

Internet / Mobile Banking  
**MVP - Daily Transaction Limit Alteration**  
 (Temporary)



I/we apply to BDCU Alliance Bank to alter the Internet / Mobile Banking daily transaction limit that applies to my/our account/s listed below. I understand the limit request alteration is at BDCU Alliance Bank's discretion and I/we agree to be bound by the modifications to the general terms and conditions set out below.

**Member or Primary Joint Member**

Member/Client Number \_\_\_\_\_

Surname or Company Name of Member \_\_\_\_\_

Given name(s) \_\_\_\_\_

Sole Member  OR Primary Joint Member

**Secondary Joint Member or Authorised signatory**

Member Number \_\_\_\_\_

Surname or Company Name of Member \_\_\_\_\_

Given name(s) \_\_\_\_\_

Secondary Joint Member  OR Authorised Signatory  [NAME \_\_\_\_\_]

**WARNING**

If a daily transaction limit is increased it may increase your liability for unauthorised transactions including the balance of your account/s and any pre-arranged credit limit.  
 If your accounts are designed and used primarily for a business purpose, your liability for unauthorised transactions will increase.

Account type	BDCU Alliance Bank daily limit	Current daily limit	Temporary Limit Requested
<input type="checkbox"/> S_____	\$500	\$.....	\$.....
<input type="checkbox"/> S_____	\$500	\$.....	\$.....
<input type="checkbox"/> S_____	\$500	\$.....	\$.....
<input type="checkbox"/> S_____	\$500	\$.....	\$.....
<input type="checkbox"/> S_____	\$500	\$.....	\$.....
<input type="checkbox"/> S_____	\$500	\$.....	\$.....

Reason for increase:

  
  
  

Temporary increases will automatically revert to the previously approved permanent daily limit, or, if there is no previously approved limit, the BDCU Alliance Bank daily limit by the close of business (5pm) on the day your temporary increase was approved. This will occur regardless of whether you have processed the transaction by close of business.

**Business Purpose Accounts - Liability for Unauthorised Use Increased**

If BDCU Alliance Bank agrees to my/our application to increase the daily transaction limit then, in relation to **all** of my/our accounts designed and established primarily for business use, the terms and conditions applying to Online Banking as set out in the ePayments Code, the General Terms and Conditions and the Fees and Charges Brochure (and as each may be varied from time to time) are modified as follows:

1. During any period that the Online Banking daily transaction limits exceed the BDCU Alliance Bank daily transaction limit (as varied by BDCU Alliance Bank from time to time) clause 8.16 of the General Terms and Conditions is varied so that:
  - (a) Any limitation under the ePayments Code on my/our liability for unauthorised transactions will not apply and my/our liability for unauthorised transactions can exceed my/our liability under that Code; and
  - (b) I/we are liable for **all** unauthorised transactions up to the maximum of the increased daily transaction limit on each business purpose account for every day that unauthorised transactions occur **except** where the unauthorised transactions:
    - (i) are caused by the fraudulent or negligent conduct of employees of agents of:
      - BDCU Alliance Bank
      - any organisation involved in the provision of BPAY®
      - any Biller
    - (ii) resulting from unauthorised use of the Access Method before I/we receive that Access Method and any relevant Access Code; or
    - (iii) that are caused by the same Payment being incorrectly debited more than once to my/our Account; or
    - (iv) occur after I/we have notified BDCU Alliance Bank that my/our Access Method has been misused, lost or stolen or that the security of the Access Code forming part of the Access Method has been breached.
2. The modifications to the General Terms and Conditions set out above will cease to apply when I/we have requested, and BDCU Alliance Bank has agreed to, the reduction of the daily transaction limit back to the BDCU Alliance Bank daily transaction limit with respect to **all** of my/our business purposes accounts.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Office Use Only			
Signature confirmed	Y / N	Limit increase date _____	Op # _____ Initials _____
		Temp Limit decrease date _____	Op # _____ Initials _____
		Authorised by _____	
Additional comments:			

BDCU Alliance Bank™ branded deposits and loans are deposits and loans of Bendigo and Adelaide Bank Limited (Bendigo) AFSL/Australian Credit Licence 237879

BDCU is an agent of Bendigo and Adelaide Bank Limited. Berrima District Mutual Limited ABN 44 087 649 787 trading as BDCU

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