them to issue cards to any other person. Authorised users may not close accounts unless they are business

accounts (other than sole traders).

Accounts held by persons under 18 years of age

Accounts held by persons under 18 years old may be opened on their behalf by a parent, guardian or carer, and proof of identification for the child will be required at that time. At no time may a child under 12 years be a signatory on an account.

If the account opened is a Clancy Koala account, when the child reaches the age of 12 the account will be converted to another Hume Bank account of our choice, however the signing authority will remain as per the original account instructions and the child cannot sign on the account or be issued a card for the account unless agreed to by the parent, guardian or carer.

Between the ages of 12 and 18, the parent, guardian or carer may choose to retain control of the account. If the parent chooses to nominate the child as a signatory to the account, the parent will relinquish control of the account unless the account is in joint names.

If an account has been opened on the child's behalf by a parent guardian or carer, and the parent guardian or carer has not previously allowed the child to have signing authority on the account, after the account holder turns 18 years of age and upon providing appropriate identification to Hume Bank, the account holder will obtain signing authority on the account without further instruction or agreement from the parent, guardian or carer.

Accounts held by persons between 12 and 18 years of age may also be opened and operated by the person as the sole signatory to the account. In these cases a parent, guardian or carer will not have control of this account. Hume retains the right to exercise discretion in assessing whether a person between 12 and 18 years of age possesses sufficient maturity to open and operate an account in their own right and to:

- > seek parent or guardian or carer assistance when we consider it necessary to do so; and
- > close the account should it be used for any purpose other than as a youth savings account.

BPAY

We are a member of the BPAY[®] Scheme. The BPAY Scheme is an electronic payments scheme through which you can ask us to make payment from your account to Billers who say that payments can be made to them through the BPAY Scheme. We will tell you if we are no longer a member of the BPAY Scheme.

You must comply with the specific account terms and conditions for the account from which you ask us to make a BPAY payment. If there is any inconsistency between the terms and conditions applying to the account and the BPAY terms and conditions, the BPAY terms and conditions will apply to the extent of that inconsistency.

Information you must give us

When you ask us to make a BPAY payment, you must give us the following information:

- > the account from which you want us to make the payment;
- > the amount of the payment;
- > the biller code from the bill; and
- > your customer reference number from the bill.

Once we have the above information, we will debit the relevant account and make the payment on your behalf. We will not make the payment if the information you give us is inaccurate/incomplete or there are insufficient cleared funds in the account from which you want the payment made. We are not acting as your agent or as an agent of the Biller when we make a BPAY payment on your behalf.

How to use the BPAY Scheme

You can make BPAY payments by any one of the following methods:

- > Hume Connect

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- > iBank
- > Hume Bank's App
- > presenting a BPAY bill at any Hume Bank branch
- > periodical payment request for regular BPAY payments.

We will treat any instruction to us to make a BPAY payment via Hume Connect or iBank, as authorised by you at the time your password is entered.

You acknowledge that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that Biller.

Payments

We may limit the accounts from which a BPAY payment can be made or impose limits on the amount of BPAY payments.

We will not accept an instruction to stop a BPAY payment once you have instructed us to make that BPAY payment. You must notify us immediately if you become aware that you may have made a mistake when instructing us to make a BPAY payment, or if you did not authorise a BPAY payment that has been made from your account. You do not need to notify us if you have made a mistake as to the amount you mean to pay (see Accuracy of Information below).

Valid payment direction

Billers who participate in the BPAY Scheme have agreed that a BPAY payment you make will be treated as received by the Biller to whom it is directed:

- > on the date that you make that BPAY payment, if you tell us to make the BPAY payment before the cut-off time on a banking business day; or
- > on the next banking business day, if you tell us to make a BPAY payment after the cut-off time on a banking business day or on a non-banking business day; or
- > on the day or next banking business day that you have nominated for a scheduled payment to take place.

A delay may occur in processing of a BPAY payment where:

- > there is a public or bank holiday on the day after you tell us to make a BPAY payment;
- > you tell us to make a BPAY payment either on a day which is not a banking business day or after the cut-off time on a banking business day;
- > another financial institution participating in the BPAY scheme does not comply with its obligations under the BPAY scheme; or
- > a Biller fails to comply with its obligations under the BPAY scheme.

When a Biller cannot process a payment

If we are notified that a Biller cannot process a BPAY payment, we will advise you of this and credit your account with the amount of the BPAY payment transaction amount.

Accuracy of Information

You are responsible for ensuring

- > the customer information provided to us by you at the time of the registration is accurate and that you inform us promptly of any change to this information; and
- > the accuracy of information provided to us through iBank, Hume Bank's App and Hume Connect.

If you discover that you instructed us to make a payment to a Biller for an incorrect amount:

- > if the amount you instructed us to pay is greater than the required amount, contact the Biller for a refund; or
- > if the amount is less than the required amount, you should make a further payment (using BPAY or another method) for the difference.

Changes to terms affecting BPAY

We reserve the right to vary these BPAY terms and conditions and will inform you of the changes in accordance with this PDS.

Suspension

We may suspend your right to participate in the BPAY scheme at any time in circumstances such as, but not limited to, suspicion of you acting in a fraudulent manner.

Cut-off times

If you instruct us to make a payment **before** the time specified below it will, in most cases, be treated as having been made on the same day.

Day	Processing – Cut-off time
Monday to Friday	4.30p.m. NSW time
Saturday, Sunday and Public holidays	Processed next banking business day.

BPAY payments may take longer to be credited to a Biller if you tell us to make a BPAY payment on a Saturday, Sunday or public holiday or if the Biller does not process a payment as soon as they receive its details.

Liability for mistaken payments, unauthorised transactions and fraud

You must tell us immediately if:

- > you become aware of any delays or mistakes in processing your BPAY payments;
- > you did not authorise a BPAY payment that has been made from your account; or
- > you think that you have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such matters in relation to your BPAY payment in the way described in this clause. If the ePayments Code applies to your account and you use Hume Connect, Hume Bank's App or iBank to make a BPAY payment, and a BPAY payment is made from your account without your knowledge or consent, liability for that unauthorised BPAY payment will be determined in accordance with the Electronic Transactions section of this PDS.

Otherwise, to the extent permitted by any applicable law or code, we are not liable for any consequential loss or damage you suffer as a result of using the BPAY scheme other than any loss or damage which is due to the negligence or breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.

Mistaken Payments

If a BPAY payment is made to a person for an amount which is not in accordance with your instructions (if any) and your account has been debited with the amount of that payment, we will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount of that payment from the person who received it within 20 banking business days of us attempting to do so, you must

pay us that amount.

Unauthorised payments

If a BPAY payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your account with the amount of that unauthorised payment. However, you must pay us the amount of that unauthorised payment if:

- > we cannot recover that amount within 20 banking business days of us attempting to do so from the person who received it; and
- > the payment was made as a result of a payment direction which did not comply with any requirements we may have for such payment directions.

