

# Redicard

## Conditions of Use

Effective date: 20 March 2013

**policebank**  
member owned banking



**customsbank**  
member owned banking



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This booklet should be read in conjunction with the Terms and Conditions contained in the Financial Service Guide (FSG) for the Bank products including: Savings Accounts, Investment Accounts, Payment Services, Visa Debit Card, Redicard, Internet Banking, BPAY, Redidial and Member Chequing. AFSL/ Australian Credit Licence No. 240018. ABN 95 087 650 799.

**Police Bank Ltd**

ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018  
Level 27, 1 Market Street, Sydney NSW 2000.

Customs Bank is a division of Police Bank Ltd. All terms and conditions that apply to Police Bank also apply to Customs Bank.

# Redicard Conditions of Use

These Conditions of Use take effect on and from 20 March 2013 except as otherwise advised in writing and replace all Redicard Conditions of Use previously issued.

## Product Disclosure Statement

These Conditions of Use apply to your use of the Redicard. You will also be given a Financial Services Guide, which sets out other important information about this product.

Together these two documents comprise the Bank Product Disclosure Document for the Redicard product.

These Conditions of Use govern the use of the Redicard to access your Linked Account(s). The Bank will process the value of all transactions, and any fees and charges, to your Linked Account(s). Each such transaction will be governed by these Conditions of Use and by the terms and conditions for the relevant Linked Account.

You should follow the guidelines in the box below to protect against unauthorised use of the Redicard and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised electronic transactions. Liability for such transactions will be determined in accordance with clause 11 of these Conditions of Use and the ePayments Code.

### Guidelines for Ensuring the Security of the Redicard and PIN

- Sign the Redicard as soon as you receive it;
- Keep the Redicard in a safe place;
- If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name;
- Never write the PIN on the Redicard;
- Never write the PIN on anything that is kept with or near the Redicard;
- Never lend the Redicard to anybody;
- Never tell or show the PIN to another person;
- Use care to prevent anyone seeing the Redicard number and PIN being entered at Electronic Equipment;
- Immediately report the loss, theft or unauthorised use of the Redicard to the Bank or to the REDICARD HOTLINE;
- Keep a record of the Redicard number and the REDICARD HOTLINE telephone number for your area with your usual list of emergency telephone numbers;
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the Redicard has been used without your authority; and
- Immediately notify the Bank of any change of address.

# Redicard Conditions of Use

## 1. INTRODUCTION

- a. These Conditions of Use govern use of the Redicard to access your Linked Account(s) at the Bank. Each transaction on a Linked Account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to any of your Linked Accounts, these Conditions of Use shall prevail.
- b. These Conditions of Use apply when the Redicard is used to carry out an electronic transaction.
- c. Police Bank may attach other services to the Redicard. Please contact the Bank for details.
- d. In accepting a Redicard from the Bank you are obliged to comply with these Conditions of Use.
- e. Definitions In these Conditions of Use:
  - “Bank” means Police Bank as the product issuer.
  - “Day” means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.
  - “EFT System” means the shared system under which electronic transactions are processed.
  - “EFT Terminal” means the electronic equipment, electronic system, communications system or software controlled provided by or on behalf of your Bank or any third party for use with a Redicard and PIN to conduct an electronic transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.
  - “Electronic Transaction” means an electronic funds transfer instructed by you or your Nominee through Electronic Equipment using a Redicard and PIN but not requiring a manual signature.
  - “Electronic Equipment” includes, but is not limited to, a computer, television, telephone and an EFT Terminal.
  - “Linked Account” means your account(s) which you link to a Redicard, and includes any overdraft or line of credit which you may attach to your Linked Account.
  - “Merchant” means a retailer or any other provider of goods or services.
  - “Nominee” means any person nominated by you to whom your Bank has issued an additional Redicard to access your Linked Account(s).
  - “PIN” means the personal identification number issued to you or a Nominee by your Bank for use with a Redicard when giving an instruction through Electronic Equipment.
  - “Redicard” means the Redicard issued to you or a Nominee by the Bank.
- f. Unless otherwise required by the context, a singular word includes the plural and vice versa.

### Enquiries

If you would like any further information about the Redicard please contact the Bank on 131 728.

# Redicard Conditions of Use

## 2. CODES OF CONDUCT

- a. Your Bank warrants that it will comply with the requirements of the ePayments Code where that code applies.
- b. The relevant provisions of the Mutual Banking Code of Practice apply to these Conditions of Use.

