

This brochure is issued by the Lutheran Laypeople's League of Australia Inc, (LLL) the provider of the services described in this brochure.

# Product Disclosure Statement

Internet Access Facility



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## Application of 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 apply to the LLL@Home Internet Access facility (herein referred to as LLL@Home). They provide you with information about LLL@Home so you can decide whether LLL@Home will meet your needs and compare it to other financial products that you might be considering.

Using and continuing to use LLL@Home signifies your acceptance of this PDS. You will be required to acknowledge this acceptance at the time of first use.

When you make a transaction with electronic equipment you authorise us to act on the instructions entered into that electronic equipment. The protection provided under this PDS extends to transactions made with electronic equipment that is not owned by us.

Please read this PDS before using LLL@Home. You will then know what to expect from us and what we expect from you.

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

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# Product Disclosure Statement

continued

## Definitions

**Access Code** means the password issued by us and/or selected by you to access LLL@Home.

**Account** means an LLL Account or Accounts you have access to.

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

**Authorised Signatory** means any person authorised as a signatory on an Account.

**Authorised User** means any person that has been provided with the authority by the Authorised Signatory/s to log into LLL@Home.

**BPAY®** Registered to BPAY® Pty Ltd ABN 69 079 137 518 means the payment scheme called BPAY® operated in co-operation between Financial Institutions, which enables you to effect bill payments to Billers who participate in BPAY®.

**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.

**External Transfer** means a transfer of funds to an Australian Financial Institution as a Standard Transfer and/or a Faster Payment.

**Faster Payment** means a transfer cleared and settled via the NPP as a basic single credit transfer.

**Financial Institution** means a bank, credit union, building society or other similar institution that has been issued with a Bank, State, Branch number (BSB) within Australia.

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

**Internet Access Application Form** is the application form for LLL@Home.

**LLL** means The Lutheran Laypeople's League of Australia Incorporated.

**LLL@Home** means the LLL@Home Internet Access facility.

**Locked** in relation to PayID means a PayID which has been temporarily disabled in the PayID Service.

**Login ID** means the login identification issued by us and/or selected by you to access LLL@Home.

**Mistaken Internet Payment** means a transfer, credited to the wrong account because of the payer's error or a NPP payment erroneously credited to the wrong account because of an error to the recording of the PayID or PayID Record.

**NPP** means New Payments Platform operated by NPP Australia Limited.

**Organisation ID** means an identifier for a customer that is a business customer or organisation, constructed by us for the use as a PayID.

**PayID** means the identifier used to receive or send payments through NPP.

**PayID Name** means the name used to identify who the PayID belongs to.

**PayID Record** means the PayID, PayID Name, PayID Type, Account and any associated account information in the PayID Service.

**PayID Service** means the central payment addressing service which is available for addressing payments through NPP.

**PayID Type** means the type of identifier used as a PayID for receiving payments through NPP, which may be a mobile phone number, email address, Australian business number (ABN) or Organisation ID.

**Payment** means an Internal Transfer, External Transfer, Transfer In, Cheque Request and/or BPAY® Transfer.

**Standard Transfer** means a transfer cleared and settled by direct entry through the Bulk Electronic Clearing System (BECS) as administered by the Australian Payment Clearing Association.

**Transfer In** means a direct debit into an LLL Account initiated by you using LLL@Home from a Financial Institution instigated from within LLL@Home.

**We, Us and Our** means the LLL

## Key Features

Using LLL@Home you can do the following in relation to an LLL Account if full access has been granted. Dependent upon access provided or account type, some of the points below may not be available:

- Check Account balances
- View transaction details with the ability to download
- Internal Transfer
- External Transfer
- BPAY® payments
- Request a cheque
- View interest details
- Print statements
- Future Payment requests
- Transfer In
- Change address/contact details
- Request additional security options
- Register and modify a PayID
- Send and receive secure messages to/from LLL

This PDS explains the way in which these features operate.

## Fees and Charges

There are no fees, charges or costs charged by the LLL in relation to using LLL@Home.

## LLL@Home Internet Access Service

LLL@Home provides online internet access to LLL Accounts. When providing LLL@Home the LLL utilises Financial Institutions to provide Payments through the Australian Payment System. The LLL is a Payer Institution Member of the BPAY® Payer Scheme which enables the LLL to offer BPAY® payments.