Fraudulent payments

If a BPAY payment is induced by the fraud of a person involved in the BPAY scheme, then that person should refund you the amount of the fraud induced payment. However, if that person does not refund you the amount of the fraud induced payment, you must bear that loss unless some other person involved in the BPAY scheme knew of the fraud or would have detected it with reasonable diligence, in which case we will attempt to obtain a refund for you of the fraud induced payment.

Resolution principles

If a BPAY payment is a mistaken, unauthorised or fraudulent payment, then we will apply the resolution principles relating to unauthorised payments.

If a BPAY payment is both a mistaken and fraudulent payment, then we will apply the resolution principles relating to fraudulent payments.

Indemnity

You indemnify us against any loss or damage we may suffer due to any claims, suits, demands or action of any kind brought against us arising directly or indirectly because you:

- > did not observe any of your obligations described in this PDS in relation to BPAY; or
- > acted negligently or fraudulently in connection with a BPAY payment.

Billers Consent

If you tell us that a BPAY payment made from your account is unauthorised, you must first give us your written consent (addressed to the Biller who received that BPAY payment, consenting to us obtaining from the Biller information about your account with that Biller or BPAY payment, including your customer reference number and such information as we reasonably require to investigate the BPAY payment). If you do not give us that consent, we are not obliged to investigate or rectify any BPAY payment and/or the Biller may not be permitted under law to disclose to us information we need to investigate or rectify that BPAY payment.

BPAY View

BPAY View is a way for you to be sent your bills through iBank or Hume Bank's App.

Once you have registered for BPAY View, you can view, pay and track payments of bills received from nominated billers via one log in – making management of your bills easier.

To register to receive a bill via BPAY View:

- > Log on to iBank.
- > Go to the "BPAY View bills" section under the "Payments" drop down menu.
- > Follow the prompts to register – you will need your paper bill with you when you register.

- > You can elect to receive notification that the bill has arrived via an email being sent from the Hume Bank website. Alternatively, you will be notified if a bill has arrived the next time you log on to iBank.
- > Once you have registered, your request will be processed – normally within two working days and you will be notified electronically if your request has been successful.

If you wish to dispute a BPAY View bill, please contact the biller directly using the contact details on the bill.

For more information about using BPAY View, please log on to www.bpay.com.au.

Card access to your account

Your Visa debit or Cashcard

If we issue you with a Visa debit or Cashcard to access your account, this section applies. You or any authorised user must sign your card as soon as you receive it.

Each card we issue always belongs to us. We may retain or require you to return your card at any time.

If we issue a replacement card to you, you must not use the card it replaces and you remain liable for any use of the replaced card.

You must not use your card after the expiry date printed on it.

We can refuse to authorise a proposed transaction if:

- the transaction exceeds the cleared funds;
- your card has been reported lost or stolen; or
- we have other good reason to do so (such as we suspect the card may be being used fraudulently).

Transaction disputes relating to a refund, or the quality of goods or services that you have obtained from a merchant or retailer using your Cashcard, should be directed to the retailer or merchant.

Transaction disputes relating to an online purchase of goods using your Visa debit or Cashcard card should be raised through Hume Bank's Transaction Dispute process. Refer to our section on Disputes for further information.

Cancellation of your card

You may cancel your card at any time via Hume Bank's App, visiting a branch or by contacting us on 1300 004 863.

We may cancel your card at any time if you are in default under the conditions of use for the card, your card has been lost or stolen or we suspect it is being used fraudulently. We may cancel your card without telling you first; however, we will notify you as soon as possible afterwards.

Cards which have not been used for a period of 12 months prior to their expiry date will not be automatically renewed.

Change of Name or Address

If you change your address or contact details, you should promptly update your details via iBank, visiting a branch or calling us. If you change your name you must promptly tell us by visiting a branch or calling us. We will not be responsible for errors or losses or your failure to receive a notice from us if you have not promptly told us about those changes. If we are unable to contact you via your nominated form of contact, we may contact you using other details you have provided us.

Changes in circumstances

If you do not continue to satisfy our eligibility requirements for an account, as set out in these terms and conditions, we may convert your account to another account with us.

Fees and charges may apply on the other account. We will notify you at least 30 days prior to converting your

account that we intend to convert your account to another account.

If you do not agree to the conversion to the other account with us you must 10 days prior to the conversion your account notify us of your intention to close the account and where to pay your funds. If you do not provide us with notice you will be deemed to have consented to the conversion of your account to another account with us.

Changes to this PDS

We may change these terms and conditions at any time. Any change will be made in accordance with any applicable legislation and industry codes.

Unless otherwise specified in these terms and conditions or specifically agreed between us, you consent to us giving you notice in writing, or by notice in the media, or electronically. The following time periods apply:

Change to:	Notice Period
Fees or charges	30 days before the change takes effect.
Interest rates	no later than the day the change takes effect.
Government fees or charges	as soon as possible, but no later than 3 months after the change takes effect. Unless the government itself publicises the introduction or change.
Any other changes	when we notify you (subject to any applicable laws or Industry Codes)

Disputes

If a Visa debit card transaction was:

- > unauthorised,
- > made even though you cancelled a recurring payment arrangement,
- > for goods or services that the merchant did not deliver, or
- > for goods and services which did not match the description provided by the merchant, then you can ask us to dispute the transaction by reversing the payment to the merchant's financial institution.

However, the dispute rights may not apply for certain payments (e.g. BPAY payments) made from your card account.

A purchase from a merchant is a legal transaction between you and that merchant, and the merchant is usually responsible for providing (or restricting) the goods or the performance of the services. We are not responsible for goods or services obtained by you using your card, unless the law makes us liable.

You must inform us of the disputed transaction within a certain timeframe of the transaction taking place:

- > For Visa debit card transactions, within 120 days.
- > For Cashcard transactions, within 210 days.

Once these time limits have expired, any dispute rights may be lost. Where the ePayments Code applies to the transaction, its time limits may apply and not those of the card scheme.

If you notify us in time, and we are satisfied that you are entitled to a dispute, we will process the dispute without delay and will credit your account for the amount initially debited for the transaction. However, you should note that the merchant also has rights to have the transaction further investigated and re-debited if appropriate. We will ensure we dispute the transaction for the most appropriate reason and not accept a decline by the merchant's financial institution unless it is consistent with any scheme or rules that apply.

Refer to the Fees & Charges brochure, Terms, Conditions Fees & Charges for Hume Visa Debit Card, or your Letter of Offer, for fees that may apply if a dispute is not resolved in your favour.

Cheques and Cheque Books

When you may have a cheque book

If your account type allows, you may ask us to issue you with a cheque book to use to access available funds in that account. Provided you are over 18 years of age and you have a minimum of \$100 in that account, we will agree to that request.

If a cheque is presented for payment and there are not enough cleared available funds in your account, we may not pay the cheque (that is, we may dishonour it) or we may pay the cheque at our discretion. We will charge you a fee in these circumstances – see our Fees & Charges brochure.

Cancellation of your cheque facility

We reserve the right to cancel your cheque book or close your account if we consider you are not operating your cheque book within these terms and conditions.

How long does it take to clear a cheque?

