

General terms

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About this document

This document explains the general terms that apply to banking with 86 400. It includes important things you need to know about our mobile app and also our Pay and Save accounts, including how you can put money into your account and take money out.

If you open any additional accounts not covered by these terms, we'll provide the relevant terms when you open those accounts.

Other documents you should read

You also need to read this to understand the fees and limits relating to our Pay and Save accounts.

	Fees and limits
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If you need further information about the fees please get in contact with us on the details below.

Any questions?

Call	1300 086 400 (or +61 2 9058 7486 if overseas)
Email	service@86400.com.au
Visit	86400.com.au

:86 400

The 86 400 app

The 86 400 app

An entire bank in your mobile

The 86 400 app provides full access to our products and services, along with a range of features to help you manage your money. Our app is available to download for free from the App Store and Google Play in Australia.

Service provider charges

You'll need an active internet connection to download and use our app.

You're responsible for any fees charged by your internet or mobile service provider relating to your use of our app, e.g. data usage charges.

If you're heading overseas, remember to check if your service provider charges any additional fees, e.g. international roaming charges.

Devices and operating systems

Our app is compatible with a range of popular mobile devices running Apple's iOS and Google's Android operating systems.

Some app features may not be available on older devices or operating system versions. See the 86 400 page in the App Store or Google Play for details.

Registering a device

Your device will be registered with us as soon as you download our app and choose an app passcode (even if we haven't yet approved the products you're applying for).

We'll ask you for this passcode each time you log in to our app from that device and you can change it at any time using our app.

You can register multiple devices with us. To remove a registered device, go to our app settings or call us.

Protecting your device and app

To keep your mobile device and our app secure:

- use a passcode or biometric authentication method to access your device
- ensure only your fingerprints or face are registered on the device
- don't choose a device or app passcode that contains your date of birth or simple combinations like 1111 or 4321
- keep your device and app passcodes secret and change them regularly to prevent any unauthorised access to your device or app.

For additional security, we also recommend enabling or installing remote wipe functionality in case your device is lost or stolen.

App updates

From time to time, we may make changes to our app, including enhancements, new features and security updates.

If your device supports it, we recommend turning on automatic app updates in your device settings.

For important security updates, we may require you to update our app before you continue using it.

App availability

While we aim to keep things running every second of every day, our app may be temporarily unavailable when we're conducting essential maintenance or system upgrades.

We'll try to schedule any outages at times that will inconvenience you the least.

The availability of our app is also dependent on the reliability and availability of third-party service providers including software, network and other services providers that enable your access to our app.

Using our app

The 86 400 app belongs to us and you must only use it for the purposes set out in these terms. You must not act fraudulently or maliciously in relation to our app or its features, including by copying, modifying, adversely effecting, reverse engineering or tampering with the app in any way.

What you agree to by using our app

On any device you install our app on, you agree to:

- keep the device safe and secure and not leave it unattended while logged in to our app
- only install applications from the App Store and Google Play and not override the operating system, e.g. by “jailbreaking” or “rooting” the device
- keep the operating system up to date
- to keep our app up to date on your device via the App Store or Google Play
- not share your app passcode with anyone as any person who uses your passcode to access our app on your device will be able to act on your behalf and you will be responsible for any activity they perform
- delete our app and remove the debit card from the digital wallet before you sell, recycle, discard or permanently give your device away.

If you suffer any loss

We will not be responsible for any loss you suffer from any use or access, or as a consequence of:

- not being able to use or access our app or any services within the app, unless your loss is caused by our fraud or gross negligence
- issues with your device or mobile network
- any third party’s fraudulent or negligent actions
- you not complying with your obligations under these terms.

If any law requires us to be responsible for any of your loss, we will be responsible to the extent of re-supplying the services via the app or the cost of re-supplying those services.

Suspending or cancelling access

We may suspend or cancel your access to our app:

- to protect you or us from fraud or other loss
- if you have not used our app in accordance with these terms
- where we have reasonable grounds to believe that your use of our app breaches the laws of Australia or any other country.

If we do suspend or cancel your access, we'll usually give you advance notice with reasons for our decision. However, we're not required to give you any such notice or reasons.

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Pay and Save accounts

Pay and Save accounts

About our accounts

Pay account

For everyday purchases, payments and transfers.

