

POLi payments?

What is POLi?

POLi is an online payment service that promotes itself as an alternative to paying credit card surcharges. It works in conjunction with your internet banking service.

How does POLi work?

POLi requires Members to create a POLi login, and to disclose their internet banking login details. This enables POLi to control the navigation within internet banking and auto populates the 'pay anyone' fields with the details of the seller before sending a payment to the recipient.

POLi has not entered into an agreement with the Credit Union – it only creates a method of pre-populating the internet banking pages using the supplied login and then 'pushing' a batch payment to the recipient.

Concerns raised with POLi

Unlike payments via a Visa card, payments via POLi are not able to be reversed by the Credit Union as they are batch transactions and there are no chargeback rights. POLi also does not assist in unauthorised or mistaken transactions.

By providing your confidential internet banking login details to a third party like POLi, you may lose protection for any unauthorised transactions. The Credit Union advises Members never to give your confidential internet banking login details to anyone.

POLi's terms and conditions state: "We are not making any representation that [we] have the approval or, an affiliation with, or any license from or agreement with your financial institution to operate or make POLi™ available for use by you."

Don't want to use POLi? There re alternate options for members

POLi is a service offered by Jetstar and Virgin Australia websites.

Jetstar Australia - offers customers the opportunity to pay via 'Direct Deposit' which incurs no surcharge fees. It relies on customers sending Jetstar funds via the 'Pay Anyone' feature on their internet banking website.

Please note that Direct Deposit is only available when the flight date is at least 14 days after the payment date. The payment process works like this:

Step one

Customers enter all personal and flight information as per normal and proceed to the 'Payment Section' of Jetstar's website.

Step two

Customers select the 'Direct Deposit' payment option, as per below:

Step three

Customers are provided with the following payee details:

Step four

- **Account Name**
- **BSB**
- **Account Number**
- **Reservation Number**
- **Total Price**

Customers log into their internet banking directly from their financial institution's website. They then follow the instructions provided by Jetstar and enter the payee details into the 'Pay Anyone' section of their internet banking website and make a payment to Jetstar.

Virgin Australia - At this time Virgin Australia offers no alternative to POLi for those customers not wishing to pay via card nor with flying credits. However, Virgin have indicated they may add a BPAY option in the future.