

APPLICATION FOR ADIG ONLINE ACCESS Individual or Joint Account

New Application
 Update existing Application

Name of Account: _____

Address: _____

Email: _____ @ _____

_____ @ _____

Daytime phone number/s: _____

I/We wish to use ADIG Online for the following accounts:

Member Number: _____ Account Name: _____

Member Number: _____ Account Name: _____

Member Number: _____ Account Name: _____

Transfer requirements

Member Number	Member Number	Transfer to	Transfer from	Daily Transfer Limit
		Yes/No	Yes/No	Unlimited / \$
		Yes/No	Yes/No	Unlimited / \$
		Yes/No	Yes/No	Unlimited / \$

I/We wish to use the external funds transfer facility with a daily limit of \$.....to be transferred out of my ADIG account to another bank account.

I/We acknowledge as I/We now have full access to transaction details at any time, passbooks will not be updated by ADIG and statements will not be mailed.

Risk Management Issues to be considered before linking your accounts to ADIG ONLINE:

1. Important issues the Principal Account Holder must be aware of when authorising access to ADIG ONLINE.

- 1.1. The Principal Account Holder authorises the ADIG to allow access to each member number to specific access levels for each user. Access to **ADIG ONLINE** may be terminated by the Principal Account Holder at any time by giving notice to the ADIG in writing.
- 1.2. The Principal Account Holder authorises the Login Name (Member Number) and Password used by the user(s) with the authority to operate, to be the authorised signatories on the nominated accounts through **ADIG ONLINE**.
- 1.3. The Principal Account Holder indemnifies the ADIG and takes full responsibility for all value and non-value transactions through **ADIG ONLINE** that use the Principal Account Holder's or user(s)' correct Login Name and Password.
- 1.4. ADIG may terminate or suspend access to **ADIG ONLINE** by the Principal Account Holder or the user(s) for any reason.
- 1.5. The Principal Account Holder acknowledges and accepts that the ADIG cannot verify by way of signature comparison whether **ADIG ONLINE** access was correct and accepts that the use of the correct Login Name and Password is the equivalent of a signature.
- 1.6. ADIG will endeavour to maintain **ADIG ONLINE** to reflect the most up to date account information and the availability of the system. However, ADIG cannot be held responsible for any loss or liability, real or contingent, by lack of access availability or superseded account information.
- 1.7. ADIG will endeavour to ensure all transfer instructions are carried out in accordance with your or your authorised users' instructions but cannot be held responsible for any loss, real or contingent.
- 1.8. You agree that accounts nominated for access through **ADIG ONLINE** will not receive account statements by mail. allows you to view and/or print transaction lists or account statements at any time and

at any frequency of your choosing.

- 1.9. The use of **ADIG ONLINE** is also subject to the terms and conditions of the individual account products
- 1.10. These conditions will be available for viewing on the ADIG web site www.adig.com.au. Variations to these terms and conditions will be notified on this web site. Your use of **ADIG ONLINE** Internet Access after notification will constitute acceptance of the variation.

2. Security

- 2.1. Browser based and uses the latest 128 bit encryption technology and security which is the same high level of encryption technology as many of the leading Financial Institutions. The user can confirm their **ADIG ONLINE** session is encrypted by the appearance of a "lock" symbol at the foot of the browser.
- 2.2. User(s) are issued with a Login Name and Password only after the Principal Account Holder's authorisation has been received. The first time a user logs in to **ADIG ONLINE** with a new or replacement Password issued by ADIG they will be automatically prompted to change their Password to one of their own devising within the set password parameters.
- 2.3. User(s) are able to transfer funds within the Principal Account Holder's own accounts or to other ADIG accounts, and are also able to transfer funds to accounts at external financial institutions as per the authority set by you.
- 2.4. If a user suspects there has been or may be unauthorised access, the ADIG can disable access immediately upon receipt of advice.
- 2.5. Transfer of funds to external financial institutions will be processed once daily at 4:00 p.m. on a banking day.
- 2.6. After 5 minutes an inactive web page will be automatically logged off by the system. A new internet session must be commenced if the host session is inactive for a further 2 minutes.
- 2.7. Access will be blocked if there are 3 succes-

sive unsuccessful login attempts during a 24 hour period (from Midnight daily). Access may only be restored through ADIG who will restore access after ascertaining identity of user.

- 2.8. There are two levels of authorised access available for each member number for each user .
- 2.9. There is a record of all communication on **ADIG ONLINE**. All transactions processed through **ADIG ONLINE** are processed with normal "batch" transactions and will show on ADIG hard copy reports.
- 2.10. Credit external Payments will be subject to a daily limit which must be authorised by the Principal Account Holder.
- 2.11. Debit external accounts will be subject to a transactional limit authorised by the Principal Account Holder and accounts must be pre-nominated.

3. Principal Account Holder's Security Precautions

There are several key precautions that should be observed by Principal Account Holders and users when using **ADIG ONLINE**.

- 3.1. Password must be kept secret and secure.
- 3.2. Never leave a computer unattended while logged on to **ADIG ONLINE**.
- 3.3. Do not use date of birth, telephone number, address, name or names of friends, relatives or associates in a Password
- 3.4. Change Password regularly, at least monthly is recommended
- 3.5. Always exit **ADIG ONLINE** when finished.
- 3.6. Use a reputable Internet provider
- 3.7. Always use the latest available virus scanning software or virus signature file.
- 3.8. Keep complete and accurate records of daily transactions initiated through **ADIG ONLINE**.
- 3.9. The Principal Account Holder is to ensure the ADIG has a current and accurate account operating authority.

I/We have read and acknowledge the Risk Management Issues of **ADIG ONLINE**, outlined in this document on this page, and apply for access to my/our accounts through the **ADIG ONLINE** service.

I/We understand that Sole Account Access will enable either User to view account information and singularly perform transactions on the nominated accounts including the transfer of funds to accounts of external organisations and individuals. Under Joint account access one User will be able to access account information singularly but will need authorisation from the second User for any value transactions. The second User would not be able to view accounts without the first User first logging in.

I/We acknowledge that anyone who has access to the Passwords may be able to transact on these accounts and it is the responsibility of the undersigned to protect the Passwords and not disclose them to anyone else.

I/We accept full responsibility for ensuring that payment details are correct, and acknowledge that ADIG has no liability for any payment made in accordance with details provided.

I/We will inform ADIG immediately there is any suspicion that the security of any Passwords has been breached.

This authority must be signed in terms of the existing Authority to operate the member numbers nominated, held by the ADIG. This authority for linking accounts to ADIG Online will be held with the normal authority to operate on the accounts.

Name:Signature:Date:/...../.....

Name:Signature:Date:/...../.....