## 3. HOW TO REPORT LOSS, THEFT OR UNAUTHORISED USE OF THE REDICARD OR PIN

- a. If you or your Nominee believe the Redicard has been misused, lost or stolen or the PIN has become known to someone else, you or your Nominee must immediately contact your Bank during business hours or the REDICARD HOTLINE at any time on its emergency number detailed over. You or your Nominee must provide the following information when making such notification to your Bank or the REDICARD HOTLINE:
  - (1) The Redicard number;
  - (2) The name of your Bank; and
  - (3) Any other personal information you or your Nominee is asked to provide to assist in identifying you and the Redicard.
- b. The REDICARD HOTLINE or your Bank will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting your Bank or the REDICARD HOTLINE.
- c. When contacting the REDICARD HOTLINE, you or your Nominee should confirm the loss or theft as soon as possible at your Bank's office.
- d. The REDICARD HOTLINE is available 24 hours a day, 7 days a week.
- e. If the REDICARD HOTLINE is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to your Bank as soon as possible during business hours. Your Bank will be liable for any losses arising because the REDICARD HOTLINE is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to your Bank as soon as possible during business hours.

**REDICARD HOTLINE**  
**Australia wide toll free**  
**1800 648 027**

## 4. SIGNING THE REDICARD

You and your nominee agree to sign the Redicard immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of the Redicard.

# Redicard Conditions of Use

## 5. PROTECTING THE PIN

- a. Your Bank will provide a PIN to use the Redicard with Electronic Equipment. You agree to protect the PIN as a means of preventing fraudulent or unauthorised use of the Redicard.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN that represents your birth date or a recognisable part of your name. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to your Bank that the PIN has been misused or has become known to someone else.
- d. You must not record the PIN on the Redicard or keep a record of the PIN on anything which is kept with or near the Redicard unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

## 6. USING THE REDICARD

- a. Your Bank will advise you from time to time:
  - (1) What electronic transactions may be performed using the Redicard; and
  - (2) What EFT Terminals of other financial institutions may be used. Your Bank does not warrant that Merchants or EFT Terminals displaying Redicard signs or promotional material will accept the Redicard. Your Bank does not accept any responsibility should a Merchant or EFT Terminal displaying Redicard signs or promotional material refuse to accept or honour a Redicard, or should a Merchant or other financial institution impose additional restrictions on the use of the Redicard.
- b. The Redicard may only be used to perform transactions on your Linked Account(s). Your Bank will advise you of:
  - (1) The accounts which you may link to the Redicard; and
  - (2) Any credit facility which you may link to your Linked Account(s).
- c. Your Bank will debit your Linked Account(s) with the value of all withdrawal electronic transactions and credit your account with the value of all deposit electronic transactions.
- d. If a Linked Account is in the name of more than one person, then each party to that account will be jointly and severally liable for all electronic transactions on that account.
- e. Transactions will not necessarily be processed to your Linked Account on the same day.
- f. You will continue to be liable to your Bank for the value of any electronic transaction occurring after you have closed your Linked Account(s) or after you have resigned from membership of your Bank.

# Redicard Conditions of Use

## 7. USING THE CARD OUTSIDE AUSTRALIA

This clause will only apply where the Bank has the Redicard PLUS facility in place to allow your Redicard to be used overseas.

- a. All transactions made overseas on the Redicard will be converted into Australian currency by VISA Worldwide, and calculated at a wholesale market rate selected by VISA from within a range of wholesale rates or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which VISA process the transaction).
- b. All transactions made overseas on the Redicard are subject to a currency conversion fee equal to 3% of the values of the transaction (2% payable to Cuscal as the principal member of VISA Worldwide and 1% to the Bank). The amount of this currency conversion fee is subject to change from time to time and the Bank will advise you in advance of any such change.
- c. Some overseas Merchants and EFT Terminals charge a surcharge for making an electronic transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. You should use the Redicard HOTLINE if any circumstances described in clause 3 apply.
- e. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

## 8. ADDITIONAL CARDS

- a. You may authorise your Bank, if it agrees, to issue an additional Redicard to your Nominee provided this person is over the age of 18 (unless your Bank agrees to a younger age).
- b. You will be liable for all transactions carried out by your Nominee on the Redicard.
- c. You acknowledge that where you have more than one Linked Account, your Nominee will have access to all those Linked Accounts.
- d. Your Bank will give each Nominee a PIN.
- e. Your Nominee's use of the Redicard and PIN is governed by the Conditions of Use.
- f. You must ensure that each Nominee protects their Redicard and PIN in the same way as these Conditions of Use require you to protect your Redicard and PIN.

