

RAMS Deposit Account Terms and Conditions Change Notification.



Important information for RAMS customers

Effective 4 October 2019, changes will be made to the RAMS Deposit Accounts Terms and Conditions and General Information.

Section	Effect of change										
Clause 24 Using your RAMS debit card	Removes the ability to use your RAMS debit card overseas at an eftpos device.										
New clause 36 Foreign Tax Residents	From time to time we may ask you if you are a foreign tax resident. If you do not provide this information we may be required to limit the services we provide to you.										
Clause 38 (previously clause 37) Changes to terms and conditions	Gives us the right to give customers a shorter notice period (or no notice) of a change to the terms and conditions, if we believe that it is necessary to avoid, or to reduce, a material increase in our credit risk or our loss.										
Clause 38 (previously clause 37) Changes to terms and conditions	<p>Amending the notice periods for changes to the terms and conditions as follows:</p> <table border="1"> <thead> <tr> <th>Type of change</th> <th>Timeframe for notice</th> </tr> </thead> <tbody> <tr> <td>Changes increasing your liability for electronic transactions</td> <td>Amending the timeframe from 20 days in advance to 30 days in advance</td> </tr> <tr> <td>Transaction limits on electronic transactions, a facility or electronic equipment, including RAMS debit card and Pay Anyone</td> <td>Amending the timeframe from 20 days in advance to 30 days in advance</td> </tr> <tr> <td>Government charges</td> <td>Where the change has not been publicised by a government agency, government or representative body, notice will be given 'reasonably promptly after a government agency, government or representative body notifies us' instead of 'in advance of the change, or as soon as practicable afterwards'.</td> </tr> <tr> <td>Any other change to a term or condition</td> <td>Amending the timeframe from 'in advance of the change' to '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 we will give you notice at least 30 days in advance.'</td> </tr> </tbody> </table>	Type of change	Timeframe for notice	Changes increasing your liability for electronic transactions	Amending the timeframe from 20 days in advance to 30 days in advance	Transaction limits on electronic transactions, a facility or electronic equipment, including RAMS debit card and Pay Anyone	Amending the timeframe from 20 days in advance to 30 days in advance	Government charges	Where the change has not been publicised by a government agency, government or representative body, notice will be given 'reasonably promptly after a government agency, government or representative body notifies us' instead of 'in advance of the change, or as soon as practicable afterwards'.	Any other change to a term or condition	Amending the timeframe from 'in advance of the change' to '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 we will give you notice at least 30 days in advance.'
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Clause 39 (previously clause 38) Financial Claims Scheme	Reworded for greater clarity, and to provide updated details for where information regarding the Financial Claims Scheme can be located.										

If you require a copy of your current terms and conditions, please call **13 RAMS that's 13 7267**.