



East Coast Online Access – User Guide

What is East Coast Online Access?

East Coast Online Access offers East Coast Mortgage Trust clients the ability to access account information such as balances and statements when you need them, generally 24 hours a day 7 days a week.

How does it work?

Once we receive a valid Online Access Authority we will set up access via a unique password and customer number that will give you access to the last two years transaction history on your nominated account(s) including interest distributions. The statement information is updated each banking business day in line with our last processing date which is shown on your home page when you log in.

You can also select a 'Printer Friendly' version to print your statements when you need them. Of course if you prefer to have your statements sent to you quarterly or call into one of our friendly offices, that option is still available to you.

Which Accounts can I access using East Coast Online?

You can access any Investment Account in your name, in joint names where you can operate the account solely, or a Company or other entity name where you are a signatory and able to operate solely.

You can also access any loan where you have authority to operate the account solely.

Security

East Coast Online Access is protected by a High Grade 256 bit encryption, ensuring the best possible security and confidentiality for your account information.

Although we utilise the highest possible security for our Online Access facility, the security of this facility is still reliant upon you using a secure computer to access the system and upon your password and customer number being kept confidential.

If you fail to follow these safety procedures then you may be liable for unauthorised access to your private information. We will not be liable in such circumstances.

For further details on your liabilities and ours please read the appropriate section of the Terms and Conditions.





What do we need to get started?

To enable us to create East Coast Online Access for your accounts just follow these simple steps:

1. Read and understand the attached 'Terms and Conditions'. Ask us if you have any questions or concerns.
2. Complete and sign the attached 'Online Access Authority'. In doing so we will need the following information:
 - a. your name;
 - b. details of all related ECMT accounts for which access is being requested; and
 - c. your email address;

We will then create your new East Coast Online Access and send you an email with your individual customer number and password. We will also send you a direct link to the Online Access page or you can go to www.ecmt.com.au

How do I use East Coast Online Access?

After selecting the appropriate option at www.ecmt.com.au you will be asked for your unique password and customer number.

Once those details have been correctly entered you will be directed to your home page.

Home

At the Home Screen you can choose to view statement details by selecting 'Transactions' next to the desired account.

You can also amend your password to one that you can remember more easily by selecting 'My Account'.

Example

<p>Accounts</p> <ul style="list-style-type: none">CI1234 - TransactionsCI2345 - TransactionsZY1234 - TransactionsZY2345 - Transactions <p>Account Options</p> <ul style="list-style-type: none">• Home• My account• Log Out	<p><u>Home</u></p> <p>Welcome ECMT Borrowers and Investors.</p> <p>Before proceeding please ensure that you have read the Terms & Conditions of ECMT Online Account Access.</p> <p>The financial data shown on this website is as at 21/08/2008.</p> <p>If you have any technical difficulties or require any further assistance please contact our office on (02) 6622 2092.</p>
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Statement Information

By selecting 'Transactions' next to your desired account at the Home page you can view and print statement information on your account.

Simply specify the date range for the information required and then select 'submit'.

Example

ANGLE CITIZEN
1 HAPPY TERRACE
GOONELLABAH NSW 2480

From:

To:

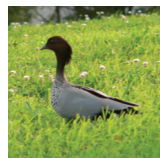
[» printer friendly version](#)

EAST COAST MORTGAGE TRUST TRANSACTION SUMMARY

Investor	Customer				
ANGLE CITIZEN	CI1234				

Date	Transaction	Reference No	Debit	Credit	Unit Balance
31/03/2007	ReInvestment	3100		25.20	1,475.83
27/04/2007	Investment	42883		127.58	1,603.41
30/06/2007	ReInvestment	3000		27.43	1,630.84
30/09/2007	ReInvestment	3000		28.82	1,659.66
10/10/2007	Investment	47711		151.20	1,810.86
31/12/2007	ReInvestment	3100		33.43	1,844.29
05/02/2008	Investment	51375		920.00	2,764.29

By selecting a printer friendly version you can print statement information whenever you need it.





