

Ezisend Terms and Conditions

Making a payment using Ezisend

You must be at least 18 years old to make an Ezisend payment.

To make an Ezisend payment, you'll need to provide us with all the information we ask for (which may include documentation that we require to identify your identity in order for us to comply with our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (the **AML/CFT Act**)).

We may not be able to make an Ezisend payment if:

- the request isn't clear or any information in it is wrong;
- we believe the request may be unauthorised, not genuine, or may fail our security checks;
- we believe the request may breach applicable laws, sanctions, or other requirements;
- we are not able to comply with our obligations under the AML/CFT Act;

You agree that we can provide any information you have provided to us to a third party service provider for the purpose of verifying your identity as required under the AML/CFT Act.

- there's not enough money in your account for the payment; or
- we believe we have another good reason.

When you ask us to make an Ezisend payment for you, you confirm the payment won't breach any laws, sanctions, or requirements of any government agencies in New Zealand or Samoa.

You confirm to us that any payment you request is not being made for an illegal or fraudulent purpose.

When you ask us to make an Ezisend payment, we will use an intermediary, the National Bank of Samoa, to make the Ezisend payment on your behalf.

We're not responsible for any losses or costs you or anyone else incurs if your Ezisend payment request includes:

- information that is wrong or
- a recipient name that is inconsistent with the account or identifying number in your request.

How and when we'll process your Ezisend payments

We aim to process your Ezisend payment request within 30 minutes of when we receive it, provided that we receive the all the correct information to facilitate the transaction.

We process Ezisend payment requests 24 hours a day, 7 days a week.

We will take the money for the Ezisend payment (including any fees and any other amount referred to in these terms and conditions) from your selected account immediately. There may be a delay before cleared funds become available to the recipient.

We aren't responsible for any losses or costs you or anyone else incurs if an Ezisend payment is delayed.

If an Ezisend payment that you asked for is delayed, you can ask us to look into it for you. We may charge a fee for this, unless we find we caused the delay.

Currency calculations

We'll use the exchange rate we quote and agree with you, when you asked us to make the Ezisend payment.

The National Bank of Samoa will receive the payment in New Zealand dollars and will then convert the payment to Samoan tālā at the agreed exchange rate before making the payment available to the recipient.

We may not be able to process your Ezisend payment request

Sometimes we won't be able to process your Ezisend payment request. This can happen if there are legal, regulatory, or policy requirements preventing us from processing your request.

Sometimes the National Bank of Samoa won't be able to process your Ezisend payment request. If this happens, the Intermediary will either ask for more information about the payment or return it to us, less any fees.

The National Bank of Samoa may return an Ezisend payment for many reasons, including concerns it may have about the end recipient, the purpose of the payment, or the source of payment funds. We may not always be able to confirm the reason an Ezisend payment is returned and we have no control or responsibility for the National Bank of Samoa's decisions.

You agree to reimburse us for any loss or cost we suffer for an Ezisend payment we make on your request.

How to cancel your Ezisend payment request

You may contact us to cancel an Ezisend payment. We'll try to cancel the payment, but won't be able to if the payment was processed or there isn't enough time act on your request.

Sometimes when you ask us to cancel an Ezisend payment, the amount we may get back is less than the amount originally sent, for example because of fees.

If you ask us to cancel an Ezisend payment, we won't return any money to you until we've received the payment back and we've received confirmation that the Ezisend payment hasn't been made. If we have not yet sent the money to the National Bank of Samoa, we'll usually be able to return the money to your account on the day you ask to cancel the Ezisend payment.

If an Ezisend payment is cancelled, you may only get back the currency dollar value of the Ezisend payment at the time of return of the payment.

Where you ask us to cancel an EziSend payment, we'll refund the payment amount minus the fees.

You agree to indemnify us for any costs, losses, or damages we incur because we agree to stop or cancel or try to recall an EziSend payment, or where the National Bank of Samoa returns your EziSend payment. This includes any costs, losses, or damages from any foreign exchange movement between when your funds were converted and when we let you know the EziSend payment was returned.

We charge you fees for EziSend payments

The fees and charges for making EziSend payments are available online via internet banking and available within the Credit Union branch and are subject to change from time to time.

We can suspend or cancel the services we provide

We can suspend or cancel your ability to request EziSend payments anytime without telling you.

What to do if there is a problem with an EziSend payment

Tell us immediately if you think there's an error in any EziSend payment you've requested. You will need to tell us what has happened and give us details of the EziSend payment.

We may need you to give us more information to help us investigate. Please contact customer services for help at 0800 240 400.

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Ltd (FSCL) and approved by the Ministry of Consumer Affairs.

If you are not happy with the services that we have provided you are able to contact complaints@fscl.org.nz, telephone FSCL on 0800 347 257 or write to FSCL, PO Box 5967, Wellington 6145.

FSCL MEMBER NUMBER 1619