



Application for RAMS Online AccessOne™

FOR COMPANY APPLICANTS – ONE FORM PER ACCOUNT SIGNATORY

Please complete the information below and mail to; **RAMS, Reply Paid 99 CONCORD WEST NSW 2138.**

We'll then send a Customer ID (Identification) and PIN (Personal Identification Number) to your nominated Account Signatory.

STEP 1: ACCOUNT HOLDER DETAILS

Company Name	<input type="text"/>		
ACN or ABN	<input type="text"/>		
Current Mailing Address	Street or P.O. Box Number		
	Suburb/Town		
	State	P/code	Country

STEP 2: CONTACT NUMBERS

Work Telephone	<input type="text"/>
Mobile	<input type="text"/>
Facsimile	<input type="text"/>

STEP 3: YOUR RAMS HOME LOAN DETAILS

(Located on the top-right hand corner of your loan account statement) ("Account")

Loan Number	<input type="text"/>	Loan Name	<input type="text"/>
Loan Number	<input type="text"/>	Loan Name	<input type="text"/>
Loan Number	<input type="text"/>	Loan Name	<input type="text"/>
Loan Number	<input type="text"/>	Loan Name	<input type="text"/>

Please tick the box if you would like us to automatically link any future variation to these loans (as detailed above) to Online AccessOne such as product change, split loan, discharged loan etc.

Please tick the box if you have more than 4 Loan Numbers. Please list the additional Loan Numbers on a separate piece of A4 paper and annex to this AccessOne Application Form. Please note that this additional annexure will form part of this AccessOne Application Form.

STEP 4: ACCOUNT SIGNATORY DETAILS

I/we, the Account Holder authorises the following person to:

- Yes No View transactions on the Account using RAMS Online AccessOne
- Yes No Give redraw instructions on the Account using RAMS Online AccessOne

Account Signatory (Must be a Director of the Account Holder)

Full given name(s) and surname(s)	<input type="text"/>		
Email Address	<input type="text"/>		
Date of Birth	<input type="text"/>		
Current Mailing Address	Street or P.O. Box Number		
	Suburb/Town		
	State	P/code	Country



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STEP 5: SECURITY QUESTIONS

To ensure the Account Holder's loan remains secure, we need to be able to verify the identity of the Account Signatory. By providing us with the following information we can enhance your security.

Date of Birth

DD | MM | YYYY

Account Signatory's Mother's Maiden Name

Account Signatory's Nominated Password
e.g. memorable name or date

STEP 6: SIGNATURE

Once you have completed and returned this form to us, we will send the Account Signatory's customer identification and PIN number(s) separately in the mail to allow your Account Signatory to access RAMS Online AccessOne at rams.com.au.

The Account Holder agrees to be bound by the Terms & Conditions of RAMS Online AccessOne, and will ensure that the Account Signatory has read and understood the Terms & Conditions of RAMS Online AccessOne.

Executed by the Account Holder in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director/Secretary signature

Director Signature

Print Name

Print Name

Date

Date

DD | MM | YY

DD | MM | YY

OFFICE USE ONLY: CIP No



Terms and Conditions for RAMS Online AccessOne™

YOU MUST READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING RAMS ONLINE ACCESSONE. BY REGISTERING TO USE RAMS ONLINE ACCESSONE, YOU WILL BE DEEMED TO HAVE ACCEPTED AND BE BOUND BY ALL THESE TERMS AND CONDITIONS.

About these Terms and Conditions

These Terms and Conditions apply to RAMS Online AccessOne. The Terms and Conditions operate in conjunction with the terms and conditions of the loan agreement applicable to Account(s) you access using these services. If there is an inconsistency between them, these Terms prevail.

Other terms and conditions may apply by operation of a relevant statute. We also warrant that we will comply with the terms of the ePayments Code where that code applies.

