

Temporary CDF Online Access

CDF Account Name

CDF Client Number

I have read and acknowledge the attached terms and conditions of CDF Online and apply for access to the accounts listed below through the CDF Online service.

I understand that access will enable the nominated user to view account information or transact on the nominated accounts.

I acknowledge that anyone who has access to the Access Code and Password may be able to view these accounts and it is the responsibility of the user recorded below to protect the Access Code and password and not disclose to anyone.

Title	First Name	Last Name			Mobile Number		
Email		Photo ID Provided	YES	NO	Access Level Required	FULL	DATA ENTRY

Title	First Name	Last Name			Mobile Number		
Email		Photo ID Provided	YES	NO	Access Level Required	FULL	DATA ENTRY

Commencement Date

Completion Date

Authorisation

I/We authorise the above to have CDF Online Access to the nominated accounts.

Name

Signature

Date

CDF Disclosure Statement

CDPF Limited, a company established by the Australian Catholic Bishops Conference, has indemnified the Catholic Development Fund ABN 74 896 491 936 (the Fund) against any liability arising out of a claim by investors in the Fund. In practice, this means your investment is backed by the assets of the Catholic Diocese of Wollongong.

The Catholic Development Fund is required by law to make the following disclosure:

- The Fund is not prudentially supervised by the Australian Prudential Regulation Authority nor has it been examined or approved by the Australian Securities and Investments Commission. An investor in the Fund will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth).

- Investments in the Fund are intended to be a means for investors to support the charitable, religious and educational works of the Diocese of Wollongong and for whom the consideration of profit is not of primary relevance in the investment decision.
- The investments that the Fund offers are not subject to the usual protections for investors under the Corporations Act (Cth) or regulation by Australian Securities and Investments Commission.
- Investors may be unable to get some or all of their money back when the investor expects or at all, and any investments of the Fund are not comparable to investments with banks, finance companies or fund managers.

The Fund's identification statement may be viewed at www.cdfwollongong.org.au or by contacting the Fund. The Fund does not hold an Australian Financial Services Licence.

CDF Online Terms And Conditions

Important issues the Principal Account Holder must be aware of when authorising access to CDF Online.

The Principal Account Holder authorises the CDF to allow access to each account to specific access levels for each user. Access to CDF Online may be terminated by the Principal Account Holder at any time by giving notice to the CDF in writing.

The Principal Account Holder authorises the Logon Name and Password used by the user(s) with the authority to operate, to be the authorised signatories on the nominated accounts through CDF Online.

The Principal Account Holder indemnifies the CDF and takes full responsibility for all value and non-value transactions through CDF Online that use the Principal Account Holder's or user(s)' correct Logon Name and Password.

CDF may terminate or suspend access to CDF Online by the Principal Account Holder or the user(s) for any reason.

The Client acknowledges and accepts that the CDF cannot verify by way of signature comparison whether CDF Online access was correct and accepts that the use of the correct Logon Name and Password is the equivalent of a signature.

Security

Browser based and uses the latest 128 bit encryption technology and Verisign security, which is the same high level of encryption technology as many of the leading financial institutions. The user can confirm their CDF Online session is encrypted by the appearance of a "lock" symbol at the foot of the browser.

User(s) are issued with a Logon Name and Password only after the Principal Account Holder's authorisation has been received. The first time a user logs on to CDF Online with a new or replacement Password, they will be automatically prompted to change their Password.

As additional security, user(s) have the option to change their Logon Name to their own preference.

User(s) are able to transfer funds within the Principal Account Holder's own accounts or to other clients' accounts with your CDF, but are unable to transfer funds to external financial institutions or other CDFs unless authorised by the Principal Account Holder.

If a user suspects there has been or may be unauthorised access, the CDF can disable access immediately upon receipt of advice.

Transfer of funds to external financial institutions will be processed on banking business days.

After 5 minutes, an inactive web page will be automatically logged off by the system. A new internet session must be commenced if the host session is inactive for a further 2 minutes.

Access will be blocked if there are 3 successive unsuccessful login attempts during a 24-hour period (from Midnight daily). Access may only be restored through the CDF, who will restore access after ascertaining the identity of the user. There are two levels of authorised access available for each account for each user.