It usually takes three business days for a cheque to clear. If we allow you to draw on the cheque before it has cleared, you will be liable for the amount of the cheque if it is subsequently dishonoured.

How a cheque may be specially cleared

You can arrange for a cheque to be cleared in less than the usual time by requesting a "special clearance". Fees apply for this service.

How to fill in a cheque

All cheques must be completed clearly, dated and signed by you.

Never write a cheque using a pencil or erasable ink.

Always write the amount in words as well as figures:

- > begin the amount in words as close as possible to the left hand side and add "only" to the end of the amount; and
- > begin the amount in figures as close as possible to the dollar sign.

Only sign your cheque when it is filled out.

Any alterations must be initialled.

Crossing a cheque

When writing a cheque, you can cross it by drawing two parallel lines from top to bottom on the face of the cheque.

If you cross a cheque, you are telling the bank that the cheque must be paid into an account and not cashed over the counter.

The meaning of "not negotiable"

Adding the words "not negotiable" between the two parallel lines protects the true owner of a lost or stolen cheque. These words ensure that the recipient of a cheque obtains no better rights to the cheque than the person who passed the cheque.

The significance of deleting "or bearer"

If you do not delete the words "or bearer", you are authorising the amount of the cheque to be paid to any person who is in possession of the cheque.

The meaning of "account payee only"

If you write these words on a cheque, the cheque may only be paid into the account of the person named on the cheque.

How and when a cheque may be stopped

You may request a payment on a cheque be stopped if it has not yet been presented for payment. To do this, please contact one of our branches. You may be charged a fee for this service – see our Fees & Charges brochure.

Cheque security

You must take all reasonable care to prevent fraud occurring in relation to your cheque facility.

You must notify us immediately if you think that a cheque drawn on your account has been forged or fraudulently altered in any way or without your authority.

You must keep your cheque book in a safe place at all times. If any cheque or cheque book is lost or stolen, you must tell us as soon as possible.

If you don't tell us as soon as possible, you may be liable for any transactions that take place before you report the loss or theft to Hume even if the transaction occurred without your authority.

The dishonour of cheques (including post dated and stale cheques)

We may at our discretion dishonour any cheques presented for payment which:

- > exceed your available account balance;
- > have not been completed correctly or are incomplete (e.g. unsigned or undated);
- > have unsigned alterations or a variance between the amount expressed in words and figures; or
- > are post dated or stale/more than 15 months old.

You may also incur a fee – see our Fees & Charges brochure.

Bank cheques

Bank cheques are cheques instructing payment from Hume itself rather than from a customer's account. They are an alternative to carrying large amounts of cash, or when personal cheques are not acceptable.

If a bank cheque is lost or stolen we will, on certain conditions, provide a replacement cheque.

Bank cheques, once issued, may only be cancelled and the monies recredited to the customer's account on return of the cheque to Hume. Please refer to our Fees & Charges brochure for all costs associated with Bank Cheques.

Clearance of Funds

Some credits to your account may be subject to clearance. If we allow you access to those funds before clearance is effected, you must immediately repay that money if the funds are not received or payment is reversed.

Closing Your Account

You can close your account only if it is in credit or has a \$0 balance.

You can close your account by:

- > advising in writing, calling our contact centre or visiting a Hume Bank branch and
- > returning to us or destroying any cards, unused passbooks and unused cheques issued to you or any authorised user. We accept no liability for any loss incurred by the improper or fraudulent use of any unused cheques which have not been returned to us.

To enable Hume Bank Visa Card transactions to be processed, a 30 day waiting period applies to the closure of your account.

We can close your account:

- > if it is being operated outside these terms and conditions;
- > where we consider it necessary for the prudent administration of Hume;
- > if you have conducted the account in an unsatisfactory manner; or
- > where it is considered that there is valid reason to do so (for example if fraud has occurred). We can cancel or restrict access to your account if the account being accessed is overdrawn or is otherwise considered out of order by us.

Unless there are exceptional circumstances (e.g. in the case of fraud), we will give you at least 14 days advance notice before closing your account. We will notify you at the last postal or electronic address you have given us, or by other legally permissible means.

We can close your account with 14 days' notice if it has been inactive for a period of 12 months or more. We will notify you at the last postal or electronic address you have given us, or by other legally permissible means.

If your account is closed:

- > we may cancel any card and/or cheque facility linked to that account and disable your access to other payment facilities;
- > you must destroy all cards and unused cheques linked to that account;
- > you will be liable for any transactions that were not processed, or that occur on the account (including but not limited to outstanding merchant transactions and cheques presented) at the time the account is closed;
- > you must pay us on demand all unpaid fees and charges and other costs arising from the operation or maintenance of the account prior to the closure of the account; and
- > subject to any obligations at law that we may have, any cleared funds standing to the credit of the account will, after application of fees, charges and interest, be reimbursed to you.

Please also see the "Joint Accounts" section on how to close a "two to sign" account.

Customer Owned Banking Code of Practice

We undertake to comply with the Customer Owned Banking Code of Practice (2022) as it applies in our dealings with you.

Information on the Code is available on our website or at <https://www.customerownedbanking.asn.au/how-it-works/code-of-practice>

If you believe we have breached the Code you can complain to us via our customer complaint process (see below). If we are not able to resolve the complaint to your satisfaction and the complaint involves a claim that you have suffered loss or detriment, you may refer the matter to the external dispute resolution scheme (the contact details can be found in the customer feedback section of this brochure).

We will only comply with the Code if Australian laws allow us to but you should be aware that the Code does not over-ride any statutory or common law obligations we have.

Where there is a conflict between the ePayments Code and the Customer Owned Banking Code of Practice, the ePayments Code will take priority.

Combining Accounts

We reserve the right to combine balances of two or more of your accounts, even if they are in joint names. Should we exercise our right to combine your accounts, we will inform you promptly after doing so. We will also comply with any applicable requirements of the Code of Conduct for Centrelink Direct Credit Payments.

Copies of Documents

You may request copies of certain documentation we hold to do with our relationship (including documentation relating to any loan or any notice less than 2 years old that we have issued to you). We will provide it to you within 14 days if the original document is less than one year old and within 30 days if it is more than one year or less than seven years old. The copy may be in the form of a computer generated record and we may charge you a fee (see our Fees & Charges brochure). We are not obliged to provide you with copies of any documents that are more than 7 years old.

Customer Complaints, feedback and compliments

You can provide complaints, feedback or compliments by:

1. Speaking to any of our branch staff.
2. Calling 1300 004 863.
3. Completing the Customer Complaints form or Compliments & Feedback form located on our website www.humbank.com.au
4. Sending a letter or any other correspondence to any Hume Bank branch.
5. Contacting us via social media.

Where you are not satisfied with the outcome of your complaint, you may be able to pursue the matter further by referring it free of charge to the Australian Financial Complaints Authority, by any of the following methods:

Telephone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Website: www.afca.org.au
Email: info@afca.org.au

We are committed to responding to complaints in a way that is:

- > prompt and efficient;
- > consistent with the law, applicable industry codes and good industry practice; and
- > fair to everyone involved.