- ✓ \$0 monthly fee
- ✓ Pay with:
 - Visa Debit card with eftpos
 - Digital wallet
 - BSB and account number
 - PayID
 - BPAY

Save account

Keep money separate from your Pay account – and earn interest on the balance.

- ✓ Earn interest
- ✓ \$0 monthly fee

How to get started

Download the 86 400 app from the App Store or Google Play and open Pay and Save accounts with us. Then, transfer money into your accounts and you can start using them straight away.

What you need to bank with us

You need to be:

- 16 years old or older
- an Australian citizen or permanent resident with an Australian residential address

And have:

- an Australian mobile number
- the 86 400 app installed on your phone
- at least one Pay account with us (you can close your Save account if you wish)
- met any other criteria we reasonably require (e.g. we may need to impose additional criteria to comply with law or a direction or instruction of an authority).

By banking with us, you confirm that you meet these conditions and that the account is for personal use only and must not be used for business purposes.

Using your Pay account

Putting money in

- Transfer money from another Australian bank account
- Transfer money from one of your other 86 400 accounts using our app
- Ask your employer to pay your salary directly into your account

Taking money out

- Make a purchase using your debit card or digital wallet, online or in person, in Australia or overseas
- Transfer money to one of your other 86 400 accounts using our app
- Transfer money to another Australian bank account
- Pay a bill with BPAY
- Set up a direct debit to another Australian bank account
- Use your debit card to take cash out at an ATM or point of sale (where available)

Using your Save account

Putting money in

- Transfer money from your Pay account using our app
- Transfer money from another Australian bank account

Taking money out

- Transfer money to your Pay account using our app

Track your spending

You need to keep track of how much money is in your accounts and only spend what you have.

You may be able to take out more money than you have in your account. For example, this may happen if there isn't enough money in your account to cover a purchase you make with your debit card or a direct debit.

If this happens you need to immediately put money into your account so that it has at least a \$0 balance.

If you don't do this, we may take money out of one of your other 86 400 accounts and put it in your overdrawn account. You are responsible for paying us the overdrawn amount even if the account is closed.

Earning interest

Only Save accounts earn interest. We calculate interest on your Save account balance (unless you use this as your offset account) at the end of each day.

From time to time, we may also offer bonus interest if you meet certain conditions — see our website for details.

We pay any interest that you earn each month into your Save account on the last day of that month.

Interest rates may change from time to time — our current interest rates are available on our website.

If you choose not to give us your tax file number (TFN), or details of an exemption that applies to you, we may need to deduct tax from the

interest we pay you on your account.

Minimum and maximum balance

There's no minimum balance for any of your accounts — but there's a maximum balance of \$5 million across your Pay and Save accounts.

Statements

You can download statements from our app — we'll send you an email to let you know when a new statement is available. We won't send you paper statements.

Locking your account

We may need to lock your account and you may not be able to use your account if:

- you don't give us information we reasonably request to verify your identity and the source of your money
- we know, or reasonably suspect, that your passcode to our app is no longer confidential or secure
- we need to protect you or us from fraud or other loss
- we've sent you an email and we've received a bounce-back
- we're required by law or to comply with a direction or instruction of an authority
- we consider it reasonably necessary to do so.

If your Save account is locked it will continue to earn interest.

Closing your account

When we can close your account

We can close any of your accounts if:

- we're not able to verify your identity or the source of your money
- we suspect on reasonable grounds that there's been a breach of law
- we need to protect you or us from fraud or other loss
- you're no longer eligible to bank with us
- we're required to do so by law or to comply with a direction or instruction of an authority
- your account becomes overdrawn and you don't pay us back immediately
- we consider it reasonably necessary to do so.

How you can close your account

To close any of your accounts you need to:

- ensure the account balance is \$0
- pay us any amount you owe us
- call us and ask us to close your account.

We'll close your account within 1 business day.

You must always keep your Pay account open if you want to keep your Save account.

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Debit cards and digital wallets

Debit cards and digital wallets

Your Visa Debit card

When you open a Pay account with us, we will send you a Visa Debit card with eftpos.

A debit card lets you use the money in your Pay account to make purchases and take cash out at an ATM or point of sale (where available).

