

# Your guide to Adelaide Bank

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited  
ABN 11 068 049 178 AFSL 237879



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## **Welcome**

Welcome to the Adelaide Bank. We're truly committed to providing you, our customer, with the best information available on your banking with Adelaide Bank.

As you can see from the contents, this guide covers a variety of matters, including general descriptive information for customers. It is not a complete statement or outline of the matters it deals with. You should seek advice if you have any queries on such matters. Adelaide Bank a Division of Bendigo and Adelaide Bank Limited. The information in this guide applies only to the Adelaide Bank division.

## **Handy information**

There are all sorts of things you need to know when using a bank, and Adelaide Bank is no exception.

You'll need to know some of the terms we use to describe things, about the Government rules and regulations that apply to opening accounts, how to choose the right account for your needs, and so on.

It's all here in these pages, but if you have any questions or would like more detailed information, call us on 13 22 20 or 1300 652 220 (if calling from outside South Australia). It would be a good idea to keep this guide handy, as it is a quick, easy reference, full of useful information.

## **How to open an account**

To open an account with us you will need to fill out an account application form with your personal details, e.g. name, address etc, for each and every account you open. You will be asked to sign a form to certify that all the information is correct. With this information we will be able to identify you and ensure we meet your needs in the best possible way.

## **How to identify yourself**

When you open an account with Adelaide Bank we need to obtain identification information as required by law, including Know Your Customer requirements under anti-money laundering and counter terrorism financing legislation. This will include information such as, for an individual, name, residential addresses and date of birth and for a company information such as details of directors and shareholders. Where the customer is a trust, details of the trustee and beneficiaries may be required. We may also require other information such as information concerning the business activities, business structure and reason for opening an account in Australia.

## **How to access or correct your personal information**

If you think your personal details are incorrect or outdated, let us know. If you wish to access the information Adelaide Bank holds about you, please contact us on 13 22 20 or 1300 652 220 (if calling from outside South Australia).

You will probably need to complete an access request form, specifying the information that you wish to obtain. A charge may apply if we provide you with access to your information.

If your name changes, you'll need to update the details of your accounts at Adelaide Bank. All you have to do is show us the documentation which supports the change. A marriage certificate, for example, is required if you're changing to a new married name. If you change your address, you must notify Adelaide Bank.

## **Providing your tax file number**

When you open an account, you have the option of supplying us with your tax file number. If you don't, we must deduct tax from your interest and forward it to the Taxation Office. Providing your tax file number is not compulsory but it is certainly advisable, because if you don't provide us your tax file number, we may be required to deduct tax at the highest rate. You'll find your tax file number on your income tax assessment, or you can obtain it easily from the Taxation Office. Once your number has been received by Adelaide Bank it is strictly confidential.

## **Confidentiality of personal and financial information**

We owe you a duty to keep information about you secret, except in certain situations, such as where disclosure:

- is compelled by law (e.g. a disclosure to a court which is required by a subpoena)
- is made with your consent
- is required in the interests of Adelaide Bank. If we are trying to recover a debt, we may have to inform solicitors, debt collectors, credit reference agencies or other credit providers.

Consent can be expressed (e.g. a letter signed by you) or implied (e.g. conduct that suggests that you agree to us giving your tax agent copies of bank statements). Our duty extends to information such as:

- the debit or credit balance in your account
- details of transactions on your account.

## **Privacy**

### **Your personal information**

We use your personal information to help us provide you with the products and services that you want, maintain our records, keep you informed about any changes that may affect your accounts and to meet our legal obligations. We may also use your information to conduct research and product development.

We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions (such as mailing and printing houses), to IT providers and to account holders and operators. Other disclosures may include specialist advisers such as accountants and solicitors, your broker, credit reporting agencies, insurers, introducers and debt collection agencies. Your information may also be disclosed to related companies within the Bendigo and Adelaide Bank Group, where its confidentiality is maintained at all times.