There is a record of all communication on CDF Online. All transactions processed through CDF Online are processed with normal "batch" transactions and will show on CDF hard copy reports.

Credit external payments will be subject to a daily limit, which must be authorised by the Principal Account Holder.

Debit external accounts will be subject to the completion of a Direct Debit Request (DDR). A transactional limit will be applied by the Principal Account Holder and accounts must be pre-nominated.

Principal Account Holder's Security Precautions

There are several key precautions that should be observed by Principal Account Holders and users when using CDF Online:

- Password must be kept secret and secure.
- Never leave a computer unattended while logged on to CDF Online
- Do not use date of birth, telephone number, address, name or names of friends, relatives or associates in a Password
- Change Password regularly, at least monthly is recommended Always exit CDF Online when finished
- Use a reputable Internet provider
- Always use the latest available virus scanning software or virus signature file. Keep complete and accurate records of daily transactions initiated through CDF Online

The Principal Account Holder is to ensure the CDF has a current and accurate account operating authority.

BPAY Terms and Conditions

These Terms and Conditions set out the rights and responsibilities of you, the 'Payer' and the CDF, the 'Payer Institution', with respect to access to and usage of the BPay Scheme.

It will be taken as a given that you have read, understood and accepted these Terms and Conditions. On using the facility these Terms and Conditions will apply to every BPay payment on your Account and you will be legally bound by them.

Definitions

Access Method means the entry of Member login details together with your access password or any method authorised by the

CDF from time-to-time for your use and accepted by the CDF as authority to make a BPay Payment and to access your Account.

Account means any of your accounts held with the CDF which the CDF agrees that you may access for the purpose of effecting BPay Payments.

ASIC means the Australian Securities and Investment Commission.

BPay means the electronic payment scheme called BPay operated in cooperation between Australian financial institutions, which enables consumers to effect bill payments to billers who participate in BPay, via Internet access or any other access method as approved by Payer institutions from time to time.

BPay Payment means an electronic payment transacted using the BPay service. BPay Pty Ltd means BPay Pty Limited ABN 69 079 137 518, PO Box 1083, North Sydney NSW 2059.

BPay Scheme means BPay Payments and any other enhancement of or addition to it introduced by BPay.

PIM means a Participant Institution Member within the BPay Scheme.

Using the BPAY Scheme

Bills that may be paid through the BPay Scheme display the BPay logo and the Biller reference details.

For a BPay Payment to be made you must provide:

- Biller code
- Biller customer reference number
- Amount to be paid
- The account from which the payment is to be made.

The BPay Payment will not be made if the above information is not provided; or is inaccurate; or there are insufficient cleared funds in your Account.

One-off or regular periodic payments may be made to a Biller organisation via CDF Online.

Processing of BPAY Payments

- A BPay Payment cannot be revoked or reversed.
- When the correct Access Method is used the BPay Payment instructions will be taken as valid.
- The CDF should be notified immediately of any mistakes in the making of BPay Payments.
- It is important to ensure that the payment amount is correct. If you discover that you paid too much then it will be necessary to contact the Biller and seek a refund.
- If a Biller cannot process your payment then the CDF will advise you, credit your account and take all reasonable steps to assist you in making the BPay Payment as quickly as practical.
- You must ensure that your account always has sufficient funds.

Timing of Payments

Delays to payments may occur if:

- There is a public or bank holiday.
- It is not a Banking Business Day.
- The direction to make a payment is received after the Payment Cut-off time.
- The Biller or another financial institution participating in BPAY does not comply with its BPAY obligations.

Account Records

Account records should be checked carefully and errors reported to the CDF.

A record of receipt numbers issued in respect of BPay Payments should be retained on the relevant bills.

TRANSACTION AUTHORITY

Member login details and access passwords must be protected and not disclosed to anyone.

The CDF must be informed immediately if you consider that your details may be being used by an unauthorised person.

After receiving your initial Member login details and password the access password should be changed on first usage to something that can readily be remembered.

Acceptance of these Terms and Conditions means that you acknowledge that the CDF is entitled to allow access to CDF Online to any person providing your login details and access password.