Death of a Customer

When Hume Bank receives notification of the death of a customer, any

- > account in their name is immediately frozen to withdrawals;
- > power of attorney or authority to operate given by them or in their favour automatically ceases;
- > periodical payments authorised by them will be cancelled;
- > card in their name will be cancelled.

The deceased's next of kin or executor (as appropriate) may access any remaining funds on completion of appropriate paperwork.

Please see the joint accounts section of this PDS for details of how we deal with accounts in joint names.

Deposits and Withdrawals

Where a deposit is left at a branch for processing the value provided will be validated by two staff members. The account holder accepts liability for any discrepancy between the value provided and the amount recorded on the deposit slip.

You can ask us to adjust your daily transaction limit to increase the funds that you may withdraw. We do not have to approve your request, but if we do, our approval does not mean that we have agreed that the adjusted limit will always apply. You should advise us at least one business day in advance should you require an adjustment to your transaction limit for a large withdrawal. Business customers can contact their banker to arrange this.

Digital Wallet

Hume Bank Visa debit and credit cards can be linked to a Digital Wallet to securely make payments online and at participating merchants using tap and pay technology. Refer to the Terms and Conditions for your chosen Digital Wallet at humebank.com.au

Direct Debits and Periodical Payments

A direct debit is a debit from your account with us that you arrange through a merchant or other service provider by providing them with your account details.

You must give us the information we require to enable us to make a direct debit payment. You must check that all information you give us is correct. You are liable for any payment we carry out in accordance with your instructions.

You must ensure that you have sufficient funds available in your account, from which the direct debit payment is to be made, prior to 9.00am NSW time on the day the payment is due to be processed. When a direct debit request is received with a payment date due to be processed on a non-business day, we will process the debit on the following business day.

To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using the payment facility or any delay, omission or failure in respect of any payment.

To cancel a direct debit payment, complete a Direct Debit Cancellation form and return it to Hume Bank – this form can be downloaded from our website www.humebank.com.au or can be obtained from any branch. Hume Bank will stop a direct debit from your transaction or savings account promptly after receipt of this cancellation request, but please allow at least 3 business days before the next payment date for processing – a cancellation request may not be able to be processed in time for a payment to be stopped if the payment falls due within 3 business days of the request being made.

We recommend that you also contact the organisation or merchant to whom payments were being made to advise of the cancellation, to ensure that there are no fees that may be charged by the merchant or organisation for a rejected direct debit request.

A periodical payment is a debit from your eligible account with us which you have instructed us to make, either on a future date or on a regular basis, to another account, BPAY biller; or to a cheque payee.

A periodical payment can be established by confirming all relevant details with us via a branch or calling the contact centre, or, if you are a registered iBank user, via iBank or Hume Bank's App. Periodical payments established via iBank or Hume Bank's App are subject to the external daily transfer limit that you have set on your account.

When we make a periodical payment we are not acting as your agent or the agent of the payee.

You must ensure that you have sufficient funds available in your account from which the periodical payment is to be made prior to 8.00am NSW time on the day the payment is due to be processed. When a periodical payment is due to be processed on a non-business day, we will process the debit on the previous business day. If there are insufficient funds in the nominated account on the day we attempt to process the periodical payment, we will attempt to process the payment again for the next three days. If we are unable to process the payment after four attempts then this instance of the payment will be missed. If a payment is missed five consecutive times (e.g. five consecutive occurrences of four payment failures) then the periodical payment will be automatically cancelled. We are not required to advise you if a periodical payment is missed or cancelled.

To the extent permitted by law, we are not liable for any loss or damage you suffer as a result of using the payment facility or any delay, omission or failure in respect to any payment.

To cancel or alter a periodical payment, please let us know via visiting a branch or calling the contact centre. . For registered iBank users, periodical payments can also be altered or cancelled using the Future Payments facility in iBank.

Electronic Communication

When the ePayments Code permits and subject to the requirements of any applicable law and your agreement, we may use electronic means to communicate with you, for example, to provide you with statements, notices, transaction confirmations or receipts electronically.

When we do so:

- > you will not receive paper copies of relevant information;
- > you agree to check regularly to see if you have received any electronic communication from us;
- > you will be responsible for maintaining and checking your electronic equipment; and
- > you will be responsible for printing or saving important information and we strongly recommend that you do so.

Subject to the requirements of any applicable law and your agreement, where you carry out a transaction through iBank on our website – www.humbank.com.au or via Hume's App and we make a transaction record or receipt (which you save or print) available to you on our website immediately on completion of the transaction, we will not provide you with a paper transaction or receipt.

We will not:

- > use unsolicited email or telephone contact to ask you to disclose your personal banking information or secure code or password to us; or
- > send you unsolicited emails that include attachments.

If you receive such communication, delete them immediately or hang up on the caller. If a message includes our brand or name or makes reference to your banking details, contact us to report the incident.

You can opt out of receiving electronic communications by visiting any branch or by calling us on 1300 004 863.

Electronic Transactions

We warrant that we will comply with the ePayments Code as it applies to your dealings with us. The Code applies to electronic payments, including ATM, EFTPOS and credit card transactions, online payments, internet banking, telephone banking, direct debits, BPAY, Osko, PayID & PayTo.

Liability for unauthorised transactions

The following provisions only apply to electronic transactions carried out by or anyone performing a transaction without your knowledge and consent ("unauthorised transactions").

You will not be liable for losses in relation to:

- > unauthorised transactions where it is clear that you did not contribute to the loss;
- > the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants who are linked to the electronic system or their agents or employees;
- > any component of an access method that is forged, faulty, expired or cancelled;
- > unauthorised transactions occurring after you have notified us as required by these terms and conditions that the security of your pass codes has been breached or your device has been lost, stolen or used without your permission;

- > transactions which require the use of any device (e.g. a card) or pass code forming part of your access method and that occurred before you have received that device, or pass code (including a reissued device or pass code);
- > an unauthorised transaction that can be made using an Identifier without a pass code or device; or
- > the same transaction being incorrectly debited more than once to the same account.

You are liable when we can prove on the balance of probability that you have contributed to the losses caused by the unauthorised transaction in any of the following ways:

- > through your fraud;
- > voluntarily disclosing your security code, in connection with other personal or financial information, that enables any other person to access to your account, funds or for a transaction to be made;
- > indicating (e.g. writing) one or more of the pass codes on the outside of the card;
- > keeping a record of one or more of the pass codes (without making any reasonable attempt to protect the security of the pass code records) on one article (e.g. address book), or on several articles, carried with your card so that they are liable to loss or theft at the same time as the card;
- > keeping a record of the pass code that can be used with a card on anything you carry with a card or any article that is liable to be lost with a card without making any reasonable attempt to disguise the security of the pass code;
- > selecting or changing a pass code to a pass code that represents your birth date or using an alphabetical pass code that is recognised as part of your name after we have instructed you not to;
- > otherwise acting with extreme carelessness in failing to protect the security of all your codes; or
- > where the ePayments Code requires, that the recording or voluntary disclosure of one or more but not all of the pass codes forming part of the access method was the dominant contributing cause of the loss.

