

LLL@Home Product Disclosure Statement

Internet Access Service
(a non-cash payment facility)



Finance
with a
mission

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1. About this PDS

The Lutheran Laypeople's League of Australia Incorporated is referred to in this document as LLL, we, us and our. Other words in this PDS that appear with a capital letter are defined in the Definitions section.

This PDS is an important document. It provides you with information about our non-cash payment facility so you can decide whether or not to utilise the facility.

The PDS applies exclusively to our non-cash payment facility called the LLL@Home Internet Access Service (herein referred to as LLL@Home), and we are the issuer of that facility.

Your first use of LLL@Home will indicate that you understand and agree to be bound by this PDS which applies to using the LLL@Home facility. You will be required to acknowledge this acceptance at the time of first use.

You should read this PDS carefully before agreeing to use the facility to which this PDS applies and in turn keep this PDS for your future reference. If you have any questions, please contact us.

Should you wish to obtain any more information about any of the products or facilities, to which this PDS applies, please contact the LLL on 1800 556 457.

This PDS only applies where it is received by a person in Australia.

2. Contact Details

This PDS is issued by:

The Lutheran Laypeople's League of Australia Incorporated
ABN: 25 044 678 441
AFSL: 329339

You can contact the LLL on 1800 556 457 or by emailing us at lll@lll.org.au. Alternatively, visit us at 175 Archer St, North Adelaide or you may write to us at Reply Paid 45, North Adelaide SA 5006. The LLL@Home facility is available via www.lll.org.au.

175 Archer Street
Reply Paid 45
North Adelaide
South Australia 5006

Tel 08 8360 7200
Fax 08 8267 1722

lll@lll.org.au
www.lll.org.au

ABN 25 044 678 441

Product Disclosure Statement

continued

3. Key Features

Using LLL@Home you can do the following in relation to your LLL Account if full access has been granted. (Dependant upon access provided or account type, some of the points below may not be available – refer to sections 5.9 and 5.10):

- 3.1 Check Account balances
- 3.2 View transaction details
- 3.3 Internal Transfer
- 3.4 External Transfer
- 3.5 Transfer funds utilising B_{PAY}[®]
- 3.6 Request a cheque
- 3.7 View interest details
- 3.8 Print statements
- 3.9 Future Payment requests
- 3.10 Transfer In
- 3.11 Change address/contact details
- 3.12 Request additional security options

This PDS explains the way in which these features operate.

4. Costs

There are no fees, charges or purchase costs charged by the LLL in relation to using LLL@Home. This facility is provided as a value-add to the depositors of the LLL Charitable Investment Scheme.

5. LLL@Home Internet Access Service

LLL@Home is the electronic mode of the LLL Charitable Investment Scheme.

5.1 When providing LLL@Home the LLL utilises authorised deposit-taking institutions to provide Payments through the Australian Payment System and, in addition, the LLL is a Payer Institution Member of the B_{PAY}[®] Payer Scheme. These arrangements enable the LLL to transfer funds and offer B_{PAY}[®] payments via LLL@Home.

5.2 To become an authorised user of LLL@Home you must apply to the LLL in writing by completing an Internet Access Application Form at the back of this PDS. If you do not have an existing LLL Account you will first need to complete an Account Opening Form and request access to LLL@Home.

5.3 The Internet Access Application Form requires you to acknowledge that you have read this PDS and that you have read and agree to comply with the Terms and Conditions pertaining to LLL@Home set out at the end of this PDS.

5.4 Approval of an application to become an authorised user of LLL@Home is at our discretion. In assessing your application, we may also be required to collect and verify certain personal and transactional information under anti-money laundering and counter-terrorism laws and regulations. If we approve your application you will have access via the Internet to the LLL Account/s and information about the Account/s you have registered.

5.5 When you register for LLL@Home you will be provided with a Login ID and a temporary Access Code. Your Login ID and Access Code are the method of accessing LLL Account/s on LLL@Home. For your security, the first time you access LLL@Home you will be required to change your Access Code to one of your choice.