Please read these Terms and Conditions before using RAMS Online AccessOne. If you do not understand any part of them, or if you have any questions, please call RAMS customer service department on **13 RAMS, that's 13 7267** or via email at **AccessOne@rams.com.au**

1. GLOSSARY OF TERMS

Account	An account you have which is managed by RAMS which RAMS has determined is accessible by RAMS Online AccessOne.
Account Holder	A person who: <ul style="list-style-type: none">• has entered into a contract with RAMS for RAMS Online AccessOne; and• has an Account in their own name or a joint Account in respect of which RAMS may act on the instructions of any one or more of them, whether verbal or otherwise.
Banking Day	Any day other than a Saturday or Sunday or a public, special or bank holiday in New South Wales.
Customer ID Number	Your eight digit Customer Identification Number by which RAMS identifies you.
Customer Nominated Password	A word or numbers you nominate to be the password for RAMS security check when you call RAMS customer service department on 13 RAMS (13 7267) .
Damage or Loss	Includes legal costs and includes both direct and consequential damage or loss.
EFT	Electronic Funds Transfer.
Nominated Account	An account nominated in writing signed by all borrowers to an Account, into which we pay: <ul style="list-style-type: none">• any amount you redraw using RAMS Online AccessOne; or• any amount of your available credit you access using RAMS Online AccessOne
PIN	Your six digit Personal Identification Number supplied to you by RAMS for accessing RAMS Online AccessOne or executing Requests via RAMS Online AccessOne. When you use the PIN for the first time you will be required to change the PIN and select a new six digit number for the PIN.
RAMS	RAMS Financial Group Pty Limited ABN 30 105 207 538.
RAMS Online AccessOne	The service that we make available through the internet network to enable the electronic receipt and transmission of information and Requests (including in relation to an Account).
Request	Any request or instruction to us, which is effected through RAMS Online AccessOne by use of a PIN.
Request Cut-off Time	<ol style="list-style-type: none">I. In relation to a payment being made to another Australian financial institution, 12.00pm Australian Eastern Standard Time or Australian Eastern Standard Summer Time in Sydney, depending on which applies on that day;II. In relation to a payment being made to an Account, 4.00pm Australian Eastern Standard Time or Australian Eastern Standard Summer Time in Sydney depending on which applies on that day.
Terms	These terms and conditions, as amended from time to time.
We, us and our	Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.
You	An Account Holder who has accepted these Terms and 'your' has a corresponding meaning.



Terms and Conditions for RAMS Online AccessOne™

2. ACCEPTANCE

When you use RAMS Online AccessOne, you accept these Terms.

If you have previously used RAMS Online AccessOne, your first use of RAMS Online AccessOne after publication of these Terms indicates your acceptance of them.

3. USING RAMS ONLINE ACCESSONE

RAMS Online AccessOne can be used to:

- view the balance and available redraw or available credit of any Account;
- view up to three months account activity of any Account;
- request a redraw of your available redraw or request access to your available credit from any Account; or
- request a lump sum payment to any Account.

If you make a Request on a Banking Day to make a payment from an Account to a Nominated Account with a bank before the Request Cut-off Time, the funds may not be available in the account until the second Banking Day after the Request is made. If the Request is made after the Request Cut-off Time, the funds may not be available in the account until the third Banking Day after the Request is made.

If you make a Request on a Banking Day to make a payment from an Account to a Nominated Account with a financial institution which is not a bank before the Request Cut-off Time, the funds may not be processed in the account until the third Banking Day after the Request is made. If the Request is made after the Request Cut-off Time, the funds may not be available in the account until the fourth Banking Day after the Request is made.

If you make a Request on a Banking Day to make a payment to an Account before the Request Cut-off Time, the funds may not be available in the Account until the next Banking Day after the Request is made. If the Request is made after the Request Cut-off Time, the funds may not be available in the Account until the second Banking Day after the Request is made.

4. ACCESS TO RAMS ONLINE ACCESSONE

You agree that any person who supplies us with your Customer ID Number and PIN may be allowed access to RAMS Online AccessOne and to any Account. You acknowledge that we will not make a payment to another person unless the correct PIN and Customer ID Number are supplied to us.

You agree that we may delay acting upon a Request or ask for more information before acting on a Request.

We may change your Customer ID Number or PIN at any time, by notifying you in writing. You may change your PIN by calling RAMS customer service department on **13 RAMS (13 7267)**.

5. SECURITY OF YOUR CUSTOMER ID NUMBER AND PIN

You must keep your Customer ID Number and PIN secure and take steps to prevent unauthorised use of them. You must not tell or show them to another person or allow them to be seen by another person (including family or friends). You must not keep a record of them in a way that can be determined by another person. You must not record them together. You must not select a PIN which represents your birthdate or a recognisable part of your name.

We may from time to time provide guidelines for ensuring the security of a Customer ID Number or PIN. The guidelines will provide examples only of security measures and will not determine your liability for any unauthorised Request on your Account. Liability for such transactions will be determined in accordance with clause 8 below.