Activating your card

Before you can use your debit card, you need to activate it – and choose a PIN – using our app.

Adding your card to a digital wallet

You can choose to add your debit card to a digital wallet and make purchases using the digital wallet instead of your physical debit card.

Digital wallets are not provided by 86 400 and we are not liable for the use, functionality or availability of a digital wallet.

We may change the digital wallets you can use with your debit card at any time (including adding or removing a digital wallet).

Using your card or digital wallet

You can use your debit card or digital wallet anywhere they are accepted, in Australia and overseas.

When you use your debit card or digital wallet, you're telling us to take money out of your Pay account. It's important you check the amount is correct before you complete the transaction, as you may not be able to get your money back once the transaction is complete.

We may impose limits on debit card transactions or cash withdrawals, either per transaction or in a given timeframe — see Fees and limits.

Making foreign currency purchases

If you use your debit card overseas, or to buy goods or services in a foreign currency:

- Visa will convert the foreign currency amount into Australian dollars and we'll take the Australian dollar amount out of your Pay account. The rate at which the foreign currency is converted into Australian dollars is determined by Visa.
- we will charge you an international card payment fee and we'll take this out of your account at the time of the transaction — see Fees and limits.

Some online transactions that are displayed in Australian dollars are processed overseas and may incur the international card payment fee. If you're unsure, check with the retailer first.

Going overdrawn

A debit card will only let you use the money that is actually in your Pay account. If you try to use your debit card to take out more money than you have in your account, your transaction will

usually be declined.

Sometimes you may be able to take out more money than you have in your account. If this happens you need to immediately put money into the account so that it has at least a \$0 balance.

If you don't do this, we may take money out of one of your other 86 400 accounts and put it in your overdrawn account. You are responsible for paying us the overdrawn amount even if the account is closed.

Fees and charges

There are possible fees and charges in connection with using your debit card – see Fees and limits.

Protecting your money

You must protect your debit card, PIN and device to make sure that only you can take money out of your Pay account.

If you don't protect your debit card, PIN and device, we may not give you back any money another person takes out of your Pay account without your permission.

Protecting your card

To protect your debit card:

- sign your card as soon as you receive it
- always keep it in a safe place
- let us know straight away if you lose your card

or if it's stolen

- never lend your card to anybody.

Protecting your PIN

To protect your card PIN:

- don't choose a PIN that includes your date of birth or a recognisable part of your name
- don't write your PIN on the card or on anything that is kept with or near your card
- don't tell or show the PIN to another person including a family member or friend.

Protecting your digital wallet

If you have added your debit card to a digital wallet, anyone who can unlock the device on which that wallet is stored can make transactions.

To protect the device on which you access your digital wallet, see [Protecting your device and app](#).

Preventing payments

Locking your card

By calling us, you can:

- lock your debit card at any time – this will decline any attempted payments with the debit card
- unlock your debit card – this will allow payments to be made with your debit card.

Blocking transactions

We may deny your request to take money out of your account using your debit card or digital wallet:

- if your Pay account is locked or closed
- if you do not have sufficient funds in your account
- to protect you or us from fraud or other loss
- if you have added your debit card to a digital wallet and we are directed to do so by the digital wallet provider
- where we have reasonable grounds to believe that there is a breach of the law of Australia or any other country
- if we deem it reasonably necessary to do so.

Cancelling your debit card

We may lock or cancel your debit card:

- to protect you or us from fraud or other loss
- if your Pay account is closed
- if we're required to do so by law or court order
- if we deem your use is inappropriate or we have reasonable grounds to suspect that your use is in breach of laws
- if we deem it reasonably necessary to do so.

We may take money out of your Pay account

after your card has been cancelled, for transactions that occurred before your card was cancelled or for any other amounts you owe us.

We're not liable for any loss you suffer (including consequential loss) as a result of us cancelling your card, delaying, blocking or refusing a transaction, except to the extent that loss is caused by the fraud, gross negligence or wilful misconduct of us, our related entities or our agents.

If we cancel your card, we may issue you with a new card.

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Electronic payments

Electronic payments

Making payments

You can make payments from your Pay account to:

- one of your other 86 400 accounts
- yourself or another person using a BSB and account number
- yourself or another person using PayID
- A registered biller using BPAY.

