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We've updated the following terms and conditions to make way for new digital payment services, namely PayTo® and Confirmation of Payee.

- **Terms and Conditions**
- **Access Methods Terms and Conditions**
- **Internet Banking and Mobile Banking App Terms and Conditions**
- **New Payments Platform, Osko® and PayID® Terms and Conditions**

Here's what you need to know

The above terms and conditions now include:

- Details about the new PayTo® service that will be available on eligible accounts¹
- Details about the Confirmation of Payee name check service for new payees²

The updated terms and conditions come into effect on **30 July 2025**.

For a summary of the changes we've made, refer to the Summary of changes table below:

Summary of changes

Document	Section	Changes
<u>Terms and Conditions</u>	1.2 Payment Facilities	PayTo has been added to payment facilities: 'PayTo® - Third party draws against an account on a regular basis for a PayTo mandate you have authorised.'
	1.2 Payment Facilities	PayID has been amended to include the following sentence: 'PayID® - our facility that allows you to make payments to a mobile number, email address, ABN or organisation ID.'
	Product Profiles	PayTo has been added to include the facility options to the Easy Access, U30 SUPER CHARGE, Savings Plus, Retirement Plus, Mortgage Offset and accounts no longer for sale, Pension Maximiser, Market Linked, Edvest Redifund Plus, Budget Manager, Insurance Saver and Online Super Saver.
	3.5 Payment Services	<ul style="list-style-type: none">- PayTo has been added to payment services as a definition: 'PayTo® - Third party draws against an account on a regular basis for a PayTo® mandate you have authorised. PayTo® is a modern digital payment solution offering a fast, easy and secure way to pay. It gives members more visibility and control over their payments and enables merchants and businesses to initiate real-time payments from their customers' bank accounts.'- Confirmation of Payee has been added to include the definition 'Confirmation of Payee is an initiative led by Australian Payments Plus (AP+). Confirmation of Payee works by checking the account name you enter when making a payment against the actual account name registered with the receiving bank. For further information, please refer to Internet & Mobile Banking T&Cs Border Bank'- PayID® has been added to the definitions under Payments services 'PayID® is a unique identifier that allows for real-time payments using a simple, memorable identifier like a mobile number or email address instead of a BSB and account number. It's a way to easily send and receive money within the NPP system.'
<u>Access Methods Terms and Conditions</u>	6. PayTo®	Section 6, "PayTo" has been added to the Terms and Conditions. Section 6 relating to RediCard has been removed as this product is no longer on offer.

	SMS One Time Password [OTP]	This section has been added to the Terms and Conditions: 16.1 Multifactor Authentication
<u>Internet Banking and Mobile Banking App Terms and Conditions</u>	Privacy Statement and Consent	<p>"By clicking on "Accept" when you are prompted to do so, you confirm that you have read our Privacy Policy and Privacy Notice and that you agree with their content"</p> <p>Has been replaced with:</p> <p>"You acknowledge that by registering for Internet Banking, you are consenting to disclose your personal information to us to be held and used by us for the purposes in the Privacy Notice"</p>
	System Requirements	<p>This section has been removed:</p> <p>There are certain requirements you need to have before you may use Border Bank Internet Banking. System Requirements are listed on this page under the "System Requirements" Tab</p>
	Mobile Banking	This section has been removed and replaced with Online Services.
	Online Services	<p>"Our Mobile Banking App is compatible with the majority of popular 'smartphone' and 'tablet' devices used by Members but we cannot guarantee that it will be compatible with all devices and operating systems. Please refer to the Google Play Store or App Store for details.</p> <p>You can access the Mobile Banking App through your smartphone or tablet. Screen appearance may vary from device to device. Accessing Internet Banking and our Mobile Banking App may use your data allowance and result in additional charges with your mobile data provider.</p> <p>You will need to be registered for Internet Banking before you can use the Mobile Banking App. If you have not registered with Internet Banking, contact us on 132 267.</p> <p>The Mobile Banking App may use push-notifications from time to time, only available to Members on compatible devices.</p> <p>If you decide to block all push-notifications from the Mobile Banking App, by blocking the Mobile Banking App permissions within your device settings, you will not receive any notifications including important service notifications.</p> <p>Notifications may be seen by other people who have access to your phone, as determined by your device settings."</p>
	Registering for SMS OTP	<p>We have removed the reference to registering your mobile number as this is no longer required.</p> <p>The following additional paragraph has been added:</p> <p>"Deregistering your mobile phone may result in a reduction of functions within Internet Banking and the Mobile Banking App"</p>
	General Terms and Conditions of Online Services, Section 1.1	<p>The following has been removed from this section:</p> <ul style="list-style-type: none"> • 'Print out account statements on your own computer printer. *Not available on Border Bank Mobile Banking" <p>The following has been added to this section:</p> <ul style="list-style-type: none"> • PayID • PayTo
	Internet Banking Password (previously known as Access Code)	<p>Section 3.2 has been removed:</p> <p>"It is only after acceptance of these Terms and Conditions that you can access Border Bank Internet and Mobile Banking."</p> <p>The following has been added as Section 2.4</p> <p>"When you register for the Mobile Banking App, you are able to set up your preferred login method. You can change this login method at any time, once you have logged into the Mobile Banking App."</p>