Refusing BPAY Payment Directions

The CDF may refuse for any reason to give effect to any direction you give in respect of a payment to be made via BPay.

The CDF is not liable to you or any other person for any loss or damage which you or that person may suffer as a result of such refusal.

- Nominated Billers
- BPay Pty Ltd and its agents, such as Cardlink Services Limited

Liability for Mistakes and Unauthorised Transactions

The CDF will not be liable for any loss or damage as a result of your use of the BPay Scheme.

You must indemnify the CDF against any loss or damage suffered due to any claim, demand or action of any kind brought against the CDF directly or indirectly because you did not observe any of your obligations under these BPay Terms and Conditions or acted negligently or fraudulently under this Agreement.

If you notify the CDF that a BPay Payment made from your account was unauthorised you must provide the CDF with written consent addressed to the Biller who received the BPay Payment allowing the CDF to obtain information about your account with the Biller

Malfunction of BPAY

You will not be responsible for any loss you suffer because BPay accepted your instructions but failed to complete the BPay Payment.

The CDF will not be liable to you for delays or errors in the execution of any transaction or instruction due to the failure or malfunction of any aspect of the communication network, or any circumstances beyond the CDF's reasonable control.

Complaint Handling and Dispute Resolution

All BPay payments and applicable fees will be recorded on the account statements of the Accounts to which they are debited.

All entries on your account should be checked carefully and any errors should be reported to the CDF with the following information:

- Account number and card number (if any).
- Date and amount of the BPay payment in question.
- The date of the account statement in which the payment in question first appeared.
- A brief explanation as to why you believe the payment is unauthorised or in error.
- If the CDF is unable to settle the concern immediately the CDF will advise you in writing of the procedures for further investigation and resolution.
- When the investigation is completed the CDF will write to you advising of the outcome and the reasons for that outcome.
- If not satisfied with the CDF's decision you may refer the matter to an independent dispute resolution provider: Financial Ombudsman Service Limited, GPO Box 3, Melbourne, VIC 3001, Telephone 1300 56 55 62, Fax (03) 9613 6399, Web www.fos.org.au.

Suspension and Cancellation of BPAY Access

You may cancel your access to BPay at any time by providing the CDF with written notice.

The CDF may suspend or cancel your right to participate in the BPay Scheme at any time if you or someone acting on your behalf is suspected of being fraudulent.

The CDF may immediately cancel or suspend your access to BPay at any time for security reasons if you breach these Terms and Conditions or the terms and conditions of your Account.

The CDF may cancel your access to BPay for any reason by giving thirty (30) days' notice.

If, despite the cancellation of your access to BPay you carry out a BPay Payment using the Access Method, you will remain liable for that BPay Payment.

Your access to BPay will be terminated when:

- The CDF notifies you that your Access Method or Account has been cancelled.
- You close the last of your Accounts with the CDF which has BPay access.
- You cease to be a CDF customer.
- You alter the authorities governing the use of your Account with BPay access unless the CDF concurs.

Changes to the BPAY Terms and Conditions

The CDF may change these Terms and Conditions and BPay fees and charges from time to time.

The CDF will notify you in writing at least twenty (20) days before the effective date of change if the change to the Terms and Conditions will:

- Introduce a new fee or charge, or
- Vary the method by which interest is calculated or the frequency with which it is debited or credited, or
- Increase charges relating solely to the use of your Access Method or the issue of additional or replacement access methods, or
- Increase your liability for losses, or
- impose, remove or adjust daily or periodic limits on amounts which may be transacted via BPay, or
- Make any changes to your Account in respect of which the law requires that notice be given to you.

The CDF will notify you of any other changes to these Terms and Conditions no later than the day the change takes effect by:

- Notices on or with periodic account statements;
- Direct written notice to you.
- If the rules and regulations of BPay Pty Ltd require that these Terms and Conditions be changed in any way at any time, including without prior or formal notice to you, then the CDF will have the right to change these Terms and Conditions accordingly.

PRIVACY

If you register to use BPay the CDF may disclose your personal and transactional information to other participants in BPay in order to execute your instructions including:

- Billers nominated by you.
- BPay Pty Ltd and any agent appointed to it from time to time including Cardlink Services Limited which provides the electronic systems to implement BPay.