Our privacy policy and further details of how we handle your personal information is available from our website ([adelaidebank.com.au](http://adelaidebank.com.au)), any of our branches, or by contacting us on 13 22 20 or 1300 652 220 (if calling from outside South Australia).

### **Your credit information**

We are also required by the Privacy Act not to disclose certain information about you, unless the disclosure is allowed under a specific exception in the Act. The protected information is, broadly, information about your credit worthiness, such as information in a report by a credit reporting agency. The exceptions include certain disclosures:

- to which you agree
- to a credit reporting agency
- to your guarantor in certain circumstances
- to the insurer of your mortgage
- to a person or body who settles disputes between your bank and its customers.

### **Other products and services**

We use your information to inform you about financial products and services that are related to those you have with us, as well as other products and services we think you may be interested in. These may be products and services of the Bendigo and Adelaide Bank Group or of companies we are associated with. If you do not wish to receive offers unrelated to your Adelaide Bank products

and services please contact us on 13 22 20 or 1300 652 220 (if calling from outside South Australia).

## **Our relationship**

Your contract with Adelaide Bank will govern our relationship. As well as the express written terms in your contract, there may be implied terms relating to everyday banking matters. The type of banking service you request is also relevant. For example, it is a debtor and creditor relationship with a loan or a deposit account. For a deposit account, this means Adelaide Bank owes you your deposit and for a loan account you owe Adelaide Bank.

Your contract will usually start when your account is opened, however it may be earlier - for example when Adelaide Bank first becomes bound to provide banking services to you.

Your relationship with Adelaide Bank may also automatically stop in some cases. For example, if you close your account, you become bankrupt or insolvent, or if you die. If Adelaide Bank wishes to end your relationship, in most cases we will give you reasonable notice. However, sometimes this may not occur (such as where an overdraft must be immediately repaid).

## **Combining accounts**

Adelaide Bank can combine the balances of two or more of your accounts, even if the accounts are at different branches. For example, if your cheque account is overdrawn we might use money in your savings account to reduce the amount you owe on the cheque account. However, this would not happen where, for example:

- we know the accounts are not held by you in the same capacity (e.g. where you have a personal account and also an account as trustee for your daughter)
- your debt to us arises from some business other than banking

- we have specifically agreed to keep your accounts separate or your dealings with us suggest such an agreement. In some cases there are limits to the extent to which accounts may be set off where a Code of Conduct, by which we are bound, limits account combination (for example the Code of Operation for Social Security Direct Credit Payments).

We will promptly tell you if we have combined any of your accounts, but we are not liable to do so beforehand. You cannot presume an overdrawn account will be combined by Adelaide Bank with an account which is in credit (e.g. in order to cover cheques you have drawn on the overdrawn account) unless Adelaide Bank has agreed to this.

## **What is your liability on a joint account?**

If you have a joint account with another person or persons, you will each be liable for any amount due to Adelaide Bank on the account, unless the contract with Adelaide Bank states otherwise. Usually the contract will state that your liability is both joint and several. This means Adelaide Bank can ask all of you or any one of you for the whole of the amount owing.

In some cases you may be able to limit your liability on a joint account. A request to limit liability will only apply in relation to future advances and not to money already owing. You should direct any requests to limit your liability in writing to Adelaide Bank. Requests are only effective upon written acceptance from Adelaide Bank.

Further general information regarding joint liability in relation to Family Law property proceedings is available from our website [adelaidebank.com.au](http://adelaidebank.com.au) or by asking at your local Adelaide Bank branch.

If you die or become bankrupt, your estate will be liable to the same extent as you were. However, Adelaide Bank will normally treat all authorities for operating the joint account as cancelled once it knows of your death

(and certain conditions have been met) or of your bankruptcy.

It will be up to you and the other joint account holders to say how many of you must sign in order to operate the account. For example, you might arrange with Adelaide Bank that each of you has to sign a cheque drawn on the joint account. Alternatively, you might arrange that only one of you needs to sign. This arrangement will be part of your contract with Adelaide Bank, and may be altered at the request of yourself and the other joint holders.