6. WHAT TO DO IF YOUR CUSTOMER ID NUMBER OR PIN IS LOST OR STOLEN

You must notify us immediately if a record of your Customer ID Number or PIN is lost, stolen or you become aware or suspect another person knows your Customer ID Number or PIN or has made unauthorised use of RAMS Online AccessOne.

You should notify us by calling **13 RAMS (13 7267)**. We will acknowledge your notification by giving you a reference number that verifies the date and time you contacted us. We will then cancel your PIN and arrange for you to select a new one.

We may cancel a Customer ID Number or PIN at any time without notice if we believe either is being misused.

You agree that we may disclose information about you or your Account to the police or other third parties if we think it will help prevent or recover losses.



7. RECORDS AND STATEMENTS

You should carefully check Account records and statements when you receive them. If you believe that there has been a mistake in any transaction using RAMS Online AccessOne, or an unauthorised transaction, you must notify us immediately by calling RAMS customer service department on **13 RAMS (13 7267)**.

Our records, unless proven to be wrong, will be evidence of your dealings with us in connection with RAMS Online AccessOne.

8. LIABILITY FOR UNAUTHORISED TRANSACTIONS

Liability for any losses resulting from unauthorised transactions made using RAMS Online AccessOne will be determined by us in accordance with the ePayments Code, where that Code applies to the transaction.

You will be liable for any loss of funds arising from any unauthorised transaction on your Account if the loss occurs before you notify us that your Customer ID Number or PIN has been misused, lost, stolen or become known to someone else and if you contribute to the loss because of:

- your fraud; or
- your failure to look after and keep your Customer ID Number and PIN secure in accordance with clause 5; or your extreme carelessness in failing to protect their security is the dominant cause of your loss; or
- your unreasonable delay in notifying us of:
 - the misuse, loss or theft of your Customer ID Number or PIN; or
 - them becoming known to someone else; and
 - the loss occurs between the time you did, or should reasonably have, become aware of these matters and the time you notify us.

However, your liability will not exceed the lesser of:

- the balance of the Account; or
- the amount you are able to redraw from your Account on the day the unauthorised transaction takes place.

If it is not clear whether you contributed to the loss of funds which occurred before you notify us that your Customer ID Number or PIN has been misused, lost or stolen or become known to someone else, your liability for such loss will be the lesser of:

- \$150.00;
- the balance of the Account; or
- the amount you are able to redraw from the Account on the day the unauthorised transaction takes place.

You will not be liable for any loss of funds arising from an unauthorised transaction on an Account:

- where it is clear that you have not contributed to the loss;
- that occurs before you have received your Customer ID Number or PIN;
- if the transaction occurs after you notify us that your Customer ID Number or PIN has been misused, lost, stolen or become known to someone else;
- that is caused by the fraudulent or negligent action of us, our employees or agents;
- that is related to an access method (including a PIN or Customer ID Number) which is expired, cancelled, faulty or forged; or
- that is caused by the same transaction being incorrectly debited more than once to the same Account.

9. LIABILITY

Subject to clause 8 and to the extent permitted by law and the ePayments Code, we will not be responsible for any Damage or Loss caused by you accessing, or being unable to access, RAMS Online AccessOne.

If the electronic equipment or system provided by us or on our behalf to facilitate EFT transaction malfunctions, we will account to you for any loss caused by the inability of the equipment or the system to complete a transaction. However, if you should have reasonably known that the equipment or system was unavailable for use or malfunctioning, we will only be responsible for correcting errors in the Account and refunding to you any associated fees or charges.

Our liability for any breach of conditions or warranties implied by statute into these Terms where that condition or warranty cannot be excluded, modified or restricted is limited, at our option, to the supply of the services again, or to the payment of the cost of having the services supplied again.

We agree to indemnify you against any Damage or Loss you may suffer because that Damage or Loss arises from negligence or willful default by us.

You will be liable for and agree to indemnify us against any Damage or Loss we will or may suffer because you did not observe your obligations under these Terms or acted negligently or fraudulently when using RAMS Online AccessOne.



Terms and Conditions for RAMS Online AccessOne™

10. COMPLAINT PROCEDURE

If you have a concern with RAMS Online AccessOne please contact our customer service department by telephoning **13 RAMS (13 7267)** or via email at **AccessOne@rams.com.au**. We will try to resolve your query as soon as possible, however some problems are complicated and may take time to resolve. For example, if there is a dispute over who is liable for a loss resulting from an unauthorised transaction, you will be asked to complete and sign a form providing further information.