We will try to get the money to the recipient as quickly as possible, but it may take a couple of days.

It's important to check all payment details are correct before you make a payment – you may not be able to get your money back if you make a mistake.

Receiving payments

You can receive payments to your Pay account using your BSB and account number – you can find this in our app.

Payment limits

We may impose limits on the amount that you can take out of your account, either per transaction or by time period – see Fees and limits.

Mistaken payments

A mistaken payment happens when the sender of a payment makes a mistake in sending a payment.

Making a mistaken payment to someone

You may make a mistaken payment to someone when:

- you provide us with an incorrect PayID or BSB and/or account number
- you enter the incorrect payment amount.

You should let us know straight away if you make a mistaken payment.

We'll attempt to recover the money on your behalf but ultimately the recipient's financial institution will decide whether to give you back your money. We won't give you your money back unless the recipient's financial institution returns it to us first.

What we ask the recipient's financial institution to do depends on when you tell us about the mistake:

When you tell us...	What we'll do...
Within 10 business days of making the payment	We'll request that the recipient's financial institution return the funds to us.

Between 10 business days and 7 months of the making the payment	We'll request that the recipient's financial institution investigate to determine if they can return the funds to us.
7 or more months after making the payment	We'll report the mistaken payment to the recipient's financial institution and ask them to seek the consent of the recipient to return the funds to you.

Making a mistaken BPAY payment

You may make a mistaken BPAY payment when:

- you provide us with an incorrect BPAY Biller Code and/or Customer Reference Number (CRN)
- you enter the incorrect payment amount.

You should let us know straight away if you've paid the wrong BPAY biller.

We'll attempt to recover the money on your behalf but ultimately the biller will decide whether to give you back your money. We won't give you your money back unless the biller returns it to us first.

If you've paid a BPAY biller too much, contact the biller directly to ask for a refund. If you haven't paid enough, simply make another BPAY payment for the amount still owing.

Receiving a mistaken payment

You may also receive a mistaken payment into your account. If you notice a payment that shouldn't be in your account, please contact us immediately so we can look into it.

When you tell us...	What we'll do...
Within 7 months of the payment being credited to your account	We'll usually return the money to the payer without your consent – we'll let you know we've done this.
7 or more months after the payment was credited to your account	We'll ask your consent to return the money to the payer.

Blocking payments

We generally act on your request to make a payment on the day you ask or have asked it to occur, but we may not make a payment if:

- you don't have sufficient available funds in your account or the amount of the payment

exceeds any transaction limit set by us or you

- you don't give us all of the information we require to make the payment from your account or any of the information you give us is incorrect
- we reasonably consider the payment may be fraudulent or may result in a person breaching the laws (including sanctions law) of Australia or any other country
- we have cancelled or suspended your right to use the service
- the account you're trying to pay is closed or cannot accept funds
- we have reason to consider the payment may become a mistaken payment
- we deem it reasonably necessary to do so.

Cancelling your right to make payments

We may cancel or suspend your right to make a payment, use a particular payment method if we reasonably determine this is necessary, including:

- to protect you or us from fraud or other loss
- if your Pay account is closed
- if we're required to do so by law or court order
- if we deem your use is inappropriate or we have reasonable grounds to suspect that your use is in breach of laws

- if we're unable to process any payments using the BSB and account number, PayID or BPAY Biller Code and CRN.

You're responsible for cancelling any recurring transactions that are linked to your account when your right to make payments or use a particular payment method is cancelled.

We're not liable for any loss you suffer (including consequential loss) as a consequence of us cancelling or suspending your right to make payments, your use of a particular payment method or delaying, blocking, freezing or refusing a transaction, except to the extent that loss is caused by the fraud, gross negligence or wilful misconduct of us, our related entities or our agents.

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Using your account

Using your account

Who can use your account

If you...	This means that...
Open the account in your name only and you do not authorise someone to act on your behalf	We'll do what you tell us to do.
Open the account in your name only and you authorise someone to act on your behalf	We'll do what either of you tells us to do.
Open the account in joint names and you each agree to joint operation	We'll do what either of you tells us to do.

Your responsibilities

You're responsible for anything a joint account holder or authorised signatory tells us to do.

