

TERMS AND CONDITIONS

PART 2

SCHEDULE OF FEES, CHARGES, TRANSACTIONAL LIMITS AND CONTACT DETAILS

Dated: 1 December 2011

This document is Part 2 of the Terms and Conditions. The other part is Part 1 - Key Features and Terms and Conditions.



This booklet outlines the fees, charges, rebates and transaction limits that relate to the Greater's Accounts and Payment Facilities.

Please contact us at any Greater branch or our Customer Service Centre on 1300 651 400 if you require more information about our products and services.

Part One of the Terms and Conditions contains the Key Features and Terms and Conditions applicable to our Accounts and Payment Facilities.

You should read both parts of the Terms and Conditions together before first using any of our Accounts or Payment Facilities.

This booklet also applies to Borrower Accounts that is, all loan accounts (other than Credit Cards) held by persons or other legal entities.

The term Borrower Account differs from the term Credit Account listed in Part 1 of these Terms and Conditions as all loan accounts (other than Credit Cards), including those accounts otherwise known as Credit Accounts for the purpose of these Terms and Conditions are encompassed by this definition.

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CONTACT DETAILS

Head Office:	103 Tudor Street Hamilton NSW 2303 PO Box 173 Hamilton NSW 2303
Customer Service Phone:	1300 651 400
Customer Service Fax:	02 49 219 112
Internet:	www.greater.com.au
Email:	webenquiry@greater.com.au

CONTACT DETAILS FOR LOST OR STOLEN CARDS

- Call into one of our branches to notify us; or
- Phoning 1300 731 144 available 24 hours a day, 7 days a week;
- If a Visa card is lost or stolen outside Australia the Visa Global Customer Assistance Service (GCAS) pertaining to that country must be contacted immediately. A link to GCAS is available on our website www.greater.com.au.

DEPOSIT ACCOUNT TRANSACTION FEES

The following fees and charges apply to Access Savings, Ultimate Access, Pensioner Plus, Retirement Plus, Cash Management, Great Rate Savings and On Call Accounts and are calculated at the end of each calendar month and debited on the first business day of the next month.

- \$ 1.75 for each over the counter cash withdrawal;
 - \$ 3.00 for each over the counter Financial Institution Cheque withdrawal;
 - \$ 0.50 for each withdrawal at one of our ATMs;
 - \$ 0.30 for each balance enquiry at one of our ATMs;
 - \$ 1.20 for each withdrawal at a RediATM;
 - \$ 0.80 for each balance enquiry at a RediATM;
 - \$ 0.40 for each EFTPOS transaction for purchases only (excluding certain Visa Card transactions*);
 - \$ 0.40 for each EFTPOS transaction for purchases that include a cash component;
 - \$ 0.50 for each Personal Cheque drawn on your account;
 - \$ 1.00 for each BPAY® Payment you request us to process over the counter;
 - \$ 4.00 for each overseas ATM withdrawal;
 - \$ 15.00 for each Foreign Cheque deposit;
- 1% (one percent) of the total coin amount for a coin deposit which is bagged.

For example: if \$300 of coin is deposited “bagged” the transaction fee will be \$3.00 (i.e. $\$300 \times 1\% = \3.00).

2% (two percent) of the total coin amount for a coin deposit which is not bagged.

For example: if \$100 of coin is deposited “not bagged” the transaction fee will be \$2.00 (i.e. $\$100 \times 2\% = \2.00).

Less:

Fee Allowance: \$3.00 per month.

Fee Rebate: \$3.00 for each \$1,000.00 your account is in credit. The rebate will be based on the minimum monthly balance in each calendar month.

Charity/Community Based Accounts: An increased Fee Allowance of \$20.00 per month will apply to the above fee structure for those accounts that qualify as a Charity / Community based Account.

*If you press “Credit” when using your Visa Card for an EFTPOS purchase transaction, we do not charge fees on that EFTPOS transaction. Some Merchants may not permit the “Credit” option on Visa Cards that perform only debit transactions.

BUSINESS ACCOUNT TRANSACTION FEES

The following fees and charges apply to Business Access Accounts, Greater Business Optimiser Accounts, Real

Estate Trust Accounts and Business Line of Credit loan accounts and are calculated at the end of each calendar month and debited on the first business day of the next month.

Transaction fees on the Real Estate General Trust Account are calculated based on all transactions performed in such accounts but debited from the linked account held in the Licensee's name.

- \$ 1.75 for each over the counter cash withdrawal;
- \$ 3.00 for each over the counter Financial Institution Cheque withdrawal;
- \$ 0.50 for each withdrawal at one of our ATMs;
- \$ 0.30 for each balance enquiry at one of our ATMs;
- \$ 1.20 for each withdrawal at a RediATM;
- \$ 0.80 for each balance enquiry at a RediATM;
- \$ 0.