

SUMMARY OF CHANGES TO OUR Account And Access Facility Conditions Of Use

From 27 March 2025, Queensland Country's Account and Access Facility Conditions of Use (the current version of which was issued 19 February 2025) (**the Old Conditions**) will be replaced with new Conditions of Use (**the New Conditions**).

This document provides a guide to help you navigate the New Conditions and how they impact your use of the Queensland Country Account and Access Facility. If there is any inconsistency between this document, the Old Conditions and the New Conditions, the New Conditions prevail.

What do the changes to the Account and Access Facility Conditions of Use mean for you?

The Conditions of Use have been redesigned and rewritten to make them clearer, simpler and easier to navigate and provide you more information about operating your account and some of the new electronic payments facilities that may be available to you. We have also included terms and conditions for our Mortgage Offset Account and our new Farm Management Deposit Account.

How to contact us

Please take the time to read the New Conditions available on our website at queenslandcountry.bank or contact us to request a paper copy by:

- Visiting us in branch;
- Phoning us on 1800 075 078; or
- Emailing us at info@queenslandcountry.bank

Changes included in the New Conditions that have not yet commenced

A change contained in the New Conditions that has not yet commenced (and therefore does not yet apply to you) is section 8.52 which relates to Confirmation of Payee. Confirmation of Payee is a new payments feature which will be rolled out in Australia commencing 1 May 2025. However, until we advise you on a future date, you will not have access to the Confirmation of Payee feature when making a payment.

The reason we have included these conditions about Confirmation of Payee now in the New Conditions is because customers from other financial institutions might have access to Confirmation of Payee features from 1 May 2025, which means your account details could be used and disclosed for Confirmation of Payee purposes. For instance, your account name might be shown to these customers to verify that the account name they enter matches your account details before they proceed with a payment to you.



**Queensland
Country Bank**

Summary of the New Conditions

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
1. GENERAL INFORMATION		
1.1 – What is this document?	The Conditions of Use, the relevant Product Information brochure, the applicable Deposit Interest Rates schedule and the Fees and Charges brochure form the terms and conditions of your Account and Access Facility.	This section provides clarification as to what documents govern your Account and Access Facility so that you know what documents to refer to when considering your options in connection with your Account and Access Facility.
1.2 – How to contact us	This section contains information on how to contact us generally and when you need to report the loss, theft or unauthorised use of your Queensland Country Visa card, passcode or Digital Wallet, in Australia and overseas.	We have removed references to contacting us about the CueCard, RediCard and Indue Visa Cards as they are no longer offered by Queensland Country.
1.3 – How our Conditions of Use becoming binding on you	As soon as you open an account or use an access facility, you become bound by the Conditions of Use (and the New Conditions following from your continued use from 27 March 2025).	We have clarified in this section that other terms and conditions, including those implied by law, may also apply to your use of the Account and Access Facility but that the Conditions of Use prevail to the extent of any inconsistency.
2. OPENING A QUEENSLAND COUNTRY ACCOUNT AND ACCESS FACILITY		
2.1 – What is the Queensland Country Account and Access Facility?	<p>The Queensland Country Bank Account and Access Facility is a facility that gives you transaction, savings and term deposit accounts as well as these facilities for accessing accounts (subject to availability and conditions in the Product Information brochure and the Fees and Charges brochure):</p> <ul style="list-style-type: none"> • Visa card • Osko® and BPAY® (registered to BPAY® Pty Ltd ABN 69 079 137 518) • Internet Banking (including App Banking) • POS and ATM access • Direct debit • Bank@Post™ • PayTo™ (registered to NPP Australia Limited ABN 68 601 428 737) 	<ul style="list-style-type: none"> • We have removed telephone banking, CueCard and rediCard from the Queensland Country Account and Access Facility – if you were using these facilities, you will have already been notified of their removal from the Queensland Country Account and Access Facility prior to 27 March 2025 and their removal from the Conditions of Use is simply to clarify that Queensland Country no longer offer these access facilities. • We have clarified that the Queensland Country Account and Access Facility includes Bank@Post™ and addition of PayTo™ access options if you want to use them to access and operate your account.
2.3 – How do I open an account?	This section outlines how you can subscribe for a share in Queensland Country and open an account with us.	We have included the option to open an account with us online.
2.4 – Proof of identity required	This section details how you can prove your identity to us in order to open and maintain an account at Queensland Country.	<p>We have included provision that in order to maintain compliance with our legal obligations (we may have to verify your identity again after the initial verification.</p> <p>This may include but is not limited to scenarios such as where you open a new account, become a signatory to an account or you provide us with instructions about your account.</p>
2.5 – What accounts can I open?	This section refers you to check the relevant Product Information brochure for the different account types available, and the Fees and Charges brochure, for any special conditions for opening, and the features and benefits of each account type.	Same as the Old Conditions but referring to 'Product Information brochure' and not the 'Personal Savings and Transaction brochure' as Queensland Country offers business savings and transaction accounts also and therefore you should refer to the brochure that suits your needs.