## 9. WITHDRAWAL AND TRANSACTION LIMITS

- a. You agree that the Redicard will NOT be used to:
  - (1) Overdraw any of your Linked Account(s); or
  - (2) Exceed the unused portion of your credit limit under any prearranged credit facility such as a line of credit or overdraft linked to your Linked Account(s).

# Redicard Conditions of Use

- b. If clause 8(a) is breached, your Bank may:
  - (1) Dishonour any payment instruction given; and
  - (2) Charge you an administrative fee as advised to you from time to time.
- c. Your Bank may limit the amount of an electronic transaction if this is required for security or credit risk purposes and will advise you of any such daily or periodic transaction limits in the Financial Services Guide. Your Bank may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations including Merchants or other financial institutions may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

## 10. AUTHORISATIONS

You acknowledge and agree that:

- a. Your Bank has the right to deny authorisation for any electronic transaction where this is required for security or other reasons; and
- b. Your Bank will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

## 11. DEPOSITS AT EFT TERMINALS

- a. Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been accepted by your Bank.
- b. Cheques will not be available to draw against until cleared.
- c. Your deposit is accepted once your Bank has certified it in the following way:
  - (1) Your deposit envelope will be opened in the presence of any two persons authorised by your Bank;
  - (2) Should the amount you record differ from the amount counted in the envelope, your Bank may correct your record to the amount counted;
  - (3) Your Bank's count is conclusive in the absence of manifest error or fraud unless you provide us with satisfactory evidence of the amount you deposited; and
  - (4) Your Bank will notify you of any correction.
- d. If the amount recorded by the EFT Terminal as having been deposited should differ from the amount counted in the envelope by your Bank, your Bank will notify you of the difference as soon as possible and will advise you of the actual amount which has been credited to your Linked Account.
- e. Your Bank is responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to the Bank's verification of the amount you deposit).

## 12. YOUR LIABILITY IN CASE THE REDICARD IS LOST OR STOLEN OR IN CASE OF UNAUTHORISED USE

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in paragraph below apply.
  - b. You are not liable for losses;
    - (1) Where it is clear that you and your Nominee have not contributed to the loss;
    - (2) That are caused by the fraudulent or negligent conduct of employees or agents of:
      - (a) The Bank;
      - (b) Any organisation involved in the provision of the EFT System; or
      - (c) Any Merchant relating to a forged, faulty, expired or cancelled Redicard or PIN;
    - (3) That are caused by the same transaction being incorrectly debited more than once to the same account;
    - (4) Resulting from unauthorised use of the Redicard or PIN:
      - (i) In relation to an electronic transaction which does not require a PIN authorisation, before receipt of the Redicard;
      - (ii) In relation to an electronic transaction which requires PIN authorisation, before receipt of the PIN; or
      - (iii) In either case, after notification to your Bank or the REDICARD HOTLINE in accordance with clause 3 that the Redicard is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
  - c. You will be liable for any loss of funds arising from any unauthorised electronic transaction using the Redicard or PIN if the loss occurs before notification to your Bank or the REDICARD HOTLINE that the Redicard has been misused, lost or stolen or the PIN has become known to someone else and if your Bank proves, on the balance of probabilities, that you or your Nominee contributed to the loss through:
    - (1) Fraud, failure to look after and keep the PIN secure in accordance with clauses 5(b), (c) or (d), or extreme carelessness in failing to protect the security of the PIN; or
    - (2) Unreasonably delaying in notifying your Bank or the REDICARD HOTLINE of the misuse, loss or theft of the Redicard or of the PIN becoming known to someone else and the loss occurs between the time you or your Nominee did, or reasonably should have, become aware of these matters and the time of notification to your Bank or the REDICARD HOTLINE;
- However, you will not be liable for:
- (A) The portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
  - (B) The portion of the loss on any Linked Account which exceeds the balance of that Linked Account (including any

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- prearranged credit); or
- (C) All losses incurred on any account which you had not agreed with your Bank could be accessed using the Redicard and PIN.
- d. Where a PIN was required to perform the unauthorised electronic transaction and clause 11(c) does not apply, your liability for any loss of funds arising from an unauthorised electronic transaction using the Redicard, if the loss occurs before notification to your Bank or the REDICARD HOTLINE that the Redicard has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
  - (1) \$150;
  - (2) The actual loss at the time of notification to your Bank or the REDICARD HOTLINE of the misuse, loss or theft of the Redicard, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your Redicard or your Linked Account); or
  - (3) The balance of your Linked Account, including any prearranged credit.
- e. If, in cases not involving electronic transactions, the Redicard and PIN are used without authority, you are liable for that use before notification to your Bank or the REDICARD HOTLINE of the unauthorised use, up to your current daily withdrawal limit.
- f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the ePayments Code, where that code applies.