Applications for LLL@Home may be made by completing an Internet Access Application Form. If you do not have an existing LLL Account you must complete an Account Opening Form and request access to LLL@Home.

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 Account and information about the Account you have registered.

The LLL may at any time add to, remove, modify or impose restrictions upon the use of LLL@Home.

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

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 Account 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.

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.

An Authorised Signatory may request us to cancel or restrict an Authorised Users access to LLL@Home at any time. Requests must be made in writing, in person or via telephone.

If an Account requires two or more signatories to withdraw funds from an Account, the Payment needs to be authorised by two or more of the Authorised Users that have registered for LLL@Home either at the time the Payment is made or after it has been stored for later approval.

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

We do not warrant that you will have 24 hours a day, seven days a week, access to LLL@Home or to One Time Passwords.

## Benefits

LLL@Home provides you with the following benefits:

- The ability to operate your Account and transact outside of business hours.
- No LLL fees or charges.
- Ease of use and functionality via desktop or mobile devices.
- Although not without risk (refer below) personalisation of your Access Code, One Time Passwords and choice of daily payment limit enable you to increase your own level of security.
- The ability to instantaneously view and confirm transactions together with funds available which enables you to easily view your current financial position.

## Risks

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

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

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 Login ID and Access Code are compromised.

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

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. Regularly and carefully check your Account transactions and notify us immediately of any errors or omissions.

Your access to LLL@Home may be suspended if we detect or suspect unauthorised activity on your Account. We reserve the right to withhold access to LLL@Home until such time that we believe that access to LLL@Home is not compromised.

# Product Disclosure Statement

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Information contained within this PDS outline your responsibilities and obligations in lowering the risks associated with your use of LLL@Home. Refer to the LLL website [www.lll.org.au/lllhome](http://www.lll.org.au/lllhome) for more information on lowering the risks.

You should ignore emails that appear to come from us that require you to input your Access Code. We will never send such email requests. These emails may come from third parties seeking to use the information to access your Account.

There is the risk that you may not be able to access your Account information or conduct transactions through LLL@Home which is reliant on computer and/or telecommunication systems. The LLL is dependent on the reliability of its own operational processes and those of its technology and telecommunications partners in respect of computers, computer networks, and telecommunications. Similarly, you are dependent on the equipment and your technology and telecommunications partners. Disruptions to these processes may result in LLL@Home being unavailable from time to time.

As Australia is a member on the United Nations, we are obliged to implement United Nations Security Council sanctions. Consequently, the LLL may be prohibited from dealing with certain persons or entities. This means that if the LLL is aware that you are a proscribed person or entity, then the LLL may be required to suspend, cancel or refuse your services or close or terminate any arrangement with you. We may also be required to freeze assets of yours. You could incur significant costs as a result of these actions.

## Internet Payments

Transferring funds via LLL@Home from your Account may occur in the following modes of transaction:

- Internal Transfer
- External Transfer including Standard Transfer and Faster Payments
- Transfer In
- BPAY® Payments

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

Funds in an Account must be cleared to be able to facilitate a Payment.

The amount of the Payment will need to be within the daily payment limit set for the Account.

For External Transfers and BPAY® payments that are regularly made, an Authorised User can save the details of the payment as a Personal Payee, to save having to re-enter the details each time the payment is made. You must still check the details each time a payment is made.

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.

If you instruct us to make more than one Payment from your account on a given day we will determine the order in which the Payments are made.

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

You are responsible for checking the Account transaction details or statement to ensure that Payments have been made correctly. You should contact us as soon as possible during business hours if there are any problems.

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

To be able to make Faster Payments an Authorised User must contact the LLL to enable Faster Payments. Once we enable Faster Payments you will have the choice making an External Transfer by Standard Transfer or Faster Payment if the payees Financial Institution and account is enabled for NPP.

Whether you choose to create a PayID for your Account or not, you may use a payees PayID to make Faster Payments to the payee from your Account provided that:

- the payees Financial Institution is an NPP Participant and support LLL's Faster Payment service;
- the payees account is able to receive the particular Faster Payment; and
- the PayID Service is operational; and
- the payees PayID is not Locked.

When making a Faster Payment from your Account you must input the correct details and check the payees PayID Name to verify who you are transferring funds to before confirming and sending.

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 or in the case of Faster Payments a PayID can be used.