In these cases, you will be liable for the actual losses which happen before you notified us that the card has been misused, lost or stolen or that the security of the pass code forming part of the access method has been breached, but are not liable for any of the following amounts:

- > that portion of the losses incurred on any one day which exceeds the daily transaction limit; or
- > that the portion of the losses incurred in a period which exceeds any other periodic transaction limit(s) applicable to that period; or
- > the portion of the total losses incurred that exceeds the balance of the account(s); or
- > all losses incurred on any account which we and you had not agreed could be accessed using the access method.

Unreasonably delaying notification

When you have contributed to losses resulting from unauthorised transactions by unreasonably delaying notification of the misuse, loss or theft of a card forming part of the access method, or that the security of all pass codes forming part of the access method has been breached, you are liable for the actual losses which occur between when you became aware (or should reasonably have become aware in the case of a lost or stolen card) and when we are actually notified, except for:

- > that portion of the losses incurred on any one day which exceeds the daily transaction limit applicable to the card; or
- > that portion of the losses incurred in a period which exceeds any other periodic transaction limit applicable to that period; or
- > the portion of the total losses incurred that exceeds the balance of the account(s), including any prearranged credit; or

- > all losses incurred on any accounts which we and you had not agreed could be accessed using the access method.

When you have limited liability

Where a pass code was required to perform the unauthorised transaction and it is unclear whether you have contributed to the loss caused by an unauthorised transaction, you will be responsible for an amount not exceeding the least of:

- > \$150; or
- > the balance of your account(s) including any pre-arranged credit from which value was transferred in unauthorised transactions and which we and you have agreed may be accessed using the access method; or
- > the actual loss at the time we were notified that the card has been misused, lost or stolen or that the security of the pass code forming part of the access method has been breached (excluding that portion of the losses incurred on any one day which exceed any applicable daily transaction or other periodic transaction limit).

Liability for equipment malfunction

We are responsible for any loss from a transaction at a terminal where our investigations show that the loss is directly caused as a result of terminal malfunction and the claim is by investigation. In these circumstances, we will correct the loss by making the appropriate adjustment to the account. But if you suffer a loss arising from a malfunction or breakdown of an ATM or any other system or equipment and you should have been aware that the machine was malfunctioning or was not able to be used, our liability is limited to:

- > the correction of any errors on your account; and
- > the refund of any charges or fees imposed as a result.

Limitations on electronic transactions

Merchants, other financial institutions or third parties, may impose limitations on the use of their electronic equipment, including restrictions on the type of electronic transactions that can be carried out using their electronic equipment.

We are not liable for the refusal of any merchant to accept an electronic transaction.

Not all electronic equipment (e.g. ATMs) from which cash can be withdrawn will always contain cash.

Not all electronic equipment will allow deposits to be made, either by electronic funds transfer or by depositing cash or cheques.

Mistaken Internet Payments

If you report to us that you made a mistaken internet payment we will acknowledge your report and investigate whether a mistaken internet payment has occurred.

A mistaken internet payment means a payment by you through a 'Pay Anyone' internet banking facility including using iBank or Hume Bank's App where funds are paid into the account of an unintended recipient because you entered or selected a Bank/State/Branch (BSB) number and/or identifier that did not belong to the named and/or intended recipient as a result of:

- > your error; or
- > you being advised of the wrong BSB number and/or identifier.

This does not include payments made using BPAY.

If we are not satisfied that a mistaken internet payment occurred:

We are not required to take any further action, but may ask the other financial institution to investigate. You are liable for any loss arising from the mistaken internet payment.

If we are satisfied that a mistaken internet payment has occurred

If you report within 10 business days of making the payment:

if there are sufficient credit funds available in the account of the unintended recipient and both we and the other financial institution (which holds the account to which the reported mistaken payment was made) are satisfied that a mistaken internet payment occurred, then the other financial institution must return the funds to us within 5 to 10 business days of receiving our request. We'll then return the funds to your account as soon as practicable.

If you report between 10 business days and 7 months of making the payment:

If there are sufficient credit funds available in the account of the unintended recipient and we are satisfied that a mistaken internet payment occurred, we'll ask the other financial institution to investigate (which must be completed within 10 business days of receiving our request). If, after the investigation is completed, the other financial institution is satisfied that a mistaken payment occurred, it must prevent the unintended recipient from withdrawing the funds mistakenly paid for a further 10 business days. The other financial institution must notify the unintended recipient that the funds will be withdrawn from their account unless they can establish that they're entitled to the funds within this 10 business day period. If the unintended recipient doesn't establish that they're entitled to the funds within this timeframe, the other financial institution must return the funds to us within a further 2 business days. We'll then return the funds to your account as soon as practicable.

If you report after 7 months of making the payment:

If there are sufficient funds available in the account of the unintended recipient and both we and the other financial institution are satisfied that a mistaken internet payment was made, the other financial institution must seek the consent of the unintended recipient to return the funds mistakenly paid. If the unintended recipient consents, the other financial institution must return the funds to us. We will then return the funds to your account as soon as practicable.

If you report at any time but other financial institution not satisfied that a mistaken internet payment was made:

If we are satisfied that a mistaken internet payment occurred, but the other financial institution is not satisfied, but there are sufficient credit funds available in the account of the unintended recipient, the other financial institution may seek the consent of the unintended recipient to return the funds. If the unintended recipient consents, the other financial institution must return the funds to us. We will then return the funds to your account as soon as practicable.

If you report at any time but there are insufficient credit funds:

If there aren't sufficient credit funds available in the account of the unintended recipient to the full value of the mistaken payment—yet both we and the other financial institution are satisfied that a mistaken internet payment was made—the other financial institution must use reasonable endeavours to retrieve the funds from the unintended recipient (e.g. by facilitating repayments in instalments).

In all instances, we'll advise you of the outcome the investigation of a reported mistaken internet payment in writing within 30 business days of the day on which the report was made.

If you are the recipient of a mistaken internet payment:

If Hume Bank is satisfied that a mistaken internet payment has been credited to your account Hume Bank is required under the ePayments Code to return the payment to the sending institution. You authorise Hume Bank to withdraw the funds from your account and return the funds to the sending institution without prior notice to you.

If we have received notice of the mistaken internet payment more than 10 days after the transaction was made, Hume Bank may freeze the amount of the transaction and contact you to confirm further information regarding the payment prior to returning the payment to the sending institution.

If there are insufficient funds to return the payment, Hume Bank may contact you to arrange for the funds to be returned in another manner, for example: at a future payment date or via instalments.

Financial Claims Scheme

The Financial Claims Scheme provides a guarantee of funds deposited with an authorised deposit-taking institution (ADI), such as Hume Bank, in the event that the ADI becomes insolvent.

For more information about the Financial Claims Scheme visit <http://www.fcs.gov.au>. For a list of Hume Bank accounts protected under the Scheme please visit www.humebank.com.au

Foreign Cheque Clearance

Cheques in foreign currency will be converted to Australian Dollars at the time of clearance using the exchange rate prevailing on that day. The cheque must be returned to the bank of origin, therefore clearance may take between 4 and 8 weeks after you lodge the cheque with us.

