

Recalling funds sent via Internet Banking

Use this quick help guide to determine what action you need to take and what process to follow. Please find some examples below.

Is it a Mistaken Payment	Is the transfer authorised by the customer	Is the transfer <u>unauthorised</u> by the customer
<ul style="list-style-type: none"> - A customer has typed in the incorrect BSB or account number into Online Banking 	<ul style="list-style-type: none"> - The customer has paid a merchant and later found it was scam /fraud 	<ul style="list-style-type: none"> - The customer did not perform the transaction - Refer to Fraud Procedures
<ul style="list-style-type: none"> - A customer was provided with the wrong account information 	<ul style="list-style-type: none"> - The other party has not received the money and the customer is tracing the funds 	<ul style="list-style-type: none"> - Is it a joint account dispute - Refer to Joint Account Dispute Procedures
<ul style="list-style-type: none"> - A customer has selected the wrong payee on their Favourites list in Online Banking. 	<ul style="list-style-type: none"> - The member wants to know if the funds were received as proof (legal matters, confirmation etc) 	
Next Steps	Next Steps	Next Steps
<p>Advise the customer we can lodge a Mistaken Payment request.</p> <ul style="list-style-type: none"> - time frames are outlined in the T&Cs - a fee will apply as of April 2018 is \$55.00 - Send an email to directentry@qudosbank.com.au and use the template provided - Trans Ser will send regular follows up to the customer to keep them informed 	<p>Advise the customer we can lodge a trace destination which will list the bank account details the transfer was made too.</p> <p>A recall of funds can also be requested if the customer wants to recall the funds sent.</p> <p>There is no guarantee that the recall of funds will be successful if the recipient /other bank doesn't respond.</p>	<p>Unauthorised Transfer Advise the customer that the account(s) will be restricted and assessed by the Risk & Compliance team.</p> <p>Contact the fraud department and follow the Fraud Procedures</p> <p>Joint Account Disputes Advise the customer that the account(s) will be restricted and assessed before any further activity is permitted.</p>

<p>- add notes in Prosper that the fee was accepted and a brief description of the discussion</p>	<ul style="list-style-type: none"> - Approx 6- 8 weeks as we are waiting on the other banks to respond - a fee will apply as of April 2018 is \$44.00 each process - Send an email to directentry@qudosbank.com.au and use the template provided - Trans Ser will send regular follows up to the customer to keep them informed - add notes in Prosper that the fee was accepted and a brief description of the discussion 	<p>Follow the Joint Account Dispute Procedures</p>
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