5.6 Three unsuccessful login attempts using an incorrect Access Code will result in your use of LLL@Home being suspended. You will need to contact the LLL to reactivate the facility.

5.7 If an Authorised signatory has access to your nominated LLL Account via LLL@Home you may request us to cancel the authority at any time by writing to us. If your LLL Account requires two signatories to process a transaction, then the request must be signed by two of the Authorised signatories.

5.8 If your LLL Account requires two signatories to process a transaction you will only be able to transact on LLL@Home if the transaction is authorised by two of the Authorised signatories that have registered for LLL@Home.

5.9 Enquiry access is available to Authorised signatories. This type of access does not allow for any transactions to be made. Authorised signatories can allow for non-signatories to have enquiry access upon written request.

5.10 Payments cannot be performed on certain account types at the discretion of the LLL (ie. loan accounts) or if you have not been provided full access to an Account.

5.11 Funds in your LLL Account must be cleared to be able to facilitate a Payment.

5.12 The amount of the Payment will need to be within the Daily withdrawal limit set for your Account.

5.13 For regular Payments you can save the details of the request as a Personal Payee, to save having to re-enter the details each time you make a Payment. Care must be taken to check the account or Biller details each time a Payment is made.

5.14 A receipt number will be provided each time a successful Payment is made. Please keep a record of the receipt number for the Payment made.

5.15 Payments made after our cut-off time, on a weekend or a public holiday will not be made until the next business day. Contact us for the latest cut-off time for Payments.

5.16 You are responsible for checking your Account transaction details or statement to ensure that Payments are made correctly. You should contact us if there are any problems.

6. Benefits

6.1 Ability to operate your Account and transact outside of business hours.

6.2 Ability to access your Account from your home, work, school or other location.

6.3 Free access to these Services at all times of operation.

6.4 Ease of use and functionality.

6.5 Although not without risk (refer below) personalisation of Security Codes and Daily withdrawal limits available enable you to increase your own level of security in relation to the use of the facility.

6.6 Ability to instantaneously view and confirm transactions together with funds available which enables you to easily view your current financial position.

7. Risks

The use of LLL@Home carries some inherent risks that you should consider.

7.1 Unauthorised use of LLL@Home by a third party carries a risk of misappropriation and therefore economic loss to you.

7.2 Unauthorised use or viewing access of LLL@Home carries a risk of a loss of confidential information pertaining to your Account. This may occur if your means of access to LLL@Home (for example, your laptop computer) is lost or stolen.

7.3 Technical errors carry a risk of preventing the timely and accurate completion of Payments.

7.4 In order to mitigate against these risks you should ensure that you take appropriate steps and precautions to protect the security of your means of access to LLL@Home. Carefully check your Account transactions and notify us of any errors or omissions.

7.5 Information contained within this PDS outlines your responsibilities and obligations in lowering the risks associated with your use of LLL@Home.

7.6 Refer to the document 'LLL@Home Security' available via www.lll.org.au for more information on lowering the risks.

8. Electronic Funds Transfer

8.1 Transferring funds via LLL@Home may occur in the following modes of transaction:

- Internal Transfer
- External Transfer
- Transfer In
- BPAY® Transfer

8.2 In order to successfully make an Internal Transfer, you will require the necessary full account details of the LLL account that you are transferring to.

8.3 In order to successfully make an External Transfer, you will require the necessary account details of the Financial Institution that you are transferring to including BSB, account number and account name.

8.4 In order to successfully make a BPAY® transfer, you will require the Biller's code for the Biller you wish to pay and the Biller customer reference number. These details can be found on the bill which bears the BPAY® logo.

8.5 You may only make External Transfers to Australian Financial Institutions.

8.6 Transfers In are processed via the direct debit system and requires a signed authority prior to these payments being made (refer to section 10 of this PDS).