Also, regardless of any such arrangement with Adelaide Bank, any party to a joint account can require Adelaide Bank to operate the account only on the signature of all parties. This might be done if there is a dispute between the joint holders.

## **Joint credit card holders**

Funds can be withdrawn from a joint account by either card holder.

Signatures of all joint account holders are required to close the account by completing an Account Closure Form at a branch or by advising us in writing, clearly stating the intentions are to close the account. All cards must be returned to Adelaide Bank.

As joint bank account or joint credit card holders you should be aware each person is liable for any default on the account, regardless of which card or account holder caused the default.

## **Additional card holders**

The account holder must authorise subsidiary or additional card holders (“operators”) and is responsible for any charges made to the account, whether incurred by the account holder or the operator.

To stop or cancel an operator’s card the account holder must complete a Card Amendment Form at any branch or send in a written request to Adelaide Bank to have the

operator's card deleted. All account holders' signatures are required.

However, unless either the cancelled card is returned to Adelaide Bank or reasonable steps have been taken to return the card to Adelaide Bank, any transaction and charges incurred on the account will be the responsibility of the account holders. If you are unable to return a card, Adelaide Bank may request (and rely on) a written statement from you describing the steps that have been taken to return the card.

## **Choosing and using your Adelaide Bank cards**

Adelaide Bank gives you the choice of cards to suit your financial needs: Adelaide Bank Cashcard, VISA Credit Card and VISA Debit Card.

### **Using ATMs**

ATMs or Automatic Teller Machines are electronic machines which enable you to withdraw and deposit cash, deposit cheques, transfer funds between linked accounts, pay your credit card, make loan repayments, request account balances and order statements, all without setting foot inside the bank.

ATMs that can be used with Adelaide Bank's cards include our own Adelaide Bank machines, any Cashcard machines, Redi-Tellers at Credit Unions or machines at any one of the Major Banks for withdrawals only. In fact there are over 13,000 Cashcard ATMs Australia wide where you can use your Adelaide Bank card.

Your Adelaide Bank VISA card can also be used at any machine displaying the VISA sign, anywhere in the world. You should note you can only make deposits and transfers at certain ATMs offering these facilities.

ATMs operate 24 hours a day, 7 days a week, including public holidays. You can use your VISA Card overseas to

make VISA withdrawals at banks displaying the VISA sign.

## **Home banking**

You can do some of your Adelaide Bank banking over the phone (Express Line). Alternatively Adelaide Bank's internet website (Online Banking) provides account and service information instantly, 24 hours a day, anywhere in the world.

Online Banking is perfect for the home internet user, and a valuable tool for the busy business person. To apply to access your account via our Home Banking Services visit your nearest branch or visit our website at [adelaidebank.com.au](http://adelaidebank.com.au) or call 13 22 20 or 1300 652 220 (if calling from outside South Australia).

## **Security codes**

You may be provided with two types of security code numbers. You may need to use the relevant code to access your account using a card or Home Banking Service. Personal Identification (PIN) must be used to access your account through ATMs and EFTPOS retailers. A Personal Access Code (PAC) must be used to access your account through Express Line and Online Banking.

You should not disclose your PIN or PAC to anyone else. You should not keep record of your PIN with your card or of your PAC with your telephone or computer.

### **Making a record of your PIN or PAC and what to do if you forget them**

If you require a memory aid for your PIN or PAC, and you need to make a record of the security code, then you will need to make a reasonable attempt to protect the security of the code (for example by taking reasonable steps to hide or disguise the code).

However, we realise people can forget their security codes and we'll be very sympathetic if it ever happens to you!

To solve the problem, call into your local Adelaide Bank branch with proof of your identity.

Our friendly staff will arrange for a new PIN or PAC to be issued within a couple of days.

## **What to do if your card goes missing**

It's vitally important that you report a lost or stolen card to us straight away.

You can do this by phoning 13 22 20 or 1300 652 220 (if calling from outside of South Australia) immediately, 24 hours a day, or dropping into your nearest Adelaide Bank branch.

Immediate notification may prevent an unauthorised person from using your card.