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
2.6 – Joint accounts	This section outlines legal consequences of joint accounts, how you can operate a joint account, what individual joint holders can independently instruct us about in connection with the joint account and decisions we can make about the operation of a joint account.	We've simplified and better explained the terms that apply to joint accounts. We've also clarified when we might need to block an account or take other actions (for example, if we're notified of a dispute between joint account holders).
2.8 – Power of Attorney	Our requirements and conditions for adding a power of attorney to an account and handling their instructions in connection with the account and the limitation of our liability in connection with operations on your account by a power of attorney or our refusal to act on the instructions of an attorney.	This is a new section to assist you with understanding how we treat your account when you appoint a power of attorney.
2.9 – Accounts for children	This section details account operations and transaction limits for accounts owned by children aged between 0-12 years old, 13 -16 years and 16-18 years.	This is a new section to provide clarity on the account operations conditions and transaction limits applying to children's accounts.
2.10 – Fees and Charges	Where to find information about the Fees and Charges that apply to the Queensland Country Account and Access Facility.	No changes from the Old Conditions – current fees and charges remain outlined in our Fees and Charges brochure as updated from time to time.
2.11 – What interest can I earn on my account?	Where to find information about the interest rate that applies to your Queensland Country Account and Access Facility.	Deposit Interest Rates schedule is defined in the New Conditions to include a schedule or schedules we publish, either in paper format or by placing it on our website at queenslandcountry.bank which sets out the interest rates we offer on each of the deposit products offered by Queensland Country, on the date of publication of the sheet, as applicable to the relevant deposit product. For example the Deposit Interest Rate Schedule or the Business Interest Rates Schedule as applicable to your account.
2.12 – What are the taxation consequences?	This section is to remind you that interest earned on an account may be classified as forming part of your income and impact your tax liabilities so you should discuss your account with your tax adviser.	We have added into this section that interest earned on account may not only be subject to income tax but may impact any Government benefits you receive and that you should discuss interest earned on your account with your tax adviser.
2.13 – Disclosing your Tax File Number (TFN)	This section details that it is your choice whether you disclose your TFN (and/or in the case of a business account, your ABN) to us and the possible tax consequences should you not disclose your TFN or ABN to us.	We've better explained what Withholding Tax is, that a higher threshold may apply to accounts held by a child under 16 and what the Withholding Tax rate is when you disclose your non-resident tax status if you reside outside Australia.
2.14 – Government charges	We will debit your primary operating account for all applicable government taxes and charges. These charges may vary according to State or Territory.	This is a new section to clarify how we will pay any government charges charged in connection with your account.
2.15 – Authorising others to operate your account (third party access)	This section outlines our conditions to granting third party access on an account, your responsibilities when authorising third party access and how third party access will be terminated.	We have set out more clearly how third party access can be revoked or otherwise ended by you or us.