8.7 Once the funds have been transferred, the timing of the availability of these funds may vary depending upon when the transfer was made and to whom. Please allow up to two business days for transfers to reach their destination. Please contact us if you are unsure about when the funds transferred may be available as cleared funds.

8.8 We may stop or reverse a transfer for any particular reason we may have. In such circumstances we will make contact with you and inform you that the transaction request has been cancelled. In assessing your transfer, we may also be required to collect and verify certain personal and transactional information under anti-money laundering and counter-terrorism laws and regulations.

8.9 It is your responsibility to ensure that all the information you give in relation to the transfer is correct. We may choose not to accept an instruction to stop a transfer, if there is insufficient time for us to action your instruction, or in other reasonable circumstances. You are liable for any Payment we carry out in accordance with your instructions, including where we choose not to accept your instructions to stop a transfer. You must notify us immediately if you become aware that you may have made a mistake when making the transfer, or if you did not authorise a transfer that has been made from your Account.

8.10 Although we will endeavor to process your request in a timely manner we shall not incur any liability by reason of delays or late Payments. Advise us if you become aware of any delays.

8.11 Funds returned to us by a bank or credit union will be credited back to your Account but it is your responsibility to re-attempt this Payment. Please inform us if you are aware that you have made a transfer to an incorrect account/ BPAY® Biller. The ability and timing of the return of funds is dependent on third parties.

8.12 If at any stage you require a trace and / or recall of funds to occur, this would be arranged by LLL via an appropriate third party. This request may not occur on-line via LLL@Home and you will need to contact the LLL to make this request where we may ask for your request in writing.

8.13 If you discover you have made a Payment for a lesser amount than you intended you will need to make another Payment for the difference. If you discover you have made a Payment for more than you intended, you will need to contact the relevant third party to obtain a reimbursement/refund.

9. Future Payments

9.1 You can give us authority via LLL@Home to make a future Payment on pre-set dates from your Account to another LLL account, a Financial Institution, a BPAY® Biller, or via a cheque request. Future Payments can be single (once-off) or regular Payments.

9.2 You should ensure you have sufficient cleared funds in your Account the day prior to the due date as future Payments are processed routinely early on the due date.

9.3 If you have insufficient funds in your Account at the time the future Payment falls due, the Payment will not be made. We will try to make the future Payment for three consecutive business days. If after the third attempt there remain insufficient funds to make the future Payment it may be cancelled.

9.4 Payments due on a weekend or public holiday will not be made until the next business day.

9.5 If you wish to alter or cancel a future Payment, you should do this via LLL@Home prior to the due date for the next Payment. These Payments cannot be stopped on or after the payment date.

10. Direct Debits

10.1 By completing a 'direct debit request' form available via LLL@Home, you are requesting us to allow you to debit funds from your nominated account with another Financial Institution, and credit your nominated LLL Account.

10.2 This request must be signed by the signatory (or signatories) of the external bank account and returned to the LLL.

10.3 By signing the 'direct debit request' you are agreeing to the 'direct debit service agreement' also available via LLL@Home.

10.4 When you request for a direct debit to occur there will be a three day clearance on these funds.

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10.5 You should ensure you have sufficient cleared funds in your bank account for the direct debit to take place at the time you request it to take place.

11. Cheque Requests

11.1 When you request a cheque via LLL@Home, it will result in a cheque being drawn to you personally or to a third party. For your security, a cheque drawn will be sent directly to the authorised address for the Account and will not be sent direct to a third party. All cheques drawn by the LLL are denominated in the name of an Australian bank with which LLL places its funds.

11.2 If you request an LLL cheque via LLL@Home, it will be drawn as soon as practicable directly from your Account when requested.

11.3 LLL cheques are not bank cheques. They are personal cheques drawn on an Australian bank.

11.4 If an LLL cheque becomes stale the funds will be credited back to your LLL Account if not presented during this time.