We will not be responsible for any losses as a result of fluctuations in exchange rates between when the cheque is lodged with us and when the exchange rate is applied.

In certain circumstances, we may be able to credit the relevant account prior to full clearance of the foreign currency cheque but, if the cheque subsequently fails to clear, you will be responsible for refunding any losses incurred on your account.

Freezing your Account

We may freeze your account to further activity:

- > if it is being operated outside these terms and conditions;
- > if you have conducted the account in an unsatisfactory manner; or
- > where it is considered there is valid reason to do (for example where there is a dispute in relation to the account).

You may freeze your account by:

- > phoning or visiting any branch on a normal working day and telling us why you wish to freeze your account (e.g. you suspect fraud).

Where an account has been frozen at your request, you may ask us to restore it to normal operating status at any time. If the account is 'two to sign', we will need all verified account signatories to confirm the action.

Inactive Accounts

If you have not completed any deposits or withdrawals on your account for at least 12-months, we may deem your account to be inactive.

We will notify you if we think your account is inactive and ask if you want to keep the account open, but there may be circumstances where we are not able to (such as your contact details not being up to date).

If we do not hear back from you and your account has remained inactive for at least 12-months, your account may be closed.

Fees may apply to inactive accounts.

Unclaimed Monies

If your account remains inactive for 7 years, we are required by law to remit balances more than \$500 to the Australian Securities and Investments Commission (ASIC) as unclaimed monies.

We can assist you in making a claim for unclaimed monies which have been remitted to ASIC from your account with Hume Bank.

Fees may apply to inactive accounts.

Interest Rates

Unless we notify you otherwise, where interest is calculated monthly, it is calculated on the last day of each month by multiplying one twelfth of the relevant interest rate by the lowest balance in your account for that month.

Where interest is calculated daily this is done by dividing the relevant interest rate by 365, and applying that rate or rates to the amount standing to the credit of your account at the close of business on that day.

Internet and Phone Banking

All terms, conditions and restrictions which apply to the use of internet and phone banking facilities.

Inactive internet banking accounts

If you have registered for internet banking, but do not access your account by this channel regularly, Hume Bank may restrict or revoke your access to internet banking.

Internet banking access may be:

- > restricted to "view only" access if you have not accessed your account via internet banking for greater than 6 months
- > revoked if you have not accessed your account via internet banking for 12 months (this will not occur if you have elected to receive eStatements).

Registration and password selection

You must register for iBank to be able to access Hume Bank's App. When you register to use iBank, or Hume Connect, you will be provided a password which you will be required to change the first time you use the facility.

You must maintain a complex password meeting our requirements, otherwise we reserve the right to request that you change your password or block your access until you do so.

SMS Authentication

To provide an additional layer of security, Hume Bank requires additional authentication methods for certain internet banking functions. Hume Bank's method of two factor authentication is SMS authentication. If you are unable or unwilling to use SMS authentication, we may restrict the functionality and availability of internet banking for your own security.

SMS authentication will prompt you to enter a security code when completing certain internet banking functions. The security code will be sent to your mobile number nominated during the registration process. Each security code can only be used once and expires after three (3) minutes.

Hume Bank will determine the functions requiring authentication, and these may be subject to change. Please refer to Hume Bank's Product Disclosure Statement, Supplementary Product Disclosure Statement, Osko and PayTo Terms & Conditions for further information on SMS authentication.

You must maintain an active registration to SMS authentication to enable all online banking access and functions. You can register through iBank by clicking the "Settings" menu and clicking "Security Preferences", or if required, Hume Bank may enable registration for you. Visit any Hume Bank branch or call 1300 004 863 for assistance.

It is your responsibility to ensure that your registered mobile number is current, and you must inform us of any changes immediately. You can do this by updating your contact details in iBank or calling 1300 004 863. You may not be able to access all functions in iBank and the Hume Bank App if your registered mobile number is not up to date.

SMS authentication is compulsory

SMS authentication is compulsory for all new customers with iBank access and when existing customers make any alteration to their iBank access.

You will be prompted to enter a security code sent to your mobile number during certain internet banking functions. Functions requiring authentication is determined by Hume Bank, and may be subject to change.

Access and processing

- > on accounts requiring two or more signatures to transact, each signatory must enter their individual security code before a transaction can be undertaken. Transactions on accounts requiring more than one signature cannot be undertaken using Hume Connect;
- > we may deny access to iBank, Hume Bank's App or Hume Connect without prior notice to you for reasons of security or quality of data transfer service, or to perform maintenance to, or upgrade the service;
- > we may cancel your access to iBank, Hume Bank's App or Hume Connect at any time without notice if you are in breach of these terms and conditions; however, we will notify you as soon as possible afterwards;
- > you may end your use of iBank, Hume Bank's App or Hume Connect at any time by asking us to cancel your access;
- > an instruction to iBank or via Hume Bank's App will be processed upon receipt. An instruction cannot be stopped once it is acted upon by Hume;
- > we may delay processing an instruction received by iBank or via Hume Bank's App pending a request to you to validate the instruction;
- > any transaction you request by iBank or via Hume's App may be refused by us without giving any reason or advance notice to you (such as you do not have sufficient cleared funds); and
- > unless you request otherwise, the external daily transfer limit will be set at \$2,000.
- > The external transfer limit relates to all transfers made to accounts other than Hume Bank accounts but does not include transfers made via BPAY or cheque.

Internet Banking

For information about accessing Hume Bank's App, using internet banking, Hume Bank's App Quick log in, Login time out and protecting your access details, please refer to www.humbank.com.au.

Business Banking

The iBank business banking module allows businesses enhanced options for controlling access to each of their accounts. Using this module, a business can authorise individuals to have differing levels of access – from view only to full access – for each account.

Any signing authority on an account (e.g. 2 to sign) will continue to apply.

To access the business banking module, a business must complete a business banking registration form, nominate one or more persons to be administrators and lodge the form at any branch. Once registered, these administrators must activate authority levels and can give those with authority to operate differing levels of access to the business' accounts. The administrators can also nominate persons to have view only or data entry only access; this means they cannot transact on any accounts and need not be authorised signatories on the accounts.

System and Security

It is your responsibility to ensure the security of any devices or equipment you use to access iBank or Hume Bank's App (see www.humbank.com.au for some security tips).

We may cancel access to your account if we believe Hume Bank's internet or Hume Bank's App malfunctions or is otherwise unavailable for use. We may also cancel access to your account if we believe that the security of an access method or our systems have been compromised.

Cut-off times

If you instruct us to transfer funds to an external party **before** the time specified below, it will, in most cases, be treated as having been made on the same day but may not be processed until the next business day.

Day	Processing – Cut-off time
Monday to Friday	4.30p.m. NSW time
Saturday, Sunday and Public holidays	Processed next banking business day.