EAST COAST ONLINE ACCESS TERMS & CONDITIONS OF USE

1) OFFER OF SERVICE

We offer to make the service available to you on these terms and conditions. You will be taken to have accepted these terms and conditions once you access an account held by you via this service.

These terms and conditions are in addition to the terms and conditions of investment as set out in the East Coast Mortgage Trust Product Disclosure Statement (PDS).

If there is any inconsistency between these terms and conditions, and the terms and conditions contained in the PDS these terms and conditions apply to the extent of that inconsistency.

2) USE OF THE SERVICE

Once you are taken to have accepted these terms and conditions and completed the Online Access Authority we will register you as a user of the service.

The user may use the service in accordance with these terms and conditions, unless their usage of the service is cancelled or suspended under these terms and conditions.

Access to the service, or access to certain functionalities of the service, may only be allowed by us:

- i) if the procedures specified by us have been complied with; and
- ii) if we have received in a form, and in the manner satisfactory to us, any document or information, including any document which identifies the user, as we reasonably require.

Access to the service may be denied by us at any time at our absolute discretion. Where access is denied, the service cannot accept an instruction for processing using the service.

3) YOUR RESPONSIBILITIES

You agree:

- a) to use a new password whenever you are required to do so by us;
- b) that the password you use to access the service will not be the same as, or similar to, any other personal identification number or password you have for any account you have with, or service provided by, us;
- c) that you will not disclose your password to any other person;
- d) not to record or store your password anywhere but to commit it to memory;
- e) to take reasonable care when accessing the service to ensure that your password is not disclosed to any other person, in particular ensuring that you are not observed while entering your password;



- f) to check your account records carefully and notify us immediately of any apparent discrepancy; and
- g) to take every reasonable precaution to prevent the spread or diffusion of any software contamination including computer viruses and Trojans.

You must notify us immediately if you become aware of any unauthorised access to, transaction or error on an account using the service.

It is your responsibility to use other means of obtaining information if for any reason the service is unavailable for use or malfunctioning.

4) LIABILITY PROVISIONS FOR PERSONAL ACCOUNT TRANSACTIONS

This clause sets out important rules which may govern your liability as an account holder for unauthorised access to your account(s).

If you believe the security of your password has been breached you must advise us as soon as possible either by telephoning or email.

You acknowledge that, subject to your rights implied at law which cannot be excluded, we are not liable for any loss or damage caused directly or indirectly to you by:

- a) any breakdown or interruption in the service;
- b) any corruption of data and any breakdown, interruption or errors caused to your computer or computing equipment as a result of using the service or as a result of software being downloaded to your computer for the purposes of the service;
- c) the failure of the service to perform in whole or in part any function which we have specified it will perform; and
- d) any delays or errors in the execution of any transaction or instruction in respect of an account because of any breakdown or interruption in the service due to circumstances beyond our control.

5) CHANGES BY US

We may at any time add to, remove, change or impose restrictions on, the functionalities of the service in any respect without limitation. We may also change any of these terms and conditions (including imposing fees and charges). If changes are made we will notify users as soon as practicable or within 30 days and in accordance within any applicable legislation and industry codes.

However, to the extent permitted by any applicable legislation and industry codes we reserve the right not to give advance notice when changes are necessitated by an immediate need to restore or maintain the security of our systems or individual accounts.





6) TERMINATION

We or you may end this agreement at any time by giving a notice to the other. If you do not use the service for 12 months we may end this agreement without notice to you.

7) GENERAL MATTERS

You must notify us immediately if you believe that there has been unauthorised access to your account(s) or an error in your statement of account. Please refer to the contact details at the front of these Terms and Conditions. All relevant information available to you regarding the complaint is to be disclosed to us.

In such an event you may be required to report any unauthorised access to the police and to provide us with a copy of such report. You may also be required to complete a statutory declaration detailing particulars of the matter.

Should we be unable to resolve the matter immediately, to your satisfaction, we will provide you with a written advice of our procedures by which it will be investigated and handled further.