11.5 To stop a cheque due to it being lost or for any other reason, contact the LLL. This request may not be made on line using LLL@Home. A cheque cannot be stopped if it has already been presented for Payment.

11.6 If you no longer require a cheque that has been drawn, you may return it to us for re-banking and crediting to your LLL Account.

11.7 Cheques are drawn in Australian dollars and are not to be presented outside of Australia.

11.8 Cheques issued by the LLL are not to be altered or tampered with in any way.

12. How We May Contact You

We may contact you and provide information to you in relation to our services and products either personally, by telephone, to the postal address or email address you nominate. We may also issue notices on the LLL/ LLL@Home website.

The LLL does not send any unsolicited emails in relation to LLL@Home. You should never provide any financial or login/access code details in response to an unsolicited email request.

13. Complaints and Disputes

If for any reason you have cause to register a complaint with us you can do so by contacting the LLL on 1800 556 457 or writing to us at Reply Paid 45, North Adelaide, SA 5006.

Our staff will, wherever possible, take immediate steps to resolve your issue. For more complex matters we may request you make a written submission and we will give you an expectation of when the matter should be resolved and advise you accordingly.

A dispute arises if you make a complaint to us about our product and you are not satisfied with the response you receive. You can request a review of a dispute by contacting us via email or by post.

If you are not satisfied with the outcome of LLL's Internal Dispute Resolution Process (as detailed in the previous paragraphs) and wish to progress your complaint further, you may contact the Credit Ombudsman Service Limited (COSL):

Website: www.cosl.com.au
Phone: 1800 138 422
Mail: The Ombudsman, COSL,
PO Box A252, Sydney South, NSW, 1235

14. Technology Platform

14.1 LLL has incorporated security measures including firewall technology and encryption, to protect Account and transaction information and keep it secure.

14.2 LLL@Home provides an additional security option which is used in conjunction with your Login ID and Access Code when logging in. You have the option of having a 'One Time Password' sent to your mobile phone in an SMS message, or having your own Security Token which self generates a 'One Time Password'.

14.3 You must ensure that you login from a secure computer which includes up to date internet security software.

14.4 It is your responsibility to obtain and maintain any electronic equipment which you may need to use LLL@Home.

14.5 We recommend that you read and comply with the document 'LLL@Home Security' that is available at www.lll.org.au

15. Availability

We will make reasonable efforts to ensure the availability of LLL@Home at all times and ensure that information we make available to you through LLL@Home is correct.

16. Transaction Processing and Limits

16.1 We will issue an electronic receipt for transactions performed using LLL@Home at the time of the transaction. However, a transaction may not be processed until the next business day for the LLL Account on which you make the transaction.

16.2 We will allow you to request a Daily withdrawal limit in relation to your LLL Accounts that you register to operate.

17. Confirmation of Transactions

17.1 We will provide you with an electronic transaction confirmation every time you transact using LLL@Home.

17.2 We may record by whatever means, in accordance with the EFT Code, the transactions which you effect using LLL@Home. We may use these records to, amongst other things, verify that a particular transaction was effected through the use of your Access Code. We may also be required to collect and verify certain personal and transactional information under anti-money laundering and counter-terrorism laws and regulations.

18. Access Code Security

18.1 Your Access Code to LLL@Home is confidential and we rely on it as constituting your electronic signature.

18.2 You must ensure that you:

- 18.2.1 keep your Access Code secure and protected;
- 18.2.2 take reasonable steps to protect the security of any record of an Access Code, although we strongly recommend you memorise your Access Code and do not record it;
- 18.2.3 do not select an Access Code that is easily identified with you;
- 18.2.4 do not select an Access Code which is a common or easily guessed combination;
- 18.2.5 do not keep a record of a disguised Access Code which would enable someone to easily decipher it;

18.2.6 do not disclose your Access Code to any person (including a family member or friend);

18.2.7 do not allow any unauthorised person to observe you entering your Access Code.