## **13. STEPS YOU MUST TAKE TO RESOLVE ERRORS OR DISPUTED EFT TRANSACTIONS**

- a. If you believe an electronic transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify your Bank. Your Bank is solely responsible for resolving your complaint. Later, but as soon as you can, you must give your Bank the following information:
  - (1) Your name, account number and Redicard number;
  - (2) The error or the transaction you are unsure about;
  - (3) A copy of the periodical statement in which the unauthorised transaction or error first appeared;
  - (4) An explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error, and
  - (5) The dollar amount of the suspected error.
- If your complaint concerns the authorisation of an electronic transaction, your Bank may ask you or your Nominee to provide further information.
- b. Your Bank will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 Days of receipt from you of the details of your

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complaint, your Bank will:

- (1) Complete its investigations and advise you in writing of the results of its investigations; or
- (2) Advise you in writing that it requires further time to complete its investigation.

Your Bank will complete its investigation within 45 Days of receiving your complaint, unless there are exceptional circumstances.

- d. If your Bank is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where the Bank is waiting for a response from you and you have been advised that the Bank requires such a response.
- e. If your complaint has not been resolved within 120 days of receipt of the details of your complaint, the Bank will resolve the complaint in your favour.
- f. If your Bank finds that an error was made, it will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- g. When your Bank advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Terms and Conditions and the ePayments Code and advise you of any adjustments it has made to your Linked Account. If you are not satisfied with the decision, you may wish to take the matter further. You may, for instance, contact the Financial Ombudsman Service Limited (FOS) or any other dispute resolution body that your Bank may advise from time to time. The Financial Ombudsman Service Limited contact details are:

**FOS**

**GPO Box 3**

**Melbourne VIC 3001**

**Toll Free Call: 1300 780 808**

**Facsimile: (03) 9613 6399**

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

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

- h. If your Bank decides that you are liable for all or any part of a loss arising out of unauthorised use of the Redicard or PIN, it will:
  - (1) Give you copies of any documents or other evidence it relied upon; and
  - (2) Advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
- i. If your Bank fails to carry out these procedures or causes unreasonable delay in resolving your complaint, your Bank may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

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## 14. MALFUNCTION

You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction. If an EFT Terminal malfunctions and you or your Nominee should have been aware that the EFT Terminal was unavailable for use or malfunctioning, your Bank will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

## 15. TRANSACTION SLIPS AND RECEIPTS

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an electronic transaction, as well as copies of all sales vouchers to assist in checking electronic transactions against your statements.

## 16. TRANSACTION AND OTHER FEES

- a. Your Bank will advise you whether it charges a fee, and the amount of such fee, for:
  - Any transactions;
  - Issuing the Redicard or any additional or replacement Redicard;
  - Using the Redicard;
  - Issuing the PIN or any additional or replacement PIN;
  - Using the PIN; or
  - Any other service provided in relation to the Redicard.
- b. Your Bank will also advise you whether it will debit any of your Linked Accounts with Government charges, duties or taxes arising out of an electronic transaction.
- c. The fees and charges payable in respect of the Redicard are set out in the Financial Services Guide.

## 17. CHANGES TO CONDITIONS OF USE

- a. Your Bank may change these Conditions of Use from time to time for one or more of the following reasons:
  - To comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
  - To reflect any decision of court, ombudsman or regulator;
  - To reflect a change in its systems or procedures, including for security reasons;
  - As a result of changed circumstances (including by adding benefits or new features);
  - To respond proportionately to changes in the cost of providing the Redicard; or
  - To make them clearer.
- b. Your Bank will notify you in writing at least 30 Days before the effective date of change if it will:
  - Impose or increase any fees or charges for the Redicard;
  - Increase your liability for losses; or
  - Impose, remove or adjust daily or other periodic transaction limits applying to the use of the Redicard, PIN, your Linked Account(s) or Electronic Equipment.