Unfortunately, if you don't tell us your card has gone missing or if you disclose the PIN to anyone else or leave a record of it with your card or act with extreme carelessness in failing to protect PIN security, you may be liable for the bill arising from any unauthorised use of your account.

For this reason it is extremely important that you don't leave a record of your PIN either with your card or in a place where it can be found easily.

## **What to do if your card is used without your permission**

If someone has fraudulently placed a telephone, internet or direct mail order against your credit card account, you should inform us as soon as you find out about it.

You are not liable for losses resulting from an unauthorised transaction, if that transaction took place after you notified us of the loss or theft of your card or, where a card and PIN are used, if it is clear that you did not contribute to such losses.

## **Your account statement**

For personal accounts with a statement, you will find your statement is an easy-to-read record of all cash, card and cheque transactions you've made over the statement period.

Every statement is worth keeping as it provides an invaluable record of all transactions, interest earned and government charges (useful for your tax returns) as well as the current balance.

## **Understanding interest rates and payments**

To choose the best savings account for you, it's important to not only know how the interest you earn is calculated, but also how often it's paid into your account.

### **Earning Interest:**

#### **Daily interest**

This is interest calculated on the daily balance of your account.

#### **Minimum monthly interest**

Minimum monthly interest is calculated monthly on the lowest balance of the account for the calendar month.

### **Payment of interest:**

Interest can be credited to your account:

\*Monthly

\*6 monthly

\*Quarterly

\*Yearly

### **Compounding**

Interest is compounded when the interest earned on the savings in your account is added to your account balance, so that the next time interest is calculated it is worked out on the total of the principal (your savings) and the interest you have earned so far.

So you actually earn interest on your interest. Ask our branch staff to explain which of our accounts have compounding interest.

## **Tiered interest rates**

Several of our investment-style accounts operate on a tiered interest rate structure. The interest rate increases as your balance reaches the next tier in the structure.

You can find out about the tier structures for different accounts from any branch.

## **So which is better?**

It's a tough question and the answer will depend on several factors - the interest rate itself, which as you know can vary, the frequency of interest payments and the terms and conditions that apply to your particular account.

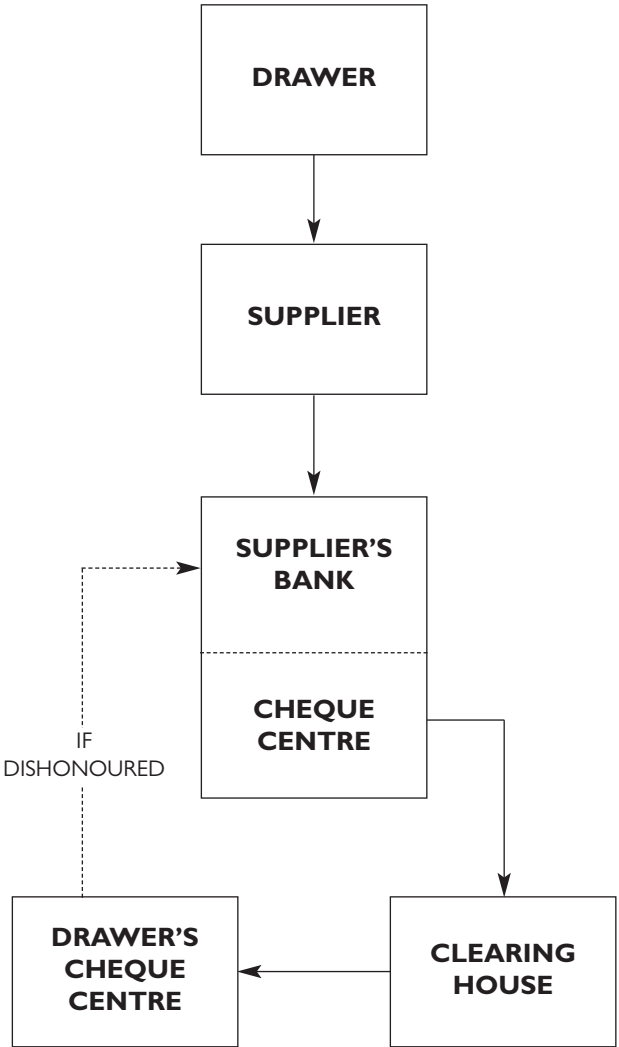
Then there's the aspect of what you need most out of your savings account. Ask our branch staff to help you work out what's best for you.