How to keep your Internet Banking Password safe	<p>The following sections have been added:</p> <ul style="list-style-type: none"> 3.2 Biometric login 3.3 Losing your phone 3.4 Locking your phone 3.5 Phone Passcode
Ancillary Equipment	<p>The following sections have been added:</p> <ul style="list-style-type: none"> 5.4 Locking your device 5.5 Notification if device is lost 5.6 Install approved apps 5.7 Deregistering devices 5.8 Logging on with more than one device 5.9 Change your ancillary equipment 5.10 Device location <p>6.4 referencing clearing cache has been removed</p>
When we are not liable?	<p>The following has been added to section 11.1:</p> <p>“proceeding or cancelling payments based on Confirmation of Payee response. Confirmation of Payee is an advice notification only”</p>
Reporting Lost and Stolen Cards	<p>The following section has been added, Section 14. Reporting Lost and Stolen Cards:</p> <ul style="list-style-type: none"> 14.1 Locking your card 14.2 Reporting a card as lost/stolen 14.3 Cancelling your card 14.4 Disruptions 14.5 Declined transactions 14.6 Cancelling a joint card
Can we change these Conditions?	<p>“We will give you at least 30 days written notice if any variation will:”</p> <p>Has been replaced with:</p> <p>“We will give you at least 20 days written notice if any variation will:”</p>
BPAY®	<p>The following section has been added:</p> <p>“17.2 Payments will be processed by using a valid Biller Code and Customer Reference Number. Although the Mobile Banking App performs checks for a valid Biller Code, it is your responsibility to ensure all details are entered correctly as you may not be able to recover a payment if it is credited to the wrong Biller or to an incorrect Customer Reference Number.”</p>
Conditions Binding	<p>“You accept these Terms and Conditions by using the Internet Banking Password. In turn, we undertake to keep to these Terms and Conditions once you have used your Internet Banking Password.”</p> <p>Has been amended to:</p> <p>“You acknowledge that by logging on to Internet Banking or the Mobile Banking App, you are agreeing to these terms and conditions.”</p>
Definitions	<p>The following definitions have been added:</p> <ul style="list-style-type: none"> ‘Biometric’ ‘Compatible Device’ ‘Confirmation of Payee’ ‘Internet Banking’ ‘Mobile Banking App’ ‘Payee’ ‘PayTo®’ ‘Push-notification’ ‘Rooted Device’

	Definitions	The following definitions have been amended, from: “‘We’, ‘us’, ‘our’, ‘the Bank’ or ‘Police Bank’ means Police Bank Ltd.” To: ‘We’, ‘us’, ‘our’, ‘the Bank’ or ‘Police Bank’ means Border Bank, a division of Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018, 25 Pelican St Surry Hills NSW 2010.
	General changes	“internal dispute resolution officer” has been replaced with “internal dispute resolution process”.
<u>NPP, Osko and PayID Terms and Conditions</u>	1. Scope and application	Added: e) the terms and conditions as they relate to the PayTo® service provided by NPP apply in the <u>Internet and Mobile Banking and BPAY Terms and Conditions Border Bank</u>
	5. Definitions	PayTo has been added to the definitions as: ‘PayTo®’ is a modern digital payment solution offering a fast, easy and secure way to pay. It gives members more visibility and control over their payments and enables merchants and businesses to initiate real-time payments from their customers’ bank accounts.
	General changes	“internet or mobile banking services” has been replaced with “Internet Banking or Mobile Banking services”. “internet banking” has been replaced with “Internet Banking or Mobile Banking App”.
Border Bank App Terms and Conditions		These Terms and Conditions have been withdrawn. All relevant terms have been included in the ‘Internet and Mobile Banking and BPAY Terms and Conditions’ as detailed above.
General Changes		We’ve removed the word ‘Redicard’ across all documents as it is no longer in use We’ve also made some minor changes throughout the document with no major impact. Account Types “S1”, “S11”, “S15”, “S21” and “S14” have been replaced with their true account names; “Easy Access”, “Safeguard”, “Market Linked Account” and “Equity Max Trans” and “Edvest Redifund Plus Account” Registered Trademarks (®) have been added where applicable. Section references have been updated to reflect their accurate location.

Need more help?



Chat to us

You can reach out via Chat
8am–6pm AEST Monday to Friday.



Contact us

Contact us via our form and
we can get back to you.



Call us

Speak to a Member Experience
Specialist on 132 267, 8am–6pm
AEST Monday to Friday.

To learn about PayTo¹, visit borderbank.com.au/payto

To learn about CoP², visit borderbank.com.au/confirmation-of-payee

¹ Currently scheduled for release on 30 July 2025. We will update our website in the event there is a change to this date.

² Currently scheduled for release on 30 September 2025. We will update our website in the event there is a change to this date.
PayTo is a registered trademark of NPP Australia Limited ABN 68 601 428 737.