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- c. If you do not wish your daily withdrawal limit to be increased you should notify your Bank.
- d. Your Bank will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, or individual notice sent to you.
- e. Your Bank is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- f. When the Redicard is used after notification of any such changes, you accept those changes and use of the Redicard shall be subject to those changes.

## 18. ACCOUNT STATEMENTS

- a. Your Bank will send you an account statement for the Linked Account at least every 6 months. You may request more frequent account statements.
- b. For any Linked Accounts which have a pre-arranged credit facility attached such as a line of credit or overdraft, your Bank will send you an account statement monthly.
- c. You may request a copy of your account statement at any time.
- d. Your Bank may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

## 19. CANCELLATION AND RETURN OF THE REDICARD

- a. The Redicard always remains the property of your Bank.
- b. Your Bank can immediately cancel the Redicard and demand its return or destruction at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your Linked Accounts, including by capture of the Redicard at any EFT Terminal.
- c. Your Bank may, at any time, cancel the Redicard for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.
- d. You may cancel your Redicard or any additional Redicard issued to your Nominee at any time by giving your Bank written notice.
- e. If you or your Bank cancel the Redicard issued to you, any additional Redicard issued to your Nominee(s) will also be cancelled.
- f. You will be liable for any transactions you or your Nominee make using the Redicard before the Redicard is cancelled but which are not posted to your Linked Account until after cancellation of the Redicard.
- g. You must return your Redicard and any additional Redicard issued to your Nominee to your Bank when:
  - (1) Your Bank notifies you that it has cancelled the Redicard;
  - (2) You close your Linked Account(s);

# Redicard Conditions of Use

- (3) You cease to be a member of your Bank;
- (4) You cancel your Redicard, any additional Redicard issued to your Nominee, or both; or
- (5) You alter the authorities governing the use of your Linked Account(s), unless your Bank agrees otherwise.

## 20. USE AFTER CANCELLATION OR EXPIRY OF THE REDICARD

- a. You must not use the Redicard or allow your Nominee to use the Redicard:
  - (1) Before the valid date or after the expiration date shown on the face of the Redicard; or
  - (2) After the Redicard has been cancelled.
- b. You will continue to be liable to reimburse your Bank for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at your Bank.

## 21. PRIVACY AND CONFIDENTIALITY

Your Bank collects personal information about you or your Nominee for the purposes of providing its products and services to you. Your Bank may disclose that personal information to others in order to execute your instructions, where it reasonably considers it necessary for the provision of the Redicard or the administration of your Linked Account(s), or if it is required by law. You represent that, in supplying your Bank with personal information about your Nominee, you have authority to do so and will inform them of the contents of this clause. You and your Nominee may have access to the personal information your Bank holds about each of you at any time by asking your Bank. For more details of how your Bank handles personal information, you should refer to the Bank's Privacy Guidelines Booklet.

## 22. MISCELLANEOUS

- a. You agree that you will promptly notify your Bank of any change of address for the mailing of account statements or notices that your Bank is required to send to you.
- b. Your Bank may post all account statements and notices to you at your registered address as provided for in your Bank's records.





# Contact Us

## Police Bank

### Assistance Centre

Phone: 131 728 E/N: 88899

### Direct

Phone: 131 728 E/N: 88884

### Sydney

Phone: (02) 8268 2500 E/N: 44850

### Parramatta

Phone: (02) 9841 8200 E/N: 44700

### Penrith

Phone: (02) 4720 5000 E/N: 44750

### Newcastle

Phone: (02) 4908 6200 E/N: 44870

### Canberra

Phone: (02) 6206 7000 E/N: 44860

### Goulburn

Phone: (02) 4827 1000 E/N: 44730

### Gosford

Phone: (02) 4320 0200 E/N: 44880

### Wollongong

Phone: (02) 4221 9000 E/N: 44830

### Campbelltown

Phone: (02) 4640 7000 E/N: 88839

### Port Macquarie

Phone: (02) 6582 9900 E/N: 44840

### Norwest

Phone: (02) 8814 3000 E/N: 44790

**Email** [info@policebank.com.au](mailto:info@policebank.com.au)

**Website** [www.policebank.com.au](http://www.policebank.com.au)

## Customs Bank

**Assistance Centre:** 131 728

**Canberra** Phone: (02) 6243 8900

**Mascot** Phone: (02) 8335 4200

**Melbourne** Phone: (03) 9642 1003

**Email** [info@customsbank.com.au](mailto:info@customsbank.com.au)

**Website** [www.customsbank.com.au](http://www.customsbank.com.au)