It's also your responsibility to:

- not engage in or effect a transaction on your account that may be in breach of law
- ensure at all times that sufficient funds are available in your account to meet payments

you ask us to make (including future dated or recurring payments)

- arrange a suitable alternate payment method, if your account, debit card or payment method is closed, cancelled or suspended
- comply with your obligations under these terms.

You indemnify us for any reasonable loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you:

- didn't observe any of your obligations under these terms
- acted negligently or fraudulently in connection with other terms and conditions of your account.

Unauthorised use of your account

An unauthorised transaction is one which was not authorised by someone who can tell us to do things in connection with your account.

If you dispute an unauthorised transaction on your account, we'll need to ask you for certain information about your account, the device on which you access the account and how you protect your card, digital wallet or device.

When you must contact us straight away

If you suspect:

- someone else has been making payments from your account
- someone else is using your debit card or digital wallet without your permission
- your card, or device on which your digital wallet is stored, is lost or stolen
- your PIN or passcode has become known to someone else,

you must tell us straight away by calling us on **1300 086 400** (or **+61 2 9058 7486** if overseas).

When you're not responsible

You won't be responsible for loss from an unauthorised transaction if:

- it's clear you or a person authorised by you did not contribute to the loss in some way
- the loss arises after you notify us that any card or other device used to access the account has been misused, lost or stolen or that the security of a PIN, passcode or other code used to access the account has been breached
- the loss was due to fraud or negligent conduct by any of our employees or agents or the employees or agents of any person (including merchants) involved in the electronic funds transfer network
- the loss occurs because any component of an

access method was forged, faulty, expired or cancelled

- the loss results from a transaction requiring the use of a device or code that occurred before you received the device or code (including a reissued device or code)
- the same transaction was incorrectly debited more than once to your account
- the loss results from any conduct expressly authorised by us (provided any conditions imposed have been met).

When you are responsible

You will be responsible for loss from an unauthorised transaction if:

- a card or other device used to access the account (including any digital wallet) has been misused, lost or stolen (card problem); or
- the security of a PIN, passcode or other code or method used to access the account (including any digital wallet) has been breached (security problem),
- and where we can prove on the balance of probability that you or any person who can tell us to do things in connection with your account (authorised person) contributed to the loss in the following scenarios:

If the loss is caused by your conduct

You're responsible for the actual loss that occurs before you notify us of the card problem or a security problem if the card problem or a

security problem occurred as a result of any of the following (and in the case of a security problem, this was the dominant cause of the loss):

- fraud by you or any authorised person
- you or any authorised person voluntarily disclosing their PIN, passcode or other code
- allowing another person's fingerprint or face to be stored on the device on which the digital wallet is stored, or you have shared the device passcode with any other person
- you or any authorised person recording or otherwise indicating one or more PINs, passcodes or other codes on the outside of a card or other device
- you or any authorised person keeping a record of one or more PINs, passcodes or other codes (without making any reasonable attempt to protect their security) on one article or on several articles which are kept with a card or other device or which could be lost or stolen at the same time as the card or other device
- you or any authorised person selecting or changing any of your PINs, passcodes or other codes to one which represents your date of birth or a recognisable part of your name, despite us specifically instructing you not to do so and bringing to your attention the consequence of doing so
- you or any authorised person acting with extreme carelessness in failing to protect the security of all your PINs, passcodes, other codes or methods used to access the account

- you or any authorised person leaving a card in an ATM.

If the loss is caused by your delay in notifying us

If you unreasonably delay in notifying us after you become aware of the card problem or security problem, you're responsible for the actual loss which:

- results from your unreasonable delay; and
- occurs between when you become aware (or should reasonably have become aware in the case of a card problem) and when you notify us.

Limits on your responsibility

Even if a loss occurs in the previous scenarios you will not be liable for:

- that portion of any money that has been withdrawn from your account in any one day which is more than the applicable daily transaction limits
- that portion of any money that has been withdrawn from your account in a period which is more than any other applicable periodic transaction limits
- that portion of any money that has been withdrawn from your account which exceeds the available balance of that account (including any pre-arranged credit) when the transaction occurs
- that portion of any money that has been

withdrawn from an account which we had not agreed with you could be accessed using the access method

- any amount we can recover under the Visa scheme rules when you use a Visa Debit card or digital wallet.

