



DIOCESAN INVESTMENT FUND ONLINE APPLICATION

ABN 32 991 362 517
 PO Box 482
 LISMORE NSW 2480
 Phone 1800 802 516 Fax 02 6622 4238

Account Number

Name:

Authorised User (if other than account holder):

Address:

Email Address:

Date of Birth:

Mother's Maiden Name:

I/We hereby request Diocesan Investment Fund to provide me/us or my authorised user with a security password to allow access/transact if selected below, to my Diocesan Investment Fund account(s) via the internet, details listed below.

DIF Account Number (S)	Account Name	Account Signatories (Please sign below)	Type of Access Required (Tick appropriate box)	
			View Only	* View and Transact

Transact facilities for withdrawal transfers require the completion of a **TRANSFER AUTHORITY FORM for each account listed here.*

NOTE: All joint accounts, company accounts and superannuation funds need all signatures as currently held to operate account.

ONLINE TERMS AND CONDITIONS OF USE

These Terms & Conditions of Use set out important information about Diocesan Investment Fund Online. By reading these Terms & Conditions of Use you will be able to understand:

- significant characteristics and features of Diocesan Investment Fund Online; and
- the benefits and risks associated with Diocesan Investment Fund Online.

Make sure you read these Terms & Conditions of Use thoroughly before making a decision to use this product.

Any advice in these Terms & Conditions of Use has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in these Terms & Conditions of Use, Diocesan Investment Fund recommends that you consider whether it is appropriate for your circumstances. The Diocesan Investment Fund, whilst taking all appropriate care and responsibility, accepts no liability for any loss you may suffer whilst using DIF Online, unless such loss is the result of the direct negligence of DIF Online. By accepting the Terms and Conditions herein you accept liability for all or any loss you may suffer.

You can contact the Diocesan Investment Fund by visiting www.dif.org.au or calling 1800 802 516.

FEATURES AND BENEFITS

Diocesan Investment Fund Online is secure, convenient and easy to use.

For all Diocesan Investment Fund accounts, with a DIF Online identity and password you can:

- generally access your accounts 24 hours a day, 7 days a week
- check account balances
- search and print out transaction history
- send messages to the Diocesan Investment Fund, and
- transfer funds to an other account with the DIF or an account held with another financial institution*

* This facility is available only after the completion of a DIF Transfer Authority.

YOUR RESPONSIBILITIES

1. **Keep accurate records of transactions completed on DIF Online and reconcile account details regularly.**

- 1.1 DIF Online does not maintain a "mirror processing" system for transactions entered during the day. The transactions are backed up during the end of day processing which normally occurs at 5.00 p.m. Monday to Friday. If for some unforeseen reason the DIF is required to restore account files back to the end of the previous days processing and re-enter the current days transactions, all DIF Online transactions will have to be re-entered by the client. This may prove to be difficult unless the client and user have a good system for recording daily transaction processed.
- 1.2 The client **will not** be advised immediately if account numbers are incorrect and they are fully responsible if they direct credit the wrong account at another bank. Any fees associated with the incorrect credit on an external account will be passed on.

2. **Important issues the Client must be aware of when authorising access to DIF Online.**

- 2.1 The Principal Account Holder authorises the DIF to allow access to each account to specific access levels for each user. Access to DIF Online may be terminated by the Principal Account Holder at any time by giving notice to the DIF in writing.
- 2.2 The Principal Account Holder authorises the Online Banking Identity Number and Password used by the user(s) with the authority to operate, to be the authorised signatories on the nominated accounts through DIF Online.
- 2.3 The Principal Account Holder indemnifies the DIF and takes full responsibility for all value and non-value transactions through DIF Online that use the Principal Account Holder's or user(s) correct Online Banking Identity Number and Password.
- 2.4 The DIF may terminate or suspend access to DIF Online by the Principal Account Holder or the user(s) for any reason.
- 2.5 The Client acknowledges and accepts that the DIF cannot verify by way of signature comparison whether DIF Online access was correct and accepts that the use of the correct Online Banking Identity Number and Password is the equivalent of a signature.

3. **Security**

- 3.1 Browser based and uses the latest 128 bit encryption technology and verisign security which is the same high level of encryption technology as many of the leading Financial Institutions. The user can confirm their DIF Online session is encrypted by the appearance of a "lock" symbol at the foot of the browser.
- 3.2 User(s) are issued with an Online Banking Identity Number and Password only after the Principal Account Holder's authorisation has been received.
- 3.3 User(s) are able to transfer funds within the Principal Account Holder's own accounts or to other clients' accounts with the DIF but are unable to transfer funds to external financial institutions unless authorised by the Principal Account Holder.
- 3.4 If a user suspects there have been or may be unauthorised access, the DIF can disable access immediately upon receipt of advice.
- 3.5 Transfer of funds to external financial institutions will be processed once daily at approximately 3.00 p.m. on a banking day.
- 3.6 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 12 minutes.
- 3.7 Access will be blocked if there are 3 successive unsuccessful login attempts during a 24 hour period (from Midnight daily). Access may only be restored through the DIF who will restore access after ascertaining identity of user.
- 3.8 There are two levels of authorised access available for each account for each user.
- 3.9 There is a record of all communication on DIF Online. All transactions processed through DIF Online are processed with normal "batch" transactions and will show on DIF hard copy reports.
- 3.10 Credit external Payments will be subject to a daily limit, which must be authorised by the Principal Account Holder.

4. **Principal Account Holder's Security Precautions**

There are several key precautions that should be observed by Principal Account Holders and users when using DIF Online:

- 4.1 Password must be kept secret and secure.
- 4.2 Never leave a computer unattended while logged on the DIF Online.
- 4.3 Do not use date of birth, telephone number, address, name or names of friends, relatives or associated in a Password.
- 4.4 Always exit DIF Online when finished by clicking on the log off button.
- 4.5 Use a reputable internet provider.
- 4.6 Always use the latest available virus scanning software or virus signature file.
- 4.7 Keep complete and accurate records of daily transactions initiated through DIF Online.
- 4.8 The Principal Account Holder is to ensure the DIF has a current and accurate account operating authority.

I/We have read and accept the terms and conditions as outlined above.

I/We acknowledge that in obtaining a password to access the Diocesan Investment Fund only, for a joint account either party may have access to the account(s), without the other parties consent or knowledge.

I/We acknowledge that this authority will remain in place until further written notice has been received.

Signature:

(If more than one signature, ie joint/company)

Date:

OFFICE USE ONLY:

Signature Verified

Date Processed

Processed By

Letter Sent

Internet ID

Primary A/c No.