



Bank of  
Melbourne

Business  
Banking  
Mobile  
Terms and  
Conditions

# Before using Business Banking Mobile please read the following Terms and Conditions:

**Please note:** Words in *italics* have the same meaning as explained in Meaning of words in the Bank of Melbourne Business Banking Online Product Disclosure Statement..

- Each time you use Bank of Melbourne Business Banking Mobile, these Terms and Conditions and those in the ***Bank of Melbourne Business Banking Online Product Disclosure Statement*** apply.
- Where there is any inconsistency between these Terms and Conditions and the ***Bank of Melbourne Business Banking Online Product Disclosure Statement***, these terms and conditions shall prevail.
- Bank of Melbourne Business Banking Mobile is an additional feature of ***Bank of Melbourne Business Banking Online***. It is not a stand-alone product. Business Banking Mobile is available only to registered users of Business Banking Online. No other specific registration is required.
- Not all mobile devices may be capable of accessing and using Bank of Melbourne Business Banking Mobile. You are responsible for using, having or obtaining a compatible mobile device in connection with any use of the service. Bank of Melbourne is not responsible for:
  - Any ability of a mobile device to access the service; or
  - Any loss or damage to a mobile device resulting from your access or use or attempted use of Bank of Melbourne Business Banking Mobile.
- If you travel outside of Australia you may still have access to Bank of Melbourne Business Banking Mobile. You should check with your telephone communications provider that the mobile device will be able to use relevant network in those countries in which you are travelling. Bank of Melbourne is not liable for any additional costs you incur.
- Any conditions of use and charges relating to a mobile

device are your responsibility.

- You will use your **Business Banking Online User ID and Business Banking Online Password** to log on your Business Banking Mobile.
- Not all Business Banking Online services and features are available via Bank of Melbourne Business Banking Mobile. Users can only perform the following tasks:
  - View limited account information and transaction history;
  - **Users with an Authentication Device with authorise access**, can:
    - complete transfers between accounts in their BBO profile as permitted under the **Bank of Melbourne Business Banking Online Product Disclosure Statement**. Any transfer to or from a Foreign Currency account can only be processed at the carded exchange rate for the day. The transfer must be created and submitted within the same Bank of Melbourne Business Banking Mobile session. Transfers cannot be future dated or scheduled in advance and can only be made from accounts that do not require more than 1 user to authorise the payment.
    - authorise and submit payments which are permitted under the **Bank of Melbourne Business Banking Online Product Disclosure Statement** and have been created from their BBO profile.
- View their Mobile Payment History
- Bank of Melbourne Business Banking Mobile is only available to registered users of Bank of Melbourne Business Banking Online that have accepted the **Bank of Melbourne Business Banking Online and Payment Services Product Disclosure Statement**.
- Bank of Melbourne Business Banking Mobile is subject to system maintenance and availability.