## **About cheques**

### **What is a cheque?**

A cheque is a written order to a bank to pay a sum of money on demand. Banks provide cheque forms and generally insist on the use of these forms.

# Step by step guide to cheque clearing



*Clearance normally takes up to 3 days. Special clearance times can be arranged through your local branch.*

## Cheque clearing process

In order to provide this convenient facility to you there is a fairly complicated and time consuming process involved, which may take a number of days. You should ask us for an estimate of the time it will take, if you need to know, although generally it takes three (3) business days.

To help you understand how this works we'd like to take you through the process step by step.

- **first**, you deposit in your Adelaide Bank account a cheque you have received
- **second**, Adelaide Bank will seek payment of the cheque from the bank on which the cheque is drawn (the two banks could be the same)
- **third**, that bank will pay the proceeds of the cheque to Adelaide Bank. Only then will the cheque be cleared.

Normally you will not be able to withdraw the value of a cheque you deposit until the cheque is cleared, even though your account may be credited with the proceeds of the cheque. This rule applies even to cheques made payable to cash.

### **How a cheque may be specially cleared**

If you want especially fast clearance of a cheque you can ask Adelaide Bank for a special clearance. You should ask for an estimate of the time it will take and the cost.

Adelaide Bank's charge for a special clearance covers the extra administrative costs involved in making a special clearance request to the bank where the cheque account is held (including a possible courier charge).

### **What is the effect of crossing a cheque?**

If you cross a cheque you are telling a bank not to cash it across the counter. The cheque must be paid to a bank (e.g. into a customer's account). If a bank does cash the cheque it may be liable for any loss suffered by the true owner.

Crossing a cheque means drawing across the face of the cheque from top to bottom two parallel lines, with or

without the words “not negotiable” between them. A crossing may be added by you when you make out a cheque or by any person who obtains possession of your cheque.

### **What is the meaning of “not negotiable”?**

The words “not negotiable” **between two parallel lines** across the face of a cheque mean that, where the cheque is transferred, the person who obtains the cheque has no greater rights than the person who transferred it to him or her.

For example, your cheque might be stolen and then passed on by the thief to another person. That person might then obtain payment of the cheque. In this example, if the cheque was crossed and marked “not negotiable”, the person from whom the cheque was stolen might recover the amount of the cheque from the person who obtains payment of the cheque, even though that person may not have done anything wrong.

### **What is the meaning of “account payee only”?**

These words on a cheque are a warning to a bank with which the cheque is deposited that the cheque should be paid only to the person named in the cheque as payee.

If that bank pays a different person, it may be liable to the true owner, unless the bank acted in good faith and without negligence (e.g. by making enquiries and receiving a reasonable explanation).

The words “account payee only” do not prevent the transfer of a cheque. However, as a matter of policy, Adelaide Bank will not usually accept such cheques into an account other than that of the payee.

### **What is the significance of deleting “or bearer”?**

Cheques are generally printed with the words “or bearer” appearing at the end of the line on which you put the name of the person to be paid.

The words “or bearer” mean that (except in cases where the cheque is crossed and must therefore be collected by a bank) the bank on which the cheque is drawn has authority to pay it to any person in possession of it, even if that person found it or stole it, unless the bank has reason to suspect that the cheque might have fallen into

the wrong hands. Adelaide Bank generally requires that bearer cheques are endorsed if they are to be paid other than to the named payee.

If you wish to alter this position by making the cheque an “order” cheque, the simplest course is to cross out the words “or bearer” which are printed on the cheque.

If so desired the words “to the order of” may also be inserted before the name of the payee, but if this is done the words “or bearer” must still be crossed out.

