



Complete this form and fax to 02 6766 5535 or scan to info@nicu.com.au. Call 1300 65 65 81 for assistance.

Member or signatory name:..... Client number:.....  
 Email address: ..... OFFICE USE

**WARNING: Lines of credit**

Lines of credit made available via Online Banking may increase unauthorised transaction losses. **Codes/access methods:** issued on application. Keep them confidential. See the Product Fact Sheet (PFS) for security and liability for unauthorised transactions. Contact us if you suspect unauthorised access. **Safe online banking:** see our website. If you don't have comprehensive anti virus software and a robust firewall on your PC do not use Online Banking. **Request for increase:** subject to approval. Approved limits remain in place until varied by you in writing or reduced to the default limit without further notice to you by us at any time.

**ACCESS LIMITS & SECURITY TOKENS**

You may have different limits on each Membership. Requests for temporary increases are processed within 24 hours and then revert to the original limit. Security Tokens are required for certain daily transfer limits. Limits >\$1000 per day are subject to approval. See warning on increased limits below.

S, L or I account:	Limit [FTE only]
You must be an account holder to list a loan account	Per account per day if not default
<input type="checkbox"/> All accounts or list below	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other \$..... <input type="checkbox"/> Temporary <input type="checkbox"/> Permanent
	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other \$..... <input type="checkbox"/> Temporary <input type="checkbox"/> Permanent
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**WARNING: increased limits**

Your potential for loss arising from unauthorised transactions on your account via Online banking will increase as set out below. Please read this information carefully. **In consideration of NICU agreeing to increase the Online Banking limits for transfers to third parties, I agree to a variation of the ePayments Conditions of Use to the effect that I am (for personal Memberships) or the Member is (for corporate Memberships) liable for all unauthorised use.** Your best protection against the possibility of unauthorised use is to: keep access codes secure; ensure any PC or device you use has a firewall and a virus scanner, and ensure that you regularly update the firewall and virus scanner.

**DAILY TRANSFER LIMITS:**

I acknowledge the default maximum daily transfer limit per account as listed below and request the following limits:

**INTERNAL TRANSFERS:** between all accounts under the same Membership number

Default: not limited  Decrease to \$..... per day.

**BPAY:** bill paying service

Default: \$3,000  Decrease to \$..... per day.

**SECURITY TOKEN**

Complete if your transfer limits require a Security Token. For multiple accounts registered for Online Banking, you may link a single Security Token to them all:

Please issue a Security Token to additional account/s .....

Please mail the Security Token to the mailing address listed against my client number

I will collect the Security Token from:  Gunnedah  Narrabri  West Tamworth  Tamworth

Please allow three (3) working days to receive your Security Token in the mail or for it to be delivered to your local branch.

**ACTIVATION:** is online. Your access is suspended until activation occurs. Phone us for any urgent transactions: 1300 65 65 81.

**ADDITIONAL/REPLACEMENT SECURITY TOKEN:** I request -  Replacement Security Token  Additional Security Tokens

**SMS REGISTRATION & TOKEN**

Mobile telephone number: ..... **Warning:** access to SMS Service is not possible if Caller ID is withheld. Contact us if your mobile phone number changes. Refer to Access Cancellation and Security sections in the PFS for SMS Service.

**SMS Alerts Options:** may be selected/managed online. Fees apply. Refer to the PFS for SMS Service.

**CONSENT FOR ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES:**

I consent to NICU using my email address, as registered with NICU from time to time, to send me statements and notices for all my banking and loan accounts. I understand that: • NICU will stop posting me paper statements and notices; • I will need to check all electronic communications (email, SMS, internet banking messages) regularly; and • I can revert to receiving paper statements and notices in the post at any time. I have read and received the PFS for Online Banking. My initial Online Banking Access Password remains inactive until this form is returned and my identification has been verified.

Name: ..... Signature: ..... Date: .....

**OFFICE USE: BRANCH**  New registration OR  Amendment to existing registration  Signature verified Staff initials:..... Op No:..... Date: .....

**Branch Manager:**  Limit increase approved (up to \$25K) Staff initials:..... Op No:..... Date: .....

**Contact Centre Manager** if Branch Manager is away (up to \$25K) Staff initials:..... Op No:..... Date:.....

**Lending Manager:**  Limit increase approved (>\$25K<\$50K) Staff initials:..... Op No:..... Date:.....

**CEO:**  Limit increase approved (>\$50K) Staff initials:..... Op No:..... Date:.....

**CC:**  Limits  Token issued  Fee field: P&R or GL 3.1.109 Staff initials:..... Op No:..... Date:.....

SMS Tokens – registered Staff initials:..... Op No:..... Date:..... **Now scan to electronic storage**