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
3. OPERATING AN ACCOUNT AND ACCESS FACILITY		
3.1 – If you have changed your name	How to update your name on your accounts with us.	Clarifying that in order to change your name on your accounts you will need to visit a branch in person with your updated identification documents and details of your name change (for example, marriage certificate).
3.2 – If you contact details have changed	How to update your contact details with us.	Clarifying the ways you can update your contact details with us and advising that if you do not update your contact details, any correspondence sent to your old address will still be considered valid 'notice in writing.'
3.3 – Making deposits to your Queensland Country account	Ways you can deposit funds to your account.	We have clarified that in processing deposits to your account, we will rely on your account number only. We will not check the account name received with the deposit instructions.
3.4 – Deposits using electronic equipment	This section details how we are responsible for a deposit into a facility received by our electronic equipment or a device (such as an ATM), from the time you complete the deposit, subject to verification of the amount or amounts deposited and that we will contact you about any discrepancy between the amount recorded as being deposited by the electronic equipment and the amount recorded by us as being received.	Insertion of provision to prompt you that if you believe that a discrepancy exists, this should be lodged with us as soon as possible via your local branch or calling our Contact Centre. This helps to mitigate your loss.
3.5 – Depositing cheques drawn on Australian banks	How we accept cheques, access to proceeds of a cheque and average cheque clearance times.	Clarification that we accept cheques in branch and via Bank@Post™ and that cheques deposited via Bank@Post™ can take up to 7 business days to clear (as opposed to 3 – 5 business days for cheques deposited in branch).
3.6 – Making deposits using Bank@Post	Information on how to make deposits using the Bank@Post™ service including checking whether your account is eligible and the requirement to hold a Visa card linked to your savings account you wish to deposit into.	This is a new section to provide you with direction on what the requirements are for you to make deposits using Bank@Post™.
3.7 – Fraudulent payments to your account	Where a payment to your account is suspected to be fraudulent, suspicious, or illegal, you authorise us to deduct the amount and return it to the original sending financial institution without notifying you, and we will not be liable to you for doing so.	This is a new section that enables us to combat fraudulent, suspicious or illegal payments.
3.8 – Withdrawing or transferring from the account	How you can make withdrawals or transfers from your account.	Inclusion of PayTo as a withdrawal/transfer facility and prompt for you to refer to the Electronic Banking Conditions (section 8 of the New Conditions) for further information.
3.11 – Withdrawals using corporate cheques	This section provides information on: <ul style="list-style-type: none"> • what you must do if a cheque we draw payable to a person you nominate is lost or stolen; and • how we cannot stop payment on our cheque if you used the cheque to buy goods or services and you are not happy with them. 	No operative changes from the Old Conditions.

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
3.12 – Transaction limits	Information about withdrawal limits generally, cash transaction limits, limits for electronic methods and contactless transaction limits.	We've better explained the daily transfer limit for certain payments you can make via cash withdrawal or via Queensland Country Internet Banking. Please note that the ATM cash transaction limit (non-standard limits apply to cards issued to children under 13 years or where requested) has increased from \$1,550 to \$2,000 per day.
3.13 – Periodic transfers to loan accounts	When you authorise us to make periodic payments from an account to your Loan account, you permit us to adjust the payment amount to reflect any repayment changes we have notified you of, in accordance with the Loan Contract.	This is a new section that will assist with effective management of your periodic payments to your Loan account.
3.15 – Overdrawn accounts	This section explains what happens if you do not have sufficient cleared funds in your account to cover a transaction and/or if your account becomes overdrawn.	We have clarified that where we honour a transaction debited from your account and your account becomes overdrawn, it will be considered your request for short-term credit, repayable within 7 days. The definition of 'Cleared funds' is expanded to clarify that direct credits to your account include via Osko, SWIFT, and Telegraphic Transfer.
3.17 – Dormant accounts	This section outlines what happens if no transactions are carried out on your account for at least 12 months (other than transactions initiated by the Bank, such as crediting interest or debiting fees and charges).	We have clarified that there are some exceptions from the requirement for us to remit balances exceeding \$500 to ASIC as unclaimed money when an account is dormant for 7 years – these exceptions being children's accounts, term deposits and farm management deposits.
3.18 – Set-Off and Account Combination	This section explains how, in certain circumstances, if you have an outstanding debt with us, we may, acting reasonably: <ul style="list-style-type: none"> • offset some or all of the balance in your deposit accounts against the amount you owe; or • combine your accounts with other accounts, even if they are jointly held. We may also hold, delay, block, or decline transactions from your accounts while assessing whether to combine or offset them.	This is a new section to provide clarity on how and when we may offset your deposit accounts against amounts you owe us or combine your accounts (even if jointly held). This applies to any type of account you hold with us. We will always act in accordance with our Constitution and regulatory obligations, including the scenarios outlined in section 3.18 where we say we will not offset or combine accounts.
3.19 – Closing your account and cancelling your access facilities	This section explains how you can contact us to close your Queensland Country Account and Access Facility and what we will require in order to accept the closure.	No operative changes from the Old Conditions – except that we have created separate sections for how you can close your account and how we can close your account (see section 3.20 'Holds, delays, restrictions and account closure by us').

