

SmartyPig Transfer/Payment Terms and Conditions

The SmartyPig Account is a deposit product offered by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

SmartyPig is a Trademark of SmartyPig LLC, which is licensed to ANZ. ('ANZ'). Any reference to 'we', 'us' or 'our' is a reference to ANZ.

Definitions:

Funding Source is a transaction or savings account with an Australian financial institution nominated by a SmartyPig Account Holder for the monthly transfer of funds to a SmartyPig Account.

Savings Goal is a financial goal nominated by a SmartyPig Account Holder in respect of a SmartyPig Account.

SmartyPig website means www.smartypig.com.au

- These Terms and Conditions apply to
 1. The making of a deposit to a SmartyPig Account by:
 - (a) the electronic transfer of funds by the Holder of the SmartyPig Account from a Funding Source (with the exception of any transfers pursuant to the Funding Source Direct Debit Request);
 - (b) the electronic transfer of funds by another SmartyPig Account Holder from a Funding Source (with the exception of any transfers pursuant to the Funding Source Direct Debit Request); and
 - (c) the payment by a SmartyPig Account Holder or any third party using a credit card

where a SmartyPig Savings Goal has been designated as 'Public'.

2. The making of a deposit to a SmartyPig Account by:
 - (a) the electronic transfer of funds by the Holder of the SmartyPig Account from a Funding Source (with the exception of any transfers pursuant to the Funding Source Direct Debit Request); and
 - (b) the payment by the Holder of the SmartyPig Account using a credit card

where a SmartyPig Savings Goal has been designated as 'Private'.

- There is a 1.5% processing fee per transaction to make a deposit to a SmartyPig Account using a credit card.

Note: a deposit to a SmartyPig Account from a credit card may be treated as a cash advance by the credit card provider and incur fees and charges. Please see the Terms and Conditions of your credit card or refer to your credit card provider for details.

- Electronic transfers from a Funding Source (with the exception of any transfers pursuant to the Funding Source Direct Debit Request) and payments by credit card to a SmartyPig Account must be 'accepted' or 'declined' within 90 days from the date the electronic transfer or payment is made in order for the funds to be deposited into the SmartyPig Account.
- In order to 'accept' or 'decline' an electronic transfer from a Funding Source or payment from a credit card to an Account, the recipient must go to the SmartyPig website and confirm 'acceptance' of, or 'decline', the electronic transfer or payment into the SmartyPig Account.
- Where a transfer or payment is:
 - 'declined';
 - expired; or
 - is not 'accepted' prior to a Savings Goal being closed,

we will make reasonable attempts to return the transferred funds or payment to its originating source. If these attempts are unsuccessful, we will deal with the funds as required by law.

Privacy and confidentiality

- We are collecting your personal information:
 - (a) To process the making of a transfer or payment to a SmartyPig Account by you;
 - (b) To disclose to any service providers we engage to carry out our functions and activities, including SmartyPig LLC;
 - (c) To prevent or investigate any fraud or crime (or a suspected fraud or crime); and
 - (d) As required by relevant laws, regulations, Codes and external payment systems.

Without this information we may not be able to process the making of a transfer or payment to a SmartyPig Account by you.

Subject to any general duties of confidentiality towards you and subject to the Privacy Act, we may need to disclose your personal information to:

- Any contractor or service provider we engage to carry out or assist our functions and activities, including SmartyPig LLC;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Other parties we are authorised or required by law to disclose information to;
- Other financial institutions (such as banks);
- Participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks); and
- Any person authorised (expressly or impliedly) by you.

We may also disclose your personal information to the recipient of the transfer or payment made by you.

You may request access to your information by calling us on 1800 267 808. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

If you give us personal information about someone else, please show them a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

If you have a query relating to our Privacy Policy call us on 1800 267 808.