Once you have requested the Payment the timing of the availability of these funds may vary depending upon when the Payment was made and to whom.

For Standard Transfers, you should allow up to two business days for these funds to reach their destination. Faster Payments should occur in near real time.

Please contact us if you are unsure about when an External Transfer may be available as cleared funds.

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

After loading a Payment we will provide you with a confirmation screen where it is your responsibility to confirm the Payment details you entered are correct before clicking OK. If the payment goes to an unintended recipient, it may not be possible to recover the funds. We may choose not to accept an instruction to stop a Payment, 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 Payment. You must notify us immediately if you become aware that you may have made a mistake when making the Payment, or if you did not authorise a Payment that has been made from your Account.

You acknowledge that we are not required to effect a Payment if you do not give us all the required information or the information that you give us is inaccurate or incomplete.

Although we will endeavour 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.

Payments returned to us by a Financial Institution will be credited to your Account but it is your responsibility to reattempt this Payment.

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 (this is not classified as a Mistaken Internet Payment). If you discover you have made a Payment for more than you intended, you should first contact the relevant third party to obtain a reimbursement/refund.

In the event that Faster Payments and PayID is unavailable LLL@Home will revert to Standard Transfers using a BSB & account number.

## Transfer In

To facilitate a Transfer In from your nominated account with another Financial Institution you need to complete an LLL@Home direct debit request form which you can obtain by contacting us. On this form you will nominate your Financial Institutions account details for us to allow you to debit funds from and credit your nominated Account using the Transfer In function.

By signing an LLL@Home direct debit request form available from us you are agreeing to the direct debit service agreement contained on the form.

When you request for a Transfer In to occur there will be a three day clearance on these funds.

You should ensure you have sufficient cleared funds in your Financial Institution's account when you instigate the Transfer In otherwise the Transfer In may reject.

## Cheque Requests

When you request a cheque via LLL@Home, it will result in a cheque being drawn to the party nominated by you. For your security, a cheque drawn will be posted by regular mail directly to the postal 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 the LLL places its funds.

If you request an LLL cheque via LLL@Home, it will be drawn as soon as practicable directly from your Account when requested. LLL's cheques are not bank cheques. They are personal cheques drawn on an Australian bank.

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

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

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

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

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



# Product Disclosure Statement

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## BPAY® Payments

The LLL is a Payer Institution Member of the BPAY® Payer Scheme which enables the LLL to offer BPAY® payments. We will tell you if we are no longer a member of BPAY®.

BPAY® is an electronic payments service through which you can ask us to make payments on your behalf to organisations (Billers) who tell you that you can make payments to them through the BPAY® payment service.

You will need to provide the following accurate information so that we can process a BPAY® Payment:

- Biller code;
- customer reference number;
- details of the account from which you would like us to make the payment;
- amount of the payment to be made; and
- date on which the payment is to be made.

If we are advised that a BPAY® payment cannot be processed by a Biller, we will advise you of this, credit your account the amount of the payment and take all reasonable steps to assist you in making the payment as quickly as possible.

You should notify us immediately if you become aware that you may have made a mistake (except when you make an underpayment) when instructing us to make a BPAY® payment, or if you did not authorise a BPAY® payment that has been made from your account.

Subject to transaction cut off times Billers who participate in BPAY® payments have agreed that a BPAY® payment you make will be treated as received by the Biller to whom it is directed:

- on the date you make that payment, if you tell us to make the payment before our transaction cut off time on a business day; or
- on the next business day, if you tell us to make a payment after our transaction cut off time on a business day, or on a non-business day.

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

- there is a public holiday on the day after you tell us to make a payment;
- you tell us to make a payment either on a day which is not a business day or after the transaction cut off time on a business day;
- another Financial Institution participating in BPAY® payments does not comply with any applicable obligations relating to BPAY® payments; or
- a Biller fails to comply with any applicable obligations relating to BPAY® payments.

While it is expected that any delay in processing under this agreement for any reason set out above will not continue for more than one business day, any such delay may continue for a longer period.

### BPAY® Mistaken Payments

A BPAY® payment is irrevocable except if it is a mistaken BPAY® payment.

If you are responsible for a mistaken BPAY® payment and we cannot recover the amount from the Biller who received it within 20 business days of us attempting to do so, you will be liable for that payment.