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
<p>3.20 – Holds, delays, restrictions and account closure by us</p>	<p>This section outlines when we can:</p> <ul style="list-style-type: none"> place a hold on any funds in your account; hold, delay or refuse to process a payment instruction initiated from an account; block or place a stop on cards, and delay, block, freeze or refuse cards transactions; restrict an account; dishonour a payment; or immediately close an account. <p>Additionally after providing you with reasonable notice (at least 14 days), we may:</p> <ul style="list-style-type: none"> close your account by notifying you and paying out the balance; cancel any facility if you breach these Conditions of Use or the ePayments Code; or classify your account as dormant (see section 3.17 ‘Dormant accounts’). 	<p>This is a new section where we have clarified the different circumstances where we may block, restrict or take other actions on an account or access facility (such as a debit card), and what you can expect from us if we do this (for example, but not limited to, where we need to protect you or us from fraudulent activity, scams, security of our systems or other losses). We’ve also better explained when we may close your account or cancel an access facility.</p>
<p>3.21 – Changes to your account to these Conditions of Use</p>	<p>This section outlines:</p> <ul style="list-style-type: none"> how we will give you notice of changes to fees, charges, interest rates and other conditions including the Conditions of Use and details of the different methods that we can use to give you notice (for example but not limited to notification on our website and notification on or with your next statement of account); and what notice periods apply to changes of fees, charges, interest rates and other conditions including the Conditions of Use and in what circumstances those notice periods may be shortened by us. <p>If you are not happy with a change made by us under section 3.21, you can close your Account and Access Facility by providing notice to Queensland Country. An early withdrawal penalty and a notice period for your intention to withdraw funds may still apply as applicable under these Conditions of Use.</p>	<p>We have clarified the ways in which we can give you notice of changes to the Conditions of Use, interest rates, fees, charges and other conditions. We will always select a method, or methods appropriate to the nature and extent of the change, as well as the cost effectiveness of the method of notification.</p> <p>We have added the following new notice period: Where we are changing the interest rate applicable to your account, we will notify you on the day of the change or where Queensland Country reasonably consider that the change is not adverse to you, with your next statement.</p> <p>We have amended the notice period for changing any other term or condition from ‘when we next communicate with you’ to ‘for all other changes we will provide reasonable notice (which, depending on the nature of the change, may be before or after the change is made)’.</p>
<p>3.22 – How we send notices and statements</p>	<p>The difference methods by which we send you notices and statements.</p>	<p>We have added Internet Banking secure mail, the Queensland Country app, posting notices on our website and other agreed means as ways that we can send you notices and statements.</p>
<p>3.23 – Information about cheques</p>	<p>This section provides information about the chequing facility offered by Queensland Country, including information about how to stop a cheque, making cheques ‘non-negotiable’ and steps you can take to reduce the risk of forgery of a cheque.</p>	<p>We have included provision for clarity that commencing 18 March 2024, new cheque book facilities are no longer available. Members with existing facilities will continue to be able to reorder and utilise cheque books as described in these Conditions of Use. Otherwise, our conditions around using the chequing facility are operatively the same as the Old Conditions.</p>
<p>3.25 – Direct debit</p>	<p>This section outlines terms and conditions applying to your account when you authorise a participating biller to debit amounts from your account, as and when you owe those amounts to the biller under a Direct Debit Request (DDR) Service Agreement.</p>	<p>We have clarified that if you authorise a merchant to use a Visa card for direct debits, our Electronic Banking Conditions will apply. This section does not apply to PayTo, which provides an alternative method to pre-authorise a biller to debit amounts from your eligible account. For information about PayTo refer to the Electronic Banking Conditions in section 8 of the New Conditions.</p>