If a cheque is an “order” cheque then (except in cases where the cheque is crossed and must therefore be collected by a bank) the bank on which the cheque is drawn should only pay it:

- to the named payee
- to any other person to whom the named payee, by endorsing the cheque on the reverse side, has ordered it to be paid.

### **How and when may a cheque be stopped?**

You may stop payment on a cheque you have written by notifying your bank before the cheque is paid by your bank. Speed is important. You may notify your bank initially by telephone. This will put a hold on your cheque for a short time until you call at your bank or send written instructions.

You should identify the cheque clearly to your bank by giving the amount, cheque number and date of the cheque and to whom it is payable.

### **Reducing the risk of unauthorised alteration.**

When you write a cheque, you should take care to reduce the opportunity for forgery and fraud. You have a duty to fill out the cheque so as not to mislead your bank or make it easy for someone else to alter your cheque.

You should:

- not leave gaps between the words or figures
- begin the amount in words as close as possible to the left-hand side
- begin the amount in figures as close as possible to the dollar sign (\$)
- never write a cheque in pencil or ink that can be rubbed out

- never sign a cheque before it is used or filled out
- always write the amount of the cheque in words as well as figures, because words are harder to alter without your authority.

### **Cheques returned unpaid or “dishonoured”**

Your cheque may be returned unpaid or “dishonoured” in certain circumstances, such as where:

- there is not enough money in your account or your overdraft is not enough to cover the cheque
- there is some irregularity with your cheque, for example your cheque is unsigned, is more than 15 months old, is post-dated (i.e. bears a date that has not arrived), or has been materially altered (e.g. by a change of the amount originally stated in it) and you have not signed the alteration
- you have instructed us to stop payment of your cheque
- we have received notice of your mental incapacity, or of your death (and certain conditions have been met).

If we dishonour your cheque it means this cheque will not be paid by us.

If a cheque you have deposited is dishonoured, we will advise you of this. We will reduce the balance of your account by the amount of the cheque if it has already credited your account with that amount.

### **Lost or stolen cheques**

You must notify us as soon as possible of the loss, theft or misuse of your cheques. You can do this by telephoning 13 22 20 or 1300 652 220 (if calling from outside South Australia). If you do not do this you take the risk of someone forging your signature and drawing cheques on your account.

## **Bank cheques**

The term “bank cheque” describes a cheque which is to be paid by the bank itself, rather than from a customer’s account.

Bank cheques are generally treated by the law in the same manner as ordinary cheques. Although many people regard bank cheques as cash, you should be aware that in certain circumstances a bank cheque may not be paid by the bank that issues it. To clarify the position, the banks who are members of the Australian Bankers’ Association have adopted the following policy in relation to bank cheques:

### **Forged or unauthorised bank cheques**

If the signature of an officer of a bank is forged or placed on a bank cheque without the bank’s authority, the bank is not legally liable for it.

### **Bank cheque materially altered**

A bank will dishonour a bank cheque which has been fraudulently and materially altered. A bank will cooperate with any holder of a cheque, or a person who is about to receive it, who may want to verify that the cheque is a valid bank cheque.

### **Bank cheque reported stolen or lost**

Where a bank is told that a bank cheque is lost or stolen and is satisfied that this is the case, the bank will not honour it if it is presented for payment by a person who has no right to it. The bank may provide a replacement bank cheque. The bank may require an indemnity and other documentation from you.

### **Court order restraining payment**

A bank must observe an order of a Court restraining the bank from paying its bank cheque which is presented for payment while the order is in force.

### **Failure of consideration for the issue of a bank cheque**

Where a bank has not received payment for issuing a bank cheque to a customer (e.g. the customer’s cheque to the bank in payment for the bank cheque is dishonoured), the bank will refuse to pay the bank

cheque only if the person presenting the bank cheque for payment:

- has not given value for it (e.g. the bank cheque is stolen)
- has given value for it but at the time of doing so he or she knew the bank had not been paid for the bank cheque (e.g. that the cheque in favour of the bank had been dishonoured).