### BPAY® Unauthorised Payments

If you tell us that a BPAY® payment made from your Account is unauthorised you must provide us with written consent addressed to the Biller who received that BPAY® payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® payment.

## PayID

The PayID Service enables payers to conduct secure transfers to payees using an alternative identifier instead of the BSB and account number between NPP Participants.

To receive funds into your Account through NPP using your LLL PayID or your BSB and Account number, the payee's Financial Institution must be an NPP Participant that are accredited with NPP for basic single credit transfers. If they are not using a PayID then you should use your nine digit Account number. Contact the LLL if you are not clear on your Account details.

Before you create your LLL PayID to receive funds into your Account, you must satisfy us that you either own or are authorised to use your chosen LLL PayID and that it does not already exist in the PayID Service. We will do this through a verification SMS or email to you or via another method chosen by us.

Your LLL PayID must be a supported PayID Type. The PayID Types supported by the LLL are mobile phone number, email address, ABN and Organisation ID. The PayID Type of ABN and Organisation ID are restricted to business Accounts and can only be created by contacting the LLL. A mobile phone number or email address PayID Type can be created in LLL@Home for personal Accounts.

We will provide you with your LLL PayID Name that will be associated with your LLL PayID Record and will typically be the full legal name of the Account.

Depending on the policy of a payer's Financial Institution, your LLL PayID Name may be displayed to payers who send payments to you for verification purposes.

We will not permit selection of an LLL PayID Name that is likely to mislead or deceive a payer into sending you funds intended for another payee or an inappropriate reason.

We will not create an LLL PayID for you without your consent.

You may choose to create more than one LLL PayID for your Account.

If your Account is a joint account, you and each other joint account holder can create a unique LLL PayID for the Account.

If you have Authorised Users on your Account, each Authorised User may create a unique LLL PayID for the Account.

Once your LLL PayID is created and linked to your Account, it cannot be used in relation to any other Account with us or with an account with another Financial Institution. The PayID Service does not support duplicate PayIDs. If you try to create a PayID for your Account which is identical to another PayID in the PayID Service, you will receive an error message which says 'The requested PayID is already being used elsewhere'. We cannot disclose details of any personal information in connection with duplicate PayIDs, however, you may lodge a dispute by contacting us, and we will contact the Financial Institution who has registered the PayID.

We will ensure that your LLL PayID and Account details are accurately recorded in the PayID Service.

#### **Transferring your LLL PayID to another Account**

You can transfer your LLL PayID to another Account with us through LLL@Home and this will generally be effective immediately.

A transfer of your LLL PayID to another Financial Institution is a two-step process initiated by you through LLL@Home and completed by the other Financial Institution. You must first manage your LLL PayID by placing it into a transfer state within LLL@Home and then complete the transfer via your new Financial Institution. Until the transfer is completed, payments to your PayID will be directed to your Account with us. If the other Financial Institution does not complete the transfer within 14 days, the transfer will be deemed to be ineffective and your LLL PayID will remain with your Account.

You can request transfer of your LLL PayID at any time in LLL@Home.

A Locked PayID cannot be transferred.

#### **Transferring your PayID from another Financial Institution to your Account**

To transfer a PayID that you created for an account with another Financial Institution to your Account with us, you will need to start the process with that Financial Institution.

#### **Closing your LLL PayID**

You can close your LLL PayID by managing it in LLL@Home. We will close your LLL PayID when your Account is closed or your LLL PayID has been misused.

You are responsible for closing your LLL PayID when you no longer have authority to use it.

LLL will remove your LLL PayID from the PayID Service once it is closed.

#### **Locking and Unlocking your LLL PayID**

We monitor PayID usage to manage PayID misuse. You acknowledge and consent to us locking your LLL PayID if we reasonably suspect misuse of your LLL PayID or use of your LLL PayID to procure funds fraudulently.

A request to unlock a Locked LLL PayID may be made by contacting the LLL.

#### **Privacy**

By creating your LLL PayID you acknowledge that you authorise:

- us to record your LLL PayID Record in the PayID Service; and
- NPP Participants to use your LLL PayID information for the purposes of constructing payment messages, enabling payers to make payments to you, and to disclose your LLL PayID Name to payers for payment validation.

To the extent that the creation and use of the LLL PayID Record constitutes a disclosure, storage and use of your personal information within the meaning of the Privacy Act 1988 (Cth) and regulations made under the Act, you acknowledge and agree that you consent to that disclosure, storage and use.

