

PRODUCT SCHEDULE

Sutherland Shire Council Employees' Credit Union Ltd

ABN 91 087 650 717

Australian Financial Services Licence

Number: 237245

BPAY FACILITY

NB: This **Product Schedule** is specific to the above product. Together with this Schedule you will be given our "**BPAY Facility Terms and Conditions**" booklet. Together these two documents comprise the Credit Union's **Financial Services Guide ("FSG")** for the product.

1. ABOUT THE BPAY FACILITY

A transaction limit (if enforced by us) of 10 applies to your use of the BPAY facility.

2. FEATURES AND BENEFITS

- 2.1 The BPAY facility is an electronic payment facility that enables you to pay bills to participating billers over the Internet or in such other medium as we advise you from time to time.

3. RISKS

- 3.1 Although the Credit Union takes all precautions with respect to BPAY transactions, the security of electronic funds transfer transactions can never be guaranteed. Particularly in electronic mediums such as the Internet, there is always a risk of interception of data by a rogue or hacker.
- 3.2 For ways in which you can minimise the risk of a security breach please refer to clauses 4 and 10 of the "BPAY Facility Terms and Conditions" booklet.

4. FEES AND CHARGES

The Credit Union does not have any fees and charges that apply to the BPAY facility.

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