If a PIN, passcode or other code was needed to perform the unauthorised transactions and none of the circumstances above apply (that is, it cannot be established on the balance of probability that you contributed to the loss) you will be responsible for the lesser of:

- \$150
- the balance of those account(s) (including any prearranged credit) from which funds were transferred in the unauthorised transactions and which we had agreed with you may be accessed using the access method
- the actual loss at the time you notify us (where relevant) that the card or other device has been misused, lost or stolen or that the security of the PIN, passcode or other codes has been breached (excluding that portion of any money lost on any one day that is more than the applicable daily transaction or other periodic transaction limits).

When we may reduce your liability

Where you claim that a transaction is unauthorised and we have not placed a reasonable daily or periodic transaction limit, either we or an external dispute resolution body may decide to reduce your liability depending on the circumstances.

Other general terms

Other general terms

How we'll keep in touch

Because we're a purely digital bank, you agree that we can:

- send information to you electronically — by email, text message or push notification
- let you know by email, text message or push notification that information is available on our app.

You can keep your own copy of the information we give you on the app by emailing it to yourself.

Push notifications

Due to factors beyond our control, such as mobile networks, we can't guarantee that you'll receive notifications from us.

You therefore shouldn't rely on them, particularly when your reliance could result in a loss to you, e.g. a fee or missed payment.

We are not liable for any loss you may suffer as a consequence of not receiving a notification from us.

Changing your name or contact details

It's your responsibility to tell us within 30 days of any change to your name, phone number, email address or residential address. You can do this by calling us. You may need to give us documents relating to the change to prove it's genuine.

If you change your email address or phone number and don't tell us, we're not liable for any loss you suffer as a consequence of not receiving notices from us, and we will still send you notices to the last email address or phone number you told us about.

How we protect your privacy

Your privacy is important to us — please read our privacy policy on our app or website.

If you have a complaint

Please call us if you're not impressed with us or our service in any way. Alternatively you can provide feedback via our website.

We'll deal with your complaint promptly and fairly and will give you a final response to your complaint within 45 days.

We won't charge you any fees for handling your complaint (unless we're required to by law).

In the unlikely event that you're not happy with how we've resolved your complaint, you can seek assistance from the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution service.

Email info@afca.org.au

Call 1800 931 678

Visit afca.org.au

Mail GPO Box 3, Melbourne VIC 3001

We can make changes to these terms

There may be times when we need to make changes to these terms. When we make changes, we'll always act fairly and reasonably towards you, in a consistent and ethical manner.

We'll only make changes which apply generally to:

- accounts of a particular type or with a particular feature
- persons in a particular group or who share a particular feature (e.g. all customers who opened accounts during a certain time period or all persons that have downloaded the app).

By continuing to use our app and your accounts you agree to our updated terms. The changes we can make and the notice we'll provide is as follows:

Type of change	Notice we'll provide
We introduce a new fee or increase an existing fee	30 days in advance
We introduce, remove or adjust payment limits	30 days in advance, unless we consider it is necessary to protect you or us in which case we'll give you notice on the day that the change takes effect

We add or remove a digital wallet from our app	30 days in advance
We introduce a new product or service that can be accessed through our app	On the day that the change takes effect or earlier
We change the interest rate that applies to your Save account	On the day that the change takes effect or earlier
<p>We can also change any term:</p> <ul style="list-style-type: none"> • if the change is not to your detriment • to comply with the law, a code, standard, regulator guidance, decision of a court or AFCA • to comply with the reasonable request of a manufacturer of a mobile device or operating system relevant 	On the day that the change takes effect or earlier

to the 86 400 app

- to immediately restore or maintain the security of a system or the 86 400 app
- if the change is reasonably necessary to protect you or us.

Other things you should know

The Australian Government guarantees certain deposits up to a limit for each account holder under the Financial Claims Scheme. You may be entitled to a payment under that scheme. More information about the Financial Claims Scheme is available at www.apra.gov.au and the APRA hotline on 1300 13 10 60.

We can transfer or otherwise deal with our rights under these terms or allow any interest in them to arise without your consent. You can't do any of these things without our consent.

These terms are governed by the laws of New South Wales and we and you accept the non-exclusive jurisdiction of the courts having jurisdiction there.



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