## **Future Payments**

You can give us authority via LLL@Home to make a Future Payment on pre-set dates from your Account. Future Payments can be single (once-off) or recurring Payments and an External Transfer can be made as a Standard Transfer or a Faster Payment depending upon your choice.

You should ensure you have sufficient cleared funds in your Account prior to the pre-set dates that the Payment is due as future Payments are processed routinely early on the due date.

If you have insufficient funds in your Account at the time the future Payment falls due, the Payment will not be made unless the LLL deems to process it. We will attempt to make the future Payment for three consecutive business days. If after the third attempt there remain insufficient funds to make the future Payment the Payment will be rejected. This means that if it was a rejected single future Payment, no further attempts will be made and if it was a recurring future Payment, we will not attempt to make a further Payment until the next due date.

If we are unable to make a future recurring Payment on three successive occasions (after three attempts on each occasion) we will cancel the future Payment.

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

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 once LLL has processed the Payment on or after the pre-set date.

# Product Disclosure Statement

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## Payment Limits

The LLL sets default LLL@Home daily payment limits on Accounts. Increases and decreases to this limit are able to be set by an Authorised User with our approval, either temporarily or permanently. Changes to these limits can be made by contacting the LLL during normal business hours. We may increase or decrease this limit at any time at our absolute discretion.

One Time Password Technology is mandatory for permanent limits greater than the LLL@Home default daily External Transfer limit and Faster Payments.

LLL@Home will not allow the Account to exceed a daily payment limit for Payments or Future Payments.

## Business Viewpoint

Authorised Users of business accounts benefit from the features of LLL@Home but also additional business viewpoint features that are available upon request to the LLL. An Authorised Signatory may request to become an administrator of LLL@Home whereby they can manage the access of Authorised Users. Features include:

- Controlling the Accounts and type of access available to Authorised Users including full access, enquiry only access, data entry only access or no access.
- Setting daily payment limits for Authorised Users.
- Setting and modifying Authorised Users Access Code.
- Setting up email addresses for Authorised Users to receive email alerts on Accounts that require two to sign so that the second Authorised Signatory can be alerted to authorise a Payment.

Authorised Signatories and administrators of business Accounts must note that you:

- are liable for the acts or omissions of all Authorised Users;
- must remove access to Authorised Users once they cease to be employed by your business or where you no longer want them to have access to LLL@Home and the business viewpoint features; and
- must advise us of any changes to Authorised Signatories of the Account.

We may terminate access to business viewpoint at any time.

## Mistaken Internet Payments

### Mistaken Internet Payments From Your Account

If you believe a Mistaken Internet Payment has been made you should immediately contact us on 1800 556 457 during business hours to report the Payment as any delays may impact our ability to recover the funds on your behalf. If you are calling after business hours you should leave a phone message and we will return your call on the following business day.

We will investigate every Mistaken Internet Payment reported to us. If after our investigation into the Payment we are satisfied that you have made the Mistaken Internet Payment, we will send the receiving Financial Institution a request for return of the payment.

When you report a Mistaken Internet Payment you are providing consent for us to disclose your personal information to other parties in order to recover the funds on your behalf.

We will notify you within 30 business days of the Mistaken Internet Payment being reported to us to advise you of the outcome of our attempt to recover your funds. If a receiving Financial Institution returns the Mistaken Internet Payment, we will credit the funds to your Account as soon as practicable.

### Mistaken Internet Payments Received To Your Account

Where we have been notified by another Financial Institution that you were the unintended recipient of a Mistaken Internet Payment made by a customer of that Financial Institution, and we are satisfied that a Mistaken Internet Payment has occurred, we are required to recover the funds from your Account, to the value of the payment, in accordance with the recovery procedures outlined below.

The recovery procedures that we initiate will vary depending on the availability of funds in your Account and the time that the person who has made the Mistaken Internet Payment reports it to their Financial Institution.

We will only initiate the recovery procedures outlined below if, after our investigation into the payment we are satisfied that a Mistaken Internet Payment has been made to your Account.

### Recovery Procedures

Mistaken Internet Payments reported to a sending Financial Institution within ten business days, will be returned from your Account to this Financial Institution by LLL within ten business days of receiving the request from that Financial Institution.

We are not required to notify you or receive your prior consent to return the Mistaken Internet Payment.