These procedures will be in terms of the East Coast Mortgage Trust Complaints Policy which is available upon request at any of our offices.

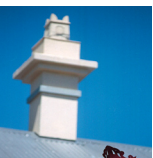
8) GOVERNING LAW

This agreement and the transactions contemplated by this agreement are governed by the law in force in NSW and each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of those courts.

9) INDEMNITY

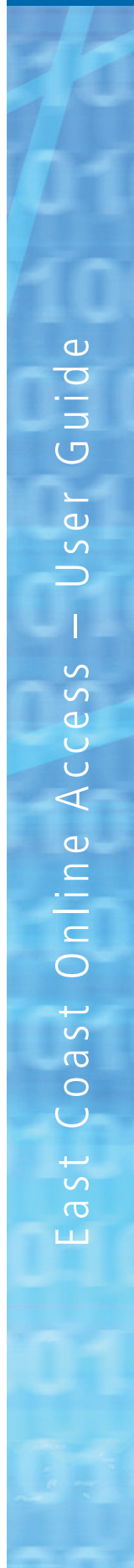
To the extent permitted by the law, you indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you or anyone acting with your authority:

- a) did not observe your obligations under these terms and conditions; or
- b) acted negligently or fraudulently in connection with these terms and conditions.



10) MEANING OF WORDS

- a) account means an Investment or loan facility which we have determined is accessible by the East Coast Online Facility.
- b) account holder means a person who has an account in their own name or, if in joint names, in respect of which we may act on the instructions of any one or more of them.
- c) banking business day means any day on which banks in NSW are able to effect settlement through the Reserve Bank of Australia except for local public holidays applicable to Lismore NSW.
- d) electronic equipment includes electronic terminals, computers, televisions and telephones. Electronic Transactions Act means the Electronic Transactions Act 1999 (Cth) and each analogous State and Territory enactment.
- e) East Coast Mortgage Trust, ECMT, Lismore Management Corporation Limited, we, us or our means Lismore Management Corporation Limited in its capacity as responsible entity of the East Coast Mortgage Trust (ABN 86 565 751 866) and includes its successors and assigns.
- f) East Coast Online Access customer number and password means the unique number and password combination user name that a user utilises to access East Coast Online Access, issued by us.
- g) person includes an individual, a firm, a body corporate, an unincorporated association or an authority.
- h) service means the service we make available through the Internet to enable the electronic transmission of information.
- i) user or you means an account holder who has received these terms and conditions and has accepted these terms and conditions and includes any other person who you authorise to use or operate your account and your has a corresponding meaning.





ONLINE ACCESS AUTHORITY FORM

CUSTOMER NAME/S: _____

E-MAIL ADDRESS: _____

I/We hereby request access to the East Coast Online Facility on the following accounts:

	East Coast Mortgage Trust Account No.	Account Name
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

I/We Acknowledge that:

- I/We have read and accept the terms and conditions as outlined in the East Coast Online User Guide;
- That this authority will remain in place until further written notice has been received and any changes or additions to this authority require the completion of a new form;
- In obtaining a customer number and password to access East Coast Online for a joint account either party may have access to the account without the other parties consent or knowledge.
- That the customer number and password will be emailed to the email address submitted above and it is to be used only by the intended recipient.

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SIGNATURE / /

SIGNATURE / /

OFFICE USE ONLY

CUSTOMER NUMBER: _____ USERNAME: _____

FIRST VERIFICATION: _____ 2nd VERIFICATION: _____





**Lismore Management
Corporation Limited**

ACN 010 695 566 ABN 30 010 695 566

Australian Financial
Services Licensee

Lismore Office

Suite 1, 7 Carrington Street
Lismore NSW 2480
Telephone (02) 6622 2092
Fax (02) 6622 2472

Ballina Office

Shop 4, Riverwalk Arcade
144 River Street, Ballina NSW 2478
Telephone (02) 6686 6600
Fax (02) 6686 0833

Email ceo@ecmt.com.au

www.ecmt.com.au