Again, an indemnity and other documentation may be required from you.

## **Altering or stopping a payment**

When you have authorised Adelaide Bank to make regular automatic payments to or from your account using Direct Debit, Periodical Payment, Auto Payment Plan, Automatic Deductions or AnyPay, and you want to alter or stop these payments, you must advise us in writing at least two business days prior to the next payment date. Contact your local Adelaide Bank branch to obtain a form.

If you have authorised another party to debit your account for services provided, for example insurance premiums, you can stop the arrangement by advising Adelaide Bank in writing. We would also suggest that the same instruction is made in writing to the authorised party.

## **Safeguarding payment instruments**

Adelaide Bank advises that you should safeguard payment instruments such as credit and debit cards, cheques, bank cheques and passbooks.

You will be liable for all transactions arising from the use of a payment instrument until you have advised Adelaide Bank of its loss.

If any of the above payment instruments are lost, you should contact Adelaide Bank immediately by dropping in to your local branch or phoning us on 13 22 20 or 1300 652 220 (if calling from outside South Australia).

## Fees and charges

Adelaide Bank imposes fees and charges for various transactions and requests.

For more information on these fees and charges call 13 22 20 or 1300 652 220 (if calling from outside South Australia).

## Regulations

As well as your contract, Adelaide Bank complies with a number of industry codes of practice and legislation. Key sources of regulation which may apply include:

- *Code of Banking Practice* (a voluntary code of conduct which sets standards of good banking practice for banks to follow)
- *Electronic Funds Transfer Code of Conduct* (a voluntary code of conduct which applies to certain accounts and electronic transactions carried out by individuals)
- *Privacy Act 1988 (C'th)* (privacy legislation governing activities such as the collection, use and disclosure of personal information)
- *Consumer Credit Code* (legislation which regulates the provision of credit to individuals for consumer purposes)
- *Corporations Act 2001 (C'th)* (legislation which, among other things, regulates a wide range of activities relating to certain financial products)
- *Australian Securities and Investments Commission Act 2001 (C'th)* (legislation which, among other things, prohibits misleading, deceptive and unconscionable conduct in relation to financial services)
- *Cheques Act 1986 (C'th)* (deals with matters such as payment and collection of cheques as well as fraud and other unauthorised transactions)
- *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (C'th)* (legislation designed to combat money laundering and the financing of terrorism).

## **Customer concern line - dispute resolution**

To provide feedback, simply drop into your local Adelaide Bank branch and ask for our **Compliments, concerns and questions** brochure, or call our Customer Relations Centre on (08) 8300 6111 or 1800 266 233.

## **Customer in financial difficulty**

Should you experience financial difficulty and feel you will have trouble meeting your commitments, it is recommended that you speak to us as early as possible. Your Branch Manager or one of our credit counsellors may be able to offer you some guidance or alternatives to help ease your situation.

## **Terms and conditions governing Adelaide Bank accounts**

This guide is a summary of Adelaide Bank's products and services. For full information, please refer to specific product brochures. We always recommend that you read the terms and conditions that apply to a particular product or service (even if it is a savings account) before you enter into any agreement with us.

These are available from any Adelaide Bank branch and you will find they are written in plain English for easy reading. But should you need any explanations, please do not hesitate to approach our branch staff or call 13 22 20 or 1300 652 220 (if calling from outside South Australia), 7 days a week.

## **For more information . . .**

As part of our service to you, Adelaide Bank is as close as your phone, 7 days a week. Our highly skilled team at Adelaide Bank Direct is standing by to answer your questions or accept your loan applications over the phone.

The number to call is: **13 22 20** or **1300 652 220** (if calling from outside South Australia)

8am - 8pm Monday to Friday

9am - 6pm Saturday

10am - 6pm Sunday

The information in this booklet is general and descriptive and should not be taken as a complete statement of the relevant law or practice. Some aspects of the law that it covers are subject to varying interpretation. You should obtain your own legal advice before relying upon any right you think you may have as a customer of Adelaide Bank.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited  
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