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
3.27 – Use of your account and access facilities	This section outlines examples of usage of your Account and Access Facility that can be deemed by us as unacceptable use, including but not limited to conduct that is in our opinion unlawful or that threatens, promotes or encourages the physical or mental harm of any person.	This is a new section to clarify what Queensland Country will consider unacceptable use of the Account and Access Facility and may constitute a breach of the Conditions of Use, entitling us to restrict or close your account in accordance with section 3.20 'Holds, delays, restrictions and account closure by us'.
3.28 – Liability and authorisations	This section provides acknowledgements and agreement by you that Queensland Country isn't liable for losses caused by authorised persons on your account unless it's due to Queensland Country or its representatives' mistake, fraud, negligence, or misconduct, or if required by law. Queensland Country can refuse any transaction for any reason and isn't liable for any resulting loss.	This is a new section to clarify when we are and are not liable for: <ul style="list-style-type: none"> any loss or damage caused to you by persons authorised to operate on your account; and for any loss or damage caused by any delay in processing any request on your account.
4. CODES WE SUBSCRIBE TO, YOUR PRIVACY AND RESOLVING CONCERNS ABOUT YOUR ACCOUNT AND ACCESS FACILITY NOT TRANSACTIONS		
4.3 – Financial difficulty	This section asks you to contact us as soon as possible if you experience a change in your financial circumstances.	We have included this new section to empower you to reach out to us as soon as possible if you experience a change in your financial circumstances as letting us know early increases our ability to help you explore your options.
5. MORTGAGE OFFSET ACCOUNTS		
Section 5 is a new addition to the Conditions of Use that contains the additional terms and condition that apply specifically when we agree to allow you to link a Mortgage Offset Account to your Home Loan Account. Not all loan accounts may be linked to a Mortgage Offset Account. Please refer to our Home Loans Product Information brochure as to the specific home loans which are eligible, and you may apply to be linked to a Mortgage Offset Account.		
6. FIXED TERM DEPOSITS		
Fixed Term Deposits	Section 6 outlines the additional terms and conditions that apply specifically to fixed term deposits held with us.	The operative change from the Old Conditions is that we will apply a grace period of 7 days from the date of maturity to all fixed term deposits. During this time, you can request to withdraw or transfer funds without incurring the Early Redemption Fee.
7. FARM MANAGEMENT DEPOSIT ACCOUNTS		
From 27 March 2025, you may open a Farm Management Deposit Account with Queensland Country in accordance with section 7 of the New Conditions. Eligibility requirements apply. Queensland Country recommends you obtain advice from your accountant or financial adviser regarding Farm Management Deposits.		
8. ELECTRONIC BANKING CONDITIONS		
8.1 – What type of transactions this section [i.e., section 8 Electronic Banking Conditions] applies to	This section lists the card and electronic access and payment facilities offered by Queensland Country. These are referred to as our Electronic Banking Facilities.	We have removed references to electronic banking facilities no longer offered by Queensland Country, being rediCARD, CueCard and Telephone Banking. We have added in the following card and electronic access and payment facilities for completeness: <ul style="list-style-type: none"> Pay Anyone Banking Facility transactions direct debits PayTo Transactions using mobile devices NPP payments and PayID Confirmation of Payee (subject to the Effective Date outlined in section 8.52(a)) of the New Conditions).

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
8.3 – Visa card	This section outlines what a Visa card can be used for, availability and restrictions on Visa cards and important information about chargebacks for Visa cards.	We have included that a Visa card can be used to deposit cash or cheques at Bank@Post™ outlets.
8.4 – Passcode security requirements	This section applies where one or more passcodes are needed to perform a transaction and outlines your responsibilities in connection with safeguarding your passcode/s including examples of what to do and what not to do when attempting to protect your passcode/s. If you or another user breaches these passcode security requirements, we may not be required to indemnify you for loss arising from that breach. See section 10.3 ('When you are liable for loss').	We have enhanced our security requirements about how to protect your passcodes.
8.5 – Transactions	This section outlines your responsibilities when completing a transaction using electronic equipment.	<p>This new section clarifies that:</p> <ul style="list-style-type: none"> if you instruct us to pay or transfer an amount greater than what was required, you cannot make a claim against us. You must contact the recipient to obtain a refund. If the account you specified for a payment or transfer was incorrect, you can either contact the recipient to request a refund or reach out to us. We will try to recover the funds on your behalf (refer to section 8.36 'Mistaken or misdirected payments from your account').
8.6 – Issue and use of the access card	This section outlines requirements you must satisfy in order to be issued an access card, how to request additional access cards, ongoing conditions of using the access card including responsibility for transactions, permitted transactions and transaction limits.	We have clarified your essential obligations when it comes to being issued an access card and using your access card.
8.7 – Digital card and 8.8 – Using your access card details within a Digital Wallet	This section outlines the terms and conditions that apply specifically where we have provided you with a digital card that can be added to a supported Digital Wallet.	<p>We have provided clarification around:</p> <ul style="list-style-type: none"> your responsibilities and authorisations when permitting an additional cardholder to use a digital card or making the Digital Wallet available on devices linked to a common account; our rights to suspend or cancel the use of an access card in a Digital Wallet for specified reasons.
8.9 – Replacement of an access card, 8.10 – Additional access card cardholders and 8.11 – Validity, cancellation and expiry of an access card	<p>These sections outline:</p> <ul style="list-style-type: none"> what happens when your access card is reaching expiry (section 8.9(a)); general information about replacing an access card (section 8.9(b)); authorising us to issue an additional access card to an additional cardholder and cancellation of additional access cards (section 8.10); and you must not use your access card before the valid date or after the expiration of the access card or after the access card has been cancelled. 	We have included these sections to provide you with practical guidance on how you can manage replacing your access card, granting additional access cards to additional cardholders and what not to do when your access card is no longer valid.