18.3 Refer to clause 6 of the LLL@Home – Terms and Conditions – Your Rights and Obligations in relation to your responsibilities and obligations and your agreement in relation to security of your Access Code.

18.4 We recommend that you read and comply with the document ‘LLL@Home Security’ that is available at www.lll.org.au

19. ‘One Time Password’ Technology

19.1 LLL@Home provides an additional security option which is used in conjunction with your Login ID and Access Code when logging in.

19.2 You have the option of having a ‘One Time Password’ sent to your mobile phone in an SMS message, or having your own Security Token which self generates a ‘One Time Password’.

19.3 These security options are market-leading protection tools and, together with your up to date internet security software, are an effective way to combat fraud and identity theft.

19.4 The LLL is pleased to offer these security options free of charge to LLL@Home authorised users.

19.5 You can self register for one or both of these options in LLL@Home under the ‘Other’ menu and by selecting the ‘Security Options’ tab. Registering for both enables you to choose which method you would like to use each time you login to LLL@Home.

19.6 Security Token and SMS ‘One Time Password’ technology increases the level of security by providing you with a ‘One Time Password’ each and every time you login.

20. Loss of Secure Information

20.1 If your Access Code is stolen, you suspect that someone else knows your Access Code or you suspect unauthorised use of your Access Code, you must immediately log onto LLL@Home and change your Access Code. As a matter of security you should regularly change your Access Code.

20.2 If you lose or forget your LLL@Home Access Code you may inform us by calling the LLL during business hours and request a new Access Code. We may require you to complete an Access Code request form before we issue you with a new temporary Access Code.

20.3 If you register for ‘One Time Password’ technology and lose your mobile phone or Security Token you should contact us immediately to cancel the registration.

21. Definitions

Access Code means the password/ identifier issued by us and / or selected by you to use in conjunction with LLL@Home.

Account or **your Account** means an LLL Account that you hold or are associated with as an Authorised signatory or for which you have enquiry access.

Account Opening Form refers to the application process of opening an Account in accord with the LLL Charitable Investment Scheme.

AFSL means an Australian Financial Services License granted pursuant to Part 7.6 of the Corporations Act 2001 (Cth).

Authorised signatory means you or any person authorised to operate the LLL Account.

Authorised user is a person authorised by the LLL to transact an Account on LLL@Home.

BPAY[®] Registered to BPAY[®] Pty Ltd ABN 69 079 137 518 means the electronic payment scheme called BPAY[®] operated in co-operation between Australian Financial Institutions, which enables you to effect bill payments to Billers who participate in BPAY[®], via LLL@Home or any other access method as approved by us from time to time.

Biller means businesses that have an association to BPAY[®] so that they can receive payments through this facility with the use of a Biller code and customer reference number.

Charitable Investment Scheme refers to the core activity of the LLL which is exempt from the fundraising and certain other provisions of the Corporations Act 2001 (Cth) under ASIC Class Order CO 02/187 and ASIC Regulatory Guide 87.

Daily withdrawal limit means the maximum amount that can be withdrawn from an LLL Account as set by the authorised user or the LLL.

EFT Code means the Electronic Funds Transfer Code of Conduct as amended from time to time.

External Transfer means a transfer of funds to an Australian Financial Institution.

Financial Institution means a bank or credit union that has a Bank, State, Branch number (BSB) within Australia.

FSG means a Financial Services Guide.

Internal Transfer means a transfer of funds to an LLL deposit or loan account.

Internet Access Application Form is the application form for LLL@Home and is contained in this PDS.

LLL means The Lutheran Laypeople’s League of Australia Incorporated.

LLL@Home Security refers to the document with that title available for download via www.lll.org.au

LLL Account means the Account or Accounts we establish in your name or in your name jointly with another person or persons or in the name of an organisation under the LLL Charitable Investment Scheme.

Login ID means the login identification issued by us and / or selected by you that applies to your authorised use of LLL@Home.

Payment means an Internal Transfer and/ or External Transfer and/or Transfer In and/or Cheque Request and/or BPAY[®] Transfer.

