

Australian Military Bank provides internet and mobile banking services which allow you to access, manage and transact on your accounts and any other accounts you're authorised to operate.

These terms and conditions are a summary of the terms and conditions that apply to your use of internet and mobile banking. This document should be read in conjunction with:

- [Account and Access Facility Terms and Conditions](#) which includes details about the different services available within internet and mobile banking depending on your account type and your obligations when using these services;
- [Fees and Charges Schedule](#) which includes details of any fees and charges payable for using different services within internet and mobile banking depending on your account type; and
- Our [Consumer Data Right \(CDR\) Policy](#).

By accessing, viewing or using our internet or mobile banking services, you accept these Terms of Use. We may update these Terms of Use at any time by letting you know the next time you log into internet and/or mobile banking or via your preferred communication method.

## Accessing and using internet and mobile banking

To use our internet and mobile banking you must be at least 13 years of age.

To access internet and mobile banking, you'll need to use your member number and a password/passcode which you'll be asked to set up when you first register for each service.

The services and features available within internet and mobile banking such as external transfers and BPAY payments may vary depending on your account type. Refer to the [Account and Access Facility Terms and Conditions](#) for more details. Note: some features in internet banking may not be available in mobile banking (and vice versa).

We're not able to support all devices, browsers and operating systems. You're responsible for ensuring you have a compatible device and software to use these services.

## Cost to use internet and mobile banking

Accessing and managing your account using internet and mobile banking is free, however you may incur data charges from your internet or mobile network provider. You should be particularly mindful of this when using internet and mobile banking while travelling overseas as we are not liable for any of these costs.

You may incur charges for completing different types of transactions within internet and mobile banking such as external transfers and BPAY payments depending on your account type. Refer to the [Fees and Charges Schedule](#) for more details.

## Electronic communications

We may send you statements and other communications about your account using internet and mobile banking as well as email and SMS. You can manage your communication preferences within "My Profile – Settings – Contact Preferences" in internet and mobile banking.

## Protecting your accounts

When accessing internet and mobile banking, you'll need to provide your member number and password/passcode. To perform selected activities within internet and mobile banking, you may be required to enter a one-time passcode (OTP), which will be sent to you by SMS or email depending on your communication preferences.

**Never share OTPs with anyone**, including with us. If you do, you may be responsible for any financial losses as a result.

If you are transferring money to someone you haven't paid before or raising your transaction limits, we may ask you additional questions, provide warnings or delay the transaction to protect you from falling victim for a scam.

Below are some additional security tips to protect your accounts including:

- install the latest software and security updates when available,
- set a passcode to access your device,

- lock your device when not in use and don't leave it unattended,
- notify us immediately when you become aware of, or suspect that your device is lost, stolen, or when your device passcode / internet banking password / mobile banking passcode has been compromised.

If you don't take reasonable steps to ensure the security your Visa Card, internet and/or mobile banking accounts, passwords/passcode and device or delay advising us they are compromised and this contributes to an unauthorised transaction, then you may be held responsible for those transactions. Your liability for unauthorised transactions is determined in accordance with the ePayments Code. Refer to the [Account and Access Facility Terms and Conditions](#) for more details about your obligations.

We reserve the right to cancel or suspend your internet and/or mobile banking access without notice where reasonable (including limiting services, delaying or not processing transactions), such as to protect you or us from potential harm or loss (e.g. scams) or comply with our legal and regulatory obligations (including our own policies).

### **Your Privacy**

Your privacy is important to us. Please view our [Privacy Notice](#) for more information about how we collect, use and share your personal information.

### **How to make a complaint**

Please call us on 1300 13 23 28 or email us at [complaints@australianmilitarybank.com.au](mailto:complaints@australianmilitarybank.com.au).