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
8.12 – Cancellation of access card or access to Internet Banking, Osko, PayTo or BPAY®	This section outlines how you or Queensland Country can cancel an Electronic Banking Facility.	We have included references to PayTo in this section.
8.13 – Using card controls on your access card	This section provides a guide on the card control functions you may be able to access and their operation. You must be a Queensland Country access card holder that is registered for Internet Banking in order to access the card controls service within Internet Banking and App Banking.	We have included this new section into the Conditions of Use so that you have a reference point that provides information about how card control features work, your responsibilities when using them and the possible limitations of card control functions.
8.14 – Using Visa outside Australia and 8.15 – Foreign currency conversion fee	Section 8.14 provides information about using your Visa card overseas. Section 8.15 provides information about when we will charge you a foreign currency conversion fee.	We have provided clarification on what happens when you use your Visa card overseas and when we may charge a foreign currency conversion fee, to ensure transparency on what happens when you make these transactions.
8.16 – Consequences of suspension or termination	This section details when your access card or access to Internet Banking, BPAY, PayTo or Osko will be terminated and other consequences resulting from such termination.	Inclusion of PayTo as an access facility.
8.16 – Exclusions of access card warranties and representations	This section details when your access card or access to Internet Banking, BPAY, PayTo or Osko will be terminated and other consequences resulting from such termination.	Inclusion of PayTo as an access facility.
8.26 – What is the NPP and Osko? 8.27 – Processing Osko payments, 8.28 – Notifications of Osko payments, 8.29 – Scheduled or recurring Osko payments, 8.37 – Future dated Osko payments, 8.38 – Consequential damage for Osko payments and 8.39 – Changes to Osko	These sections provide the terms and conditions that govern your use of Osko and our rights and responsibilities in relation to Osko services.	Inclusion of PayTo as an access facility.
8.30 – Choosing a PayID and PayID Name, 8.31 – Transferring your PayID to another account, 8.32 – Transferring your PayID from another account, 8.33 – Locking your PayID and 8.34 – Closing your PayID	These sections provide the terms and conditions that govern your use of PayID and our rights and responsibilities in relation to PayID.	We have added in these new sections about PayID to add clarity about how you can use and manage your PayID in connection with your Queensland Country Account and Access Facility. The sections in the New Conditions about Osko payments (8.26, 8.27, 8.28, 8.29, 8.37, 8.38 and 8.39) should also be read in conjunction with these sections about PayID.
8.40 – Privacy information about PayID and Osko	This section contains your acknowledgements and authorisations in relation to how we use your personal information to provide the PayID and Osko access facilities.	We have included these sections to provide further clarification and transparency about how your personal information is used in order for us to provide you with PayID and Osko access facilities that you request.