For Mistaken Internet Payments reported to a Financial Institution between ten business days and seven months of the payment being made we will restrict your access to your Account to the value of the Mistaken Internet Payment only. We will notify you that the Mistaken Internet Payment will be withdrawn from your Account and returned to the relevant Financial Institution within ten business days commencing from the date the funds were restricted, unless you are able to establish entitlement to the Mistaken Internet Payment within this timeframe. We are not required to receive your prior consent to return the Mistaken Internet Payment.



For Mistaken Internet Payments reported to a Financial Institution after seven months of the payment being made we are required to seek your consent to return the Mistaken Internet Payment to the relevant Financial Institution.

#### **Insufficient Funds in Your Account**

In the event you have insufficient funds in your Account to cover the value of the Mistaken Internet Payment, we may make reasonable efforts to recover the funds from you including discussing repayment options.

#### **Complaints about Mistaken Internet Payments**

If you are not satisfied with our handling of a Mistaken Internet Payment then you may escalate your complaint in accordance with the section for Complaints and Disputes.

### **Technology Platform**

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

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 a security token which self generates a One Time Password.

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

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

We recommend that you read and employ the principals provided on the LLL website [www.lll.org.au/lllhome](http://www.lll.org.au/lllhome) about how to protect your funds and enjoy safer and more secure LLL@Home services.

### **Access Code Security**

If your Access Code is stolen or compromised, you suspect that your Access Code is compromised or you suspect unauthorised use of your Access Code, you must immediately log onto LLL@Home and change your Access Code and then inform the LLL. As a matter of security you should regularly change your Access Code.

If you lose or forget your Access Code you may inform us by calling the LLL during business hours and request a new Access Code. We will only change and advise you of the new access code once we have successfully verified your identity. We may require you to complete an Access Code request form before we issue you with a new temporary Access Code.

Your Access Code to LLL@Home is confidential and we rely on it as constituting your electronic signature. You must ensure that you:

- keep your Access Code secure and protected;
- 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;
- do not select an Access Code that is easily identified with you;
- do not select an Access Code which is a common or easily guessed combination;
- do not keep a record of a disguised Access Code which would enable someone to easily decipher it;
- do not disclose your Access Code to any person (including a family member or friend); and
- do not allow any unauthorised person to observe you entering your Access Code.

We recommend that you read the information provided on the LLL website [www.lll.org.au/lllhome](http://www.lll.org.au/lllhome) on Access Code tips.

### **One Time Password Security**

LLL@Home provides an additional layer of security which is used in conjunction with your Login ID and Access Code when logging in and is commonly referred to as dual factor authentication. Dual factor authentication increases the level of security by providing you with a One Time Password each and every time you login.

You have the option of having a One Time Password sent to your mobile phone in an SMS message, or having a security token which self-generates a One Time Password.

These options which provide an additional layer of security 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.

The LLL offers these additional security options free of charge to LLL@Home Authorised Users.

You can self-register for the SMS and/or security token options in LLL@Home. Registering for more than one enables you to choose which method you would like to use each time you login to LLL@Home.

You must have registered for One Time Password security to conduct a Faster Payment.

If you register for One Time Password security and lose your mobile phone or security token you must contact us immediately to cancel the registration.

### **How We May Contact You**

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

The LLL may send you email communication in relation to LLL@Home. We will never ask for and nor should you ever provide any financial or Login ID/ Access Code details in response to an unsolicited email request.

# Product Disclosure Statement

continued

## Your Responsibilities and Obligations

Protection of Login ID, Access Code and if registered your One Time Password is your responsibility and must be kept confidential. This is to ensure your access to LLL@Home is not compromised. You agree to keep these details private and:

- not allow any other person to use them;
- not disclose them to any other person;
- not record or store them in such a manner that another person may access them; and
- take reasonable care when using LLL@Home to ensure these details are not disclosed to any other person.

You must not leave your computer or mobile device unattended whilst it is logged into LLL@Home.

You must log off from LLL@Home once you finish accessing the service.

You must maintain up to date internet security software on the computer or other mobile device that you use to login to LLL@Home.