PDS means a Product Disclosure Statement.

Security Codes means your Member number, Login ID, Access Code, Token, Token code or SMS code issued by the LLL as part of the registration process to commence use of the Service.

Service means the service LLL makes available through its LLL@Home Internet Access Service.

Terms and Conditions refers to the document at the end of this PDS entitled ‘Terms and Conditions – LLL@Home Internet Access Service’.

Transfer In means a transfer into an LLL Account from a Australian Financial Institution.

Terms and Conditions

Internet Access Service

Preliminary: These Terms and Conditions govern the provision of the LLL@Home Internet Access Service provided by The Lutheran Laypeople's League of Australia Incorporated (LLL) to you. The LLL holds an Australian Financial Services Licence (Number 329339) (AFSL) issued by the Australian Securities and Investments Commission, which authorises the LLL regarding its non-cash payment facility. This facility is the LLL@Home Internet Access Service (LLL@Home) offered through the LLL website at www.lll.org.au. The AFSL authorises the LLL to provide the LLL@Home facility to you. The LLL has prepared a separate Financial Services Guide (FSG) and this Product Disclosure Statement (PDS). It is important that you read and acknowledge receipt of the FSG and PDS which set out the LLL's Services and the Terms and Conditions under which LLL provides the LLL@Home facility to you.

1. Definitions

Please refer to section 21 – Definitions of this PDS, for the meanings of defined terms used in these Terms and Conditions.

2. Use of the Service

2.1 In order for you to use the Service, you must lodge a completed Internet Access Application Form with LLL.

2.2 By lodging a valid application you acknowledge that you have read and understood the FSG and PDS for LLL@Home.

2.3 Once LLL has verified the authenticity of your application, you will be able to register for and use the Service and you will be issued with Security Codes.

2.4 Use of the Service is subject to the PDS, which includes these Terms and Conditions and to the terms and conditions governing the Accounts being used.

3. Provision of the Service

3.1 LLL may at any time add to, remove, or modify the Service.

3.2 LLL may at any time impose restrictions upon use of the Service.

4. Authorisation

4.1 You accept that an instruction to LLL by you using the Service constitutes a valid and irrevocable authority to the LLL to follow those instructions.

5. Acceptance of Conditions

5.1 You will be taken to have accepted these Terms and Conditions and acknowledge that you have read the LLL@Home FSG and PDS:

5.1.1 When you click on the 'SIGN ON' button in the on-line registration process, and/or you click on the 'ACCEPT' button in the on-line registration process; and

5.1.2 Each time you use the Service subsequent to the initial registration.

6. Your Responsibilities and Obligations

Protection of Member number, Login ID, Access Code, Token, Token code & SMS code.

6.1 You agree:

6.1.1 Not to permit any other person to use your Member number, Login ID, Access Code, Token, Token code or SMS code (Security Codes).

6.1.2 Not to disclose to any other person your Security Codes.

6.1.3 Not to record or store your Security Codes in such a manner that another person may access them.

6.1.4 To take reasonable care when using the Service to ensure your Security Codes are not disclosed to any other person.

To ensure that the computer you are using to login to LLL@Home has up to date internet security software.

Notification to LLL

6.2 You agree to immediately notify LLL:

6.2.1 If any of your Security Codes become known to any other person.

6.2.2 If you suspect any of your Security Codes have become, or may become, known to any other person.

6.2.3 If your Token or mobile phone has been lost or stolen.

6.2.4 When you change mobile phone numbers, if you have registered for SMS 'One Time Password'.

6.2.5 If you become aware of any unauthorised transaction or discrepancy in your Account.

7. Liability

Where No Liability Arises

7.1 You are not liable for any losses:

7.1.1 Where it is clear that you have not contributed to those losses.

7.1.2 Caused by the fraudulent or negligent conduct of LLL's employees or agents.

7.1.3 Resulting from unauthorised transactions occurring after you have notified LLL of any of your Security Codes being compromised.