We will investigate your complaint, and within 21 days of receiving your complaint write to you explaining the outcome of its investigation, or if more time is needed, how the problem will be handled and when you can expect a reply. Except where we are awaiting a response from you, we will provide you with monthly updates on its progress should the investigation take longer than 45 days to complete.

When we notify you of the result, we will also advise you of the reasons for our decision. If your Account is found to have been incorrectly credited or debited, we will adjust your Account accordingly and notify you of this.

If you are not satisfied with our response, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

11. INFORMATION

You authorise us to give information about you and any Account to others in order to execute your Requests or where we reasonably think it is necessary for the provision of RAMS Online AccessOne.

We, or any other third party to whom we have transmitted information about you or your Account, will be required to disclose such information if legally compelled to do so (whether by Australian law or the law of any jurisdiction to which such information is transmitted).

12. CHANGES TO THESE TERMS

We reserve the right to change these Terms and any other information we have issued about RAMS Online AccessOne at any time. If we introduce a new fee or charge, increases your liability for losses or adjusts any periodic transaction limits you will be given at least 30 days written notice. Notice of any other change will be given in writing (for example on Account Statements) or by an advertisement appearing in the press as soon as reasonably possible (which may be before or after the change is made) unless we believe the change is unfavourable to you in which case you will be given at least 30 days written notice. However, we can give you a shorter notice period (or no notice) if we believe it is necessary for us to avoid, or to reduce, a material increase in our credit risk or our loss.

13. FEES AND CHARGES

If you use RAMS Online AccessOne to effect a transaction you may incur a fee and/or a government charge on the Account you access in accordance with the terms and conditions applicable to Account(s). Information on current standard fees and charges is available on request.

14. ELECTRONIC ADVERTISING

From time to time we may email you any special offers, enhancements or changes to RAMS Online AccessOne which may change the delivery of, or your ability to use the facility. We may also email you about special offers or discounts. When we email you, you will always have the option to unsubscribe from this service. Please keep your email address current and tell us if you change your email address.

15. SECURITY OF RAMS ONLINE ACCESSONE

We use a very high level of encryption to protect your transactions and Accounts from unauthorised access. The use of such levels of encryption may be illegal in certain jurisdictions. It is your responsibility to ensure that your ability to use RAMS Online AccessOne is permitted by local law and we will not be liable for any Damage or Loss suffered by you as a result of not being able to use RAMS Online AccessOne in these jurisdictions.

You are responsible for acquiring and maintaining any equipment required for your continued access to and use of RAMS Online AccessOne (such as your telephone or computer), and for your own computer's anti-virus and security measures.

You agree not to interfere with or damage (or attempt to interfere with or damage) any Customer ID Number, PIN, data or software associated with RAMS Online AccessOne.

Do not access RAMS Online AccessOne from computer terminals that are shared with other users (e.g. Internet Cafes), as it is difficult to ensure these PCs are free of hacker programmes (someone might be able to access your personal/account information).



16. RECORDING TELEPHONE CALLS

We may record telephone calls made to RAMS customer service department for training, transaction verification and quality control purposes.

17. TERMINATION

You may stop your use of RAMS Online AccessOne at any time by giving us written notice. We may terminate RAMS Online AccessOne at any time by giving you a written notice.

Funds transfers for which Requests have been given and which are scheduled to be made after your use of RAMS Online AccessOne is terminated may not be effected by us.

18. BANKING CODE OF PRACTICE

The Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time (Banking Code) sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this booklet. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on RAMS' website or ask us for a hard copy over the phone.

19. GOVERNING LAW

Our agreement with you on these Terms and the transactions carried out under it are governed by the law in force in the State of New South Wales, Australia. Both you and we submit to the non-exclusive jurisdiction of the courts of that State in respect of any dispute.

RAMS Online AccessOne is provided to you by:

Westpac Banking Corporation
275 Kent St, Sydney NSW 2000

RAMS is a wholly owned subsidiary and an authorised representative of Westpac Banking Corporation. RAMS is authorised by Westpac Banking Corporation to distribute this product.

UMP is authorised to provide financial services, including call centre and other administrative services in relation to this product, as an authorised representative of Westpac Banking Corporation. UMP can be contacted through any of the following channels:

Telephone: 13 7267
Email: service@ramsservices.com.au
Mail: Locked Bag 5001, Concord West, NSW 2138