Check your transaction history and statements

We recommend that you regularly check your transaction history and account statement to make sure there are no errors and no unauthorised transactions on any of your accounts. If you suspect that any such transactions have taken place, please contact us on 1300 004 863 during normal business hours.

Joint Accounts

Where your account is in two or more names, the following applies unless you instruct otherwise:

- > your liability under the account is joint and several. This means that each of you individually and all of you together are liable for the whole of any debit balance and have the right to all of the credit balance on the account;
- > each of you may operate the account independently of the other unless we are otherwise instructed;
- > we are not required to make any inquiries in relation to any instructions you give us with respect to the operation of the account. We are not liable for any loss or damage you or a third party suffers as a result of us acting upon those instructions;
- > if the secondary account holder dies, the account name may be changed to the survivor's sole name and use of the account may continue as before;
- > if the primary account holder dies, the joint account must be closed and the funds transferred to a new account in the survivor's name;
- > we can send statements and notices (including changes to this PDS) by mailing them to any one of you at the mailing address shown in our records (or via any other method agreed or allowed by law) and they will be deemed to have been received by all of you;
- > if we give this PDS to any of you, it will be considered to have been received by all account holders;
- > cheques made payable to any one or more of you may be deposited into your account; and
- > we will allow the account to be operated in accordance with the authority given to us at the time the account is opened or as changed from time to time by notice to us, unless we are notified of a dispute between you when we may require all joint account holders to sign any authority to operate the account;
- > where a joint account holder requests for an account to be converted, closed, or converted to an individual account, both joint account holders must authorise this change.

Meaning of Words

In this PDS:

- > *access method* – means a method which we provide to you to give us authority to act on instructions when using electronic equipment to debit or credit an account which has electronic payment facilities.
- > *banking business day* – in relation to BPAY, is any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

- > *business day* – means any day from 9a.m. to 5p.m. Monday to Friday on which Hume is open for business in at least one of its branches.
- > *Card scheme* – means the Visa card scheme operated and maintained by Visa International Service Association ABN 70 007 507 511.
- > *Dispute* – the Visa card operating rules for transferring the amount of a disputed card transaction from the merchant's financial institution to your card account.
- > *Security code* – means a password or code that may be required to authenticate a transaction or a user. A security code may consist of numbers, letters, a combination of both or a phrase. Examples include:
 - a personal identification number (PIN);
 - phone banking password (TeleID);
 - internet banking password;
 - an SMS Authentication Code;
 - Osko Payments smart address (PayID).
- > *SMS authentication* – means our method of two factor authentication where a security code is sent to your mobile number nominated in the registration process, which is then used to authenticate your instructions to us over the internet.
- > *you and your* means the account holder, being the person or persons in whose name the account is established and maintained.
- > *we, us, our or Hume Bank* – means Hume Bank Limited.

Osko

Osko by BPAY is a digital service that has been built on the New Payments Platform and is offered through customers' existing digital banking channels (App and iBank). Refer to the Osko Terms and Conditions, which can be viewed at www.humbank.com.au or obtained on request at any Hume Bank branch.

Overdrawn Accounts

Unless you have our prior agreement, you must not allow your account to become overdrawn, and we are under no obligation to allow a transaction to occur which would result in an unapproved debit balance on your account.

If we do allow such a transaction to occur:

- > you must repay the overdrawn amount immediately, or in compliance with terms agreed by Hume Bank;
- > we have not agreed to provide you with credit;
- > we may debit any relevant fee; and
- > we may charge interest on the amount overdrawn at the rate and intervals shown in our separate interest rate sheet.

Further actions we may take:

- > we may freeze or restrict access to the overdrawn account, or any other account held with Hume Bank, to provision for funds that are currently overdrawn;
- > we may manually adjust your accounts, and move available funds from another account into the overdrawn account.
- > we may close an account that remains overdrawn with no arrangement to correct an overdrawn balance.
- > we will notify you of any action we take, or plan to take, to remediate an unauthorised overdrawn balance, but there may be circumstances where we are not able to (such as your contact details not being up to date).

Passbooks

If you have a passbook account:

- > as your passbook is a record of transactions on your account, you must regularly present it at any Hume Bank branch for updating. Alternatively, you can obtain confirmation of transactions using iBank, Hume Bank's App or Hume Connect if these facilities are linked to your account;
- > you must present your passbook each time you wish to deposit funds or make a withdrawal. If you do not, we may not be able to process your request;
- > if your passbook is lost, stolen or destroyed, you must notify us immediately.
- > do not keep a visible record of your signature with your passbook;
- > if an unauthorised electronic transaction is made on your account, without your knowledge or consent, liability for that transaction will be determined in accordance with the Electronic Transactions section of this PDS. Otherwise, we are not liable for any amount withdrawn from your account until you tell us that your passbook has been stolen, mislaid or lost.

PayID

PayID is the name of the New Payments Platform addressing service. It is a function of the platform that allows consumers to link financial accounts to easy-to-remember pieces of information such as a phone number and email address. Refer to the PayID Terms of Use, which can be viewed at www.humebank.com.au or obtained on request at any Hume Bank branch.

PayTo

PayTo is a fast and secure function of the New Payments Platform service, that allows consumers to see and have control of direct debit payments within their internet banking. Refer to the PayTo terms of use, which can be viewed at www.humebank.com.au or obtained on request at any Hume Bank branch.

Power of Attorney

If you appoint someone an attorney on your behalf, you authorise us to give them access to your account details and to permit them to become an authorised user on your account on presentation of an original or certified copy of a valid and current power of attorney.

The attorney must become a customer of Hume and be satisfactorily identified before being allowed access to your account(s).

Please see the section on "authorised users" above for more details.

If you revoke the power of attorney, you must notify us immediately so that we may cancel that person's access as an attorney to your account. We may require you to confirm your instruction in writing.

Privacy

Our privacy policy sets out our commitment to the protection of your personal information. A copy of our privacy policy can be obtained:

- > from any branch;
- > by calling 1300 004 863; or
- > from our website: www.humebank.com.au

Regular Payments from your Debit or Credit Card

A Regular Payment is one where you authorise a merchant (such as a retailer or insurer) to debit your card account at regular intervals where you have provided the merchant or supplier your card number and/or details.

You should keep a record of any Regular Payment arrangements you enter into with a merchant or supplier and any correspondence you have with the merchant or supplier (including any requests you have made to alter or cancel a payment arrangement). A template for recording these details is available on our website.

To change or cancel any Regular Payment arrangement you should contact the merchant or supplier at least 15 days prior to the next scheduled payment. Until you cancel the Regular Payment arrangement, we must process the merchant or supplier's request to debit your account. Should the merchant or supplier fail to act in accordance with these instructions you may have rights to dispute any incorrectly charged payments.

Any dispute, including the failure of the merchant or supplier to act on a change in details, should be taken up with the merchant or supplier in the first instance.

Should your card number be changed i.e. as a result of a lost or stolen card you must also request the merchant or supplier to change the details of your existing Regular Payment arrangement to ensure arrangements continue. If you fail to undertake this activity your Regular Payment Arrangement either may not be honoured by us or the merchant or supplier may stop providing the goods and/or services.