7.2 To the extent permitted by law, the LLL is not liable for:

7.2.1 Any breakdown or interruption to the Service due to circumstances beyond its control.

7.2.2 Any consequential loss from any breakdown or interruption to the Service due to circumstances beyond its control.

7.2.3 Any corruption of data and any breakdown, interruption or errors caused to your computer or equipment as a result of using this Service.

7.2.4 The failure of the Service to perform in whole or in part any function that it has been specified that it will perform.

7.2.5 Any loss resulting from, or caused by, or attributable to, third parties.

Where Liability Arises

7.3 You are liable for losses where you allow any of your Security Codes to be discovered or where you unreasonably delay informing LLL of any unauthorised use.

7.4 LLL is liable to correct any errors or discrepancies attributable to LLL, its employees and agents.

Application Form

8. LLL's Responsibilities and Obligations

Accuracy of Information

8.1 LLL will endeavour to take all reasonable steps to ensure the information provided by LLL through the Service is free from error but does not warrant the accuracy, adequacy or completeness of the information.

Protection of Information

8.2 LLL will endeavour to take all reasonable steps to ensure that information transmitted by LLL through the Service will remain confidential and protected from unauthorised access, but does not otherwise accept liability for any unauthorised access to that information.

Investigation of Errors

8.3 LLL will take all reasonable steps to investigate and resolve errors or unauthorised use of the Service.

9. Changes to these Terms and Conditions

Right to Vary

9.1 LLL reserves the right to vary these Terms and Conditions at any time.

Notification of Changes

9.2 Any variation to the Terms and Conditions will be notified to you through the Service.

9.3 You agree that such notification will be deemed to be sufficient.

10. Termination

10.1 You or LLL may terminate this agreement at any time by giving written notice to the other party, in which case you will no longer be able to use the Service.

11. Governing Law

11.1 The law applicable in the State of South Australia governs these Terms and Conditions, including the transactions contemplated by the Terms and Conditions.

For existing account holders

(Refer to the Product Disclosure Statement dated 30/09/2010)

Note for Children's Accounts: If the guardian (signatory) wishes the child to have enquiry access, the guardian must sign this application form completed in the name of the child.

Applicant Details

Title _____

Surname _____

Given Names _____

Date of birth _____ Male Female

Address _____

Postcode _____

Phone (work) _____

Phone (after hours) _____

Email _____

Please tick one

- I require access to the following LLL Account/s through LLL@Home
- Please add the following Accounts to my existing Login _____
- Change the daily limit on my Account

Account Number	Account Name	Daily Acct Withdwl Limit	Enquiry Access Only
_____	_____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	<input type="checkbox"/>


If applying please enclose passbook/s for cancellation (except children's accounts). Deposits and withdrawals can still be made via the mail without the passbook. Statements can be downloaded via LLL@Home at any time.

Privacy Statement: The LLL respects the privacy of all individuals, and is bound by and committed to supporting the Privacy Act and National Privacy Principles. A copy of the LLL Privacy Policy is available at www.lll.org.au or by contacting the LLL.

I acknowledge that I have read and understood the Product Disclosure Statement (PDS) and accept the terms and conditions on which the LLL@Home facility is provided (refer to www.lll.org.au or contact us if you require a further copy of the PDS). The LLL provides the LLL@Home facility pursuant to its AFSL (number 329339).

I also understand that existing accounts (except children's accounts) as detailed above will be transferred to an Internet Access account (my account number will remain the same).

Date _____

Signature _____


CUT HERE

To apply for LLL@Home, please return this form to:
(No stamp required)
LLL, Reply Paid 45
North Adelaide SA 5006



Finance
with a
mission

175 Archer Street
Reply Paid 45
North Adelaide
South Australia 5006

Tel 08 8360 7200
Fax 08 8267 1722

ill@ill.org.au
www.ill.org.au

ABN 25 044 678 441