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
<p>8.42 – Creating a PayTo Payment Agreement, 8.43 – Amending a Payment Agreement, 8.44 – Pausing your Payment Agreement, 8.45 – Transferring your Payment Agreement, 8.46 – Cancelling your Payment Agreement, 8.47 – Migration of Direct Debit arrangements, 8.48 – Your responsibilities when using PayTo, 8.49 – Queensland Country’s responsibilities for PayTo, 8.50 – Privacy information about PayTo and 8.51 – Authority in relation to Payment Agreements</p>	<p>These sections apply if you use of the PayTo service. The PayTo service enables us to process NPP Payments from your account in accordance with and on the terms set out in a Payment Agreement you have established with a Merchant or Payment Initiator that subscribes to the service.</p>	<p>These sections are a new inclusion as the PayTo service is a new payments service offered by Queensland Country.</p>
<p>8.52 – Confirmation of Payee</p>	<p>This section contains terms and conditions about Confirmation of Payee.</p> <p>Confirmation of Payee is an industry-wide initiative of Australian Payments Plus which enables payers to check whether the account name they have entered in relation to a BSB and account number matches the account details held by the payee’s financial institution, before making a payment. This section takes effect from 1 May 2025 which aligns with the industry roll out of Confirmation of Payee.</p> <p>If you do not want your Account details to be used and disclosed for these purposes then you may opt-out of Confirmation of Payee in some circumstances.</p>	<p>Confirmation of Payee is a new payments feature which will be rolled out in Australia commencing 1 May 2025.</p> <p>However, until we advise you on a future date, you will not have access to the Confirmation of Payee feature when making a payment.</p> <p>The reason we have included these conditions about Confirmation of Payee now in the New Conditions is because customers from other financial institutions might have access to Confirmation of Payee features from 1 May 2025, which means your account details could be used and disclosed for Confirmation of Payee purposes. For instance, your account name might be shown to these customers to verify that the account name they enter matches your account details before they proceed with a payment to you.</p>
<p>9. OTHER PAYMENT SERVICES</p>		
<p>9.1 – Third party payment services, 9.3 – Inward telegraphic transfers, 9.4 – Outward telegraphic transfers</p>	<p>Queensland Country provides outward and inward telegraphic transfer services to our customers through our business partner Convera Australia Pty Ltd. Fees and charges and terms and conditions apply.</p>	<p>We have included this section in the New Conditions so that you are aware of services we provide through third parties and the terms and conditions that apply should you require to receive or make a telegraphic transfer to or from your account.</p>
<p>9.2 – Real Time Gross Settlements (RTGS)</p>	<p>If you complete a request to have a payment made by RTGS then the provisions of section 9.2 in addition to the RTGS application form we may publish from time to time applies to your payment request.</p>	<p>We have included this section in the New Conditions to clarify yours and our responsibilities in connection with an RTGS payment request.</p>

Section of the New Conditions	What is this section about?	How is this section in the New Conditions different to what was provided for in the Old Conditions?
10. IMPORTANT INFORMATION		
10.1 – Application	Section 10 contains important information that applies to all items contained in the Conditions of Use.	This section has been added to the New Conditions to help provide clarity on how the items detailed in section 10 impact the Conditions of Use generally.
10.7 – Money Laundering and illegality	This section outlines how, in order to meet legal and regulatory obligations, Queensland Country may control and monitor accounts and potentially delay or block payments if we believe it may breach any law. We are not liable for any loss incurred from actions taken to comply with laws, policies, or industry codes. You must ensure your transactions and account activities do not breach any laws. We may require additional information to fulfill regulatory obligations and we may where obliged to do so, disclose information gathered to regulatory and/or law enforcement agencies, other banks and payment system participants, service providers and other third parties.	This section has been added to the New Conditions in order to advise you that Queensland Country has the right to monitor and control your account/s and share information with relevant authorities and third parties in order to comply with legal and regulatory requirements.
10.8 – Request for documents	This section outlines that at your request we will give you a copy of your documents that we have in our possession including any security document and statement of account, unless an exception as outlined in section 10.8(b) applies. We may charge you a reasonable fee for providing you with a copy of a document under this section. However, in certain circumstances we may waive or refund that fee.	This section has been added to the New Conditions to provide you clarity on what documents of yours that we hold that you can request from us.
10.9 – Instructions to us	Subject to the provisions of this section 5, you are responsible for all instructions given in relation to your accounts which are authorised by a user's use of their password, authentication service or otherwise undertaken by another person with the user's knowledge or consent. For the avoidance of doubt, this includes instructions given after a user has allowed remote access to a device used for internet banking or provided access to secure codes which a person has used to provide instructions. Such instructions are valid, irrevocable authorities to us to follow the instructions.	This section has been added to the New Conditions to set out more clearly your responsibility for instructions given to us in relation to your accounts which are authorised by a user's use of their password, authentication service or otherwise undertaken by another person with the user's knowledge or consent.
11. DEFINITIONS		
We have included a Definitions and interpretation section at section 11 of the New Conditions to make the Conditions of Use easier to read and navigate, as you can refer to the definitions section for quick clarification.		