If you or we close your card account or your account details change it is your responsibility to contact the merchant or supplier to alter your Regular Payment arrangement as the merchant or supplier may stop providing the goods and/or services if payments are no longer received because the account is closed or they have incorrect details.

Statements

We will send you a statement for your account at the frequency set out in the specific account terms and conditions for the account. You may request statements more often if required, but a fee may be charged.

Electronic statements (eStatements)

iSave, Business iSave and liteBlue accounts require registration for eStatements.

Once you have made the election, you will no longer receive paper based statements for that account by post. You may opt out of receiving eStatements on any account other than iSave, Business iSave and liteBlue accounts at any time and revert to receiving paper based statements by post at any time.

Notices of variable loan rate repayment decreases are included on your account statement. If you opt to receive eStatements for your variable loan account, you agree that you will also be receiving notice of your repayment reductions electronically. Please note that you will continue to receive a separate notification where there is an increase to your variable loan interest rate or repayment.

Where the account is in joint names, or there are authorised users on the account, at least one account holder must receive statements for each account.

How to opt in to receiving electronic statements

Unless you are a business customer, you may request electronic statements using the "statement preferences" link on iBank. Before doing this, you must enter a valid email address. You may change that email address at any time.

Once you have provided a valid email address, you may then click on the account for which you to opt in to receiving eStatements. Not all accounts are eligible to receive eStatements, and we reserve the right to alter which accounts can receive eStatements. We will give you notice before we do this.

Business customers must complete a statement nomination form in order to opt in to receiving eStatements. This form is available from any Hume Bank branch and must be handed in to a branch for processing. Individual customers may also use a statement nomination form if they wish.

You can not activate or change your options for receiving statements via Hume Bank's App.

How electronic statements are delivered

When a statement for an account is ready, you will be sent an email advising you that your eStatement is available through iBank. It is then your responsibility to log on to iBank and retrieve your statement.

eStatements can be accessed via iBank at any time while that account is still active for up to 7 years.

If our notification email to you is returned, or you no longer have a nominated email address on your customer profile, we will mail a paper based statement to you and your election for eStatements will be suspended. You can opt back into receiving eStatements at anytime once an updated email address is provided. This can be done via iBank, visiting a branch, or calling 1300 004 863. Where an updated email address is not provided within 3 months and the account is an iSave or Business iSave, we reserve the right to convert the account to another account type.

eStatements on joint accounts

Joint account holders may separately request eStatements or paper statements.

Your obligations if you elect to receive eStatements

You must:

- > keep your nominated email address current and active
- > check your emails regularly
- > ensure that your filters allow you to receive emails from estat@humbank.com.au
- > take reasonable and appropriate security measures in relation to your computer.
- > ensure that you have enough space in the inbox of your nominated email address to accept the Hume Bank notification.

How to opt out of eStatements

You may at any time request paper statements instead of electronic statements, except for an iSave, Business iSave or liteBlue account. You can do this through the "statement preferences" link on iBank.

Sweep Facility

Where you have access to more than one savings or transaction account held with us, you may ask us to put in place a sweep facility on one or more of those accounts.

The sweep facility will automatically transfer funds from the nominated account(s) to meet any debit request to your account initiated by a cheque, periodical payment or direct debit which cannot otherwise be met due to insufficient funds in that account.

Up to a maximum of three "from" accounts can be nominated.

This facility is not available for use with ATM or EFTPOS transaction debit requests.

If there is a change to the signatory/signatories on a "from" account, it is the responsibility of the account holder to ensure that any sweep authorisation is altered accordingly.

The Sweep facility is not available from the following accounts:

- > Clancy Koala
- > Farm Management Deposit
- > Term Deposits
- > Business iSave

Australian Tax File Number (TFN) and Foreign Tax Residency

It is not compulsory to provide an Australian tax file number (TFN) or exemption in respect of your account. If you have not quoted a TFN or a TFN exemption in respect of your account, or are a non-resident, we may be required by law to deduct tax from interest earned on your account.

If you are not an Australian resident for tax purposes, you will be required to provide us with details about your residency status. Your tax residency usually relates to the country or countries in which you have to lodge a tax return. This information is requested in order for Hume Bank to comply with taxation laws including the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information and the US Foreign Account Tax Compliance Act. Failure or refusal to provide the information requested may result in Hume Bank refusing your application to open or act on an account held with Hume Bank.

Third Party Withdrawals

You agree that we can allow someone who is not an authorised signatory on your account to withdraw cash from or otherwise transact on the account provided they present a signed, written request from you stating: "I authorise [name of third party] to [describe transaction]." After identifying the third party, we will process the request.

Withdrawal and Transfer Limits

Provided **sufficient cleared funds** are available, you may withdraw or transfer funds within the following limits:

Method	Daily limit to each account	Comment
Cash withdrawal at an ATM and cash out as part of a card purchase	\$2,000	Subject to individual ATM withdrawal limits, you may withdraw up to \$2,000 per day using your card. This includes online purchases using your Hume Bank Cashcard.
Branch	\$10,000 cash	Cash withdrawals exceeding \$5,000 may require advance notice. Please contact your local branch to enquire on large cash withdrawals.
iBank/Hume Bank's App	\$2,000 external transfers (without SMS authentication)	SMS Authentication must be used for transactions when prompted, regardless of the transfer amount.

You will be notified of any changes to withdrawal and transfer limits in accordance with this PDS.

General Enquiries

1300 004 863

E: hume@humbank.com.au

W: www.humbank.com.au

Branch Locations

Albury

Head Office
492 Olive Street,
Albury NSW 2640

Myer Centrepont
Shop 13A, David & Swift Streets,
Albury NSW 2640

Lavington
Shop 1/346 Griffith Road,
Lavington NSW 2641

Thurgoona Plaza
Shop 11/10 Shuter Avenue,
Thurgoona NSW 2640

Wodonga

Wodonga Place
Shop 7-8, 107-117 High Street & Elgin Boulevard,
Wodonga VIC 3690

Whitebox Rise
Shop 12, Victoria Cross Parade
& Kelliher Avenue,
Wodonga VIC 3690

Wangaratta

76 Reid Street,
Wangaratta VIC 3677

Wagga Wagga

Baylis Street
115 Baylis Street,
Wagga Wagga NSW 2650

Regional

Corowa
79 Sanger Street,
Corowa NSW 2646

Culcairn
Shop 2, 50 Balfour Street,
Culcairn NSW 2660

Yackandandah
35 High Street,
Yackandandah VIC 3749

Holbrook
39 Young Street,
Holbrook NSW 2644

Howlong
45 Hawkins Street,
Howlong NSW 2643

Jindera
Cnr Urana Road & Creek Street,
Jindera NSW 2642

Rutherglen
128-130 Main Street,
Rutherglen VIC 3685



Hume Bank

Hume Bank Limited
ABN 85 051 868 556
AFSL No. 244248

After Hours Emergency Numbers
Lost or stolen card or PIN
1800 808 550