



**South West Credit**

ABN 44 087 651 705

Australian Financial Services Licence 241258

# **Guide for Making Osko Payments**

Dated: 01 January 2018

## OSKO

We subscribe to Osko under the **BPAY** Scheme, allowing all our customers who satisfy the requirements set out in this Guide to make and receive Osko Payments in near real time.

You will be able to make an Osko Payment or Payment Request through easynet internet banking/mobile banking and South West Credit App.

Any notifications we need to give you about Osko Payments or Payment Requests will be via messages on our easynet internet banking service/mobile banking and South West Credit App.

We will tell you if, for any reason, we are no longer able to offer you Osko. If we are no longer able to offer you Osko, you will not be able to send or receive Osko Payments through us.

Where we are able to do so we will tell you:

- if there are any delays in processing Osko Payments;
- when your Osko Payment is likely to be completed;
- give you the opportunity to cancel an Osko Payment if it is delayed.

### How to use Osko

You can make and receive Osko Payments from the following accounts:

S1 – S10, S13, S15

Our South West Credit Account & Access Facility Conditions of Use apply to any Osko Payment that you make.

Transaction limits may apply from time-to-time on the amount of Osko Payments that you can make. These transaction limits are set out under Transaction Limits in our *Fees and Charges, Transaction Limits Brochure* at [www.swcredit.com.au](http://www.swcredit.com.au).

### PayID

You do not have to have a registered PayID in order to make an Osko Payment.

When you direct an Osko Payment or Payment Request to a PayID connected to a joint account, other account holders may be able to see the messages and notifications associated with the Payment or Payment Request. Similarly, depending on the settings you choose for your PayID, other account holders on your account may be able to see messages and notifications associated with Payments and Payment Requests addressed to your PayID.

When initiating a Transaction, you might direct the Transaction to an incorrect account if you get a PayID wrong. To try to avoid this, we will ask you to verify that you have the right PayID. We will do this by presenting you with the associated PayID Name as an additional confirmation of the intended recipient before you submit a Transaction.

Please refer to our Customer Terms for Creating and Using a PayID at [www.swcredit.com.au/NPP](http://www.swcredit.com.au/NPP).

## MAKING OSKO PAYMENTS

### How Osko Payments work

- Instant real time (Under 1 minute in most cases);
- Security of not providing account details;
- More detail description can be sent with payments;
- Scheduled and recurring Osko Payments

### Payment Directions

You must give us the following information when you send us a Payment Direction:

- recipient's PayID
- recipient's name
- amount
- the account the payment is to come from

**You should ensure that all information you provide in relation to an Osko Payment is correct as we will not be able to cancel an Osko Payment once it has been processed.**

### Mistaken payments

If you have made a mistaken payment, either as to the PayID or the amount, please notify us. We will follow the procedures for mistaken payments in the ePayments Section of our Account & Access Facility Conditions of Use.

Where we and the sending financial institution determine that an NPP Payment made to your Account is either a Mistaken Payment or a Misdirected Payment, we may, without your consent, and subject to complying with any other applicable Terms and Conditions, deduct from your Account, an amount up to the original amount of the Mistaken Payment or Misdirected Payment. We will notify you if this occurs.

### Security

- Always access Internet/Mobile Banking service only using the official URL addresses.
- If accessing internet/mobile banking on someone else's PC, laptop, tablet or mobile phone, always delete your browsing history.
- Always reject any request to provide or to confirm details of your passcode. We will never ask you to provide us with these details.
- Never share your passwords with anyone else, always use second factor one time passwords where possible.
- Always ensure your device has the appropriate virus protections and it remains updated.
- Make sure your devices are password protected using a difference passcode to your internet and mobile banking logins.

## Fees and charges

Please see our Fees and Charges, Transaction Limits Brochure for current fees and charges in relation to Osko Payments or visit our website at

[www.swcredit.com.au/Rates&Fees](http://www.swcredit.com.au/Rates&Fees)

## Suspension and Termination

1. We may suspend your ability to make Osko Payments or other NPP Payments at any time where we believe on reasonable grounds that it is necessary to do so to prevent a loss to South West Credit or you. Including where we suspect that the service is being used or will be used for fraud.
2. We may also make the service temporarily unavailable for the purpose of performing system maintenance or upgrades.
3. We will be required to terminate the Osko service if our membership of BPAY or our participation in Osko is suspended, ceases or is cancelled. We will provide you with as much notice as possible if this occurs.

## Complaints about payments

We have a dispute resolution system to deal with any complaints you may have in relation to your Osko payments. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution provider.

If you want to make a complaint, contact our staff at any branch and tell them that you want to make a complaint. Alternatively, lodge your complaint online at [enquiries@swcredit.com.au](mailto:enquiries@swcredit.com.au).

Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available to you on request.

We will keep you informed of the progress of all disputes and investigations. However, we may not notify you or keep you informed of certain investigations and disputes where we reasonably determine that doing so will, or is likely to, compromise the integrity of the investigation or Osko more broadly.

## Notifications

We will inform you via Secure Messages in Easynet internet banking when:

- we confirm and validate each Payment Direction or Payment Request you give us;
- a Transaction you have initiated:
  - is successfully completed; or
  - fails for any reason; and

- an Osko Payment has been deposited into your account.

You may also, at any time, access a record of all Transactions which you have been involved with via Easynet internet banking/mobile banking and South West Credit App.