## LLL's Responsibilities and Obligations

### Accuracy of Information

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

### Protection of Information

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

### Investigation of Errors

The LLL will take all reasonable steps to investigate and resolve errors or unauthorised use of LLL@Home

## Notification to the LLL

You agree to immediately notify the LLL if:

- you know or suspect your Login ID and Access Code has become, or may become, known to any other person;
- your token or mobile phone has been lost or stolen;
- you change your mobile phone number and you have registered for SMS One Time Password; and
- you become aware of any unauthorised transaction or discrepancy in your Account.

## Liability

You are liable for any losses arising from the acts and omissions of you and any person authorised by you to operate on your LLL@Home service. Specifically, you will be liable for:

- transactions carried out by you or with your knowledge and consent;
- transactions carried out by an Authorised User unless you have told us to cancel that user's access to LLL@Home; or
- unauthorised transaction if you have not made a reasonable attempt to disguise an LLL@Home Access Code or prevent unauthorised access to an LLL@Home Access Code.

### Unauthorised Transactions

An unauthorised transaction is a Payment that is not authorised by an Authorised User i.e. a Payment that is carried out without an Authorised User's knowledge or consent.

### Where No Liability Arises

You are not liable for any losses resulting from unauthorised transactions if any of the following apply:

- it is clear that you have not contributed to the loss in some way;
- the fraudulent or negligent conduct of LLL's employees or agents; or
- the loss arises after you notify the LLL of your Access Code being compromised.

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

- any breakdown or interruption to LLL@Home due to circumstances beyond its control;
- any consequential loss from any breakdown or interruption to LLL@Home due to circumstances beyond its control;
- any corruption of data and any breakdown, interruption or errors caused to your computer, mobile device or equipment as a result of using this service;
- the failure of LLL@Home to perform in whole or in part any function that it has been specified that it will perform; or
- any loss resulting from, or caused by, or attributable to, third parties.

### Where Liability Arises

You are liable for losses that occur before you notify us that an Access Code has been misused, lost stolen or otherwise compromised if any of the following apply:

- you voluntarily disclose an LLL@Home Access Code;
- you keep a record of an Access Code without making a reasonable attempt to protect it;
- you change an Access Code to one which represents your date of birth or a recognisable part of your name;
- you act with extreme carelessness in failing to protect the security of an Access Code; or
- you unreasonably delay informing the LLL of any unauthorised use or the compromise of an Access Code.

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

## Complaints and Disputes

We accept that sometimes things can go wrong, and when this happens we're determined to make them right again. Most problems can be resolved quickly and simply by talking with us on 1800 556 457, writing to us or attending our office. Our staff will, wherever possible, take immediate steps to resolve your issue.

If your initial contact with us does not resolve the matter and you would like additional assistance you can have the matter referred to Management.

A dispute arises if you make a complaint to us about a product or service and you are not satisfied with the response you receive. You can request a review of a dispute by contacting LLL's Dispute Resolution Officer via 1800 556 457. For complex matters we may request you to provide a written submission.

If we have not resolved your complaint within 45 days from when you raised it with us or you are not satisfied with the outcome of LLL's Internal Dispute Resolution Process and wish to progress your complaint further, you may contact the Credit & Investments Ombudsman (CIO):

Website: [www.cio.org.au](http://www.cio.org.au)  
Email: [info@cio.org.au](mailto:info@cio.org.au)  
Phone: 1800 138 422  
Mail: CIO,  
PO Box A 252, South Sydney, NSW, 1235

## Privacy

For information about our information collection practices, please see our Privacy Policy on our website at [www.lll.org.au/privacy](http://www.lll.org.au/privacy) or upon request from our office. The LLL Privacy Policy should be read in conjunction with the privacy disclosures we give you when you apply for a product or service.

## Termination

You or the 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 LLL@Home.

## Governing Law

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

## Changes to this PDS

We may change this PDS at our discretion.

Any changes to this PDS will be notified to you through LLL@Home and prior to next using the service.

## How to Contact Us

**Website:** [www.lll.org.au](http://www.lll.org.au)

**Telephone:** 1800 556 457

**Email:** [lll@lll.org.au](mailto:lll@lll.org.au)

**Mail:** Reply Paid 45 North Adelaide  
SA 5006

**Office:** 175 Archer St North Adelaide  
SA 5006

**Business Hours:** Mon to Fri 8:30am to  
4:30pm



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South Australia 5006

Tel 08 8360 7200  
Fax 08 8267 1722

[III@III.org.au](mailto:III@III.org.au)  
[www.III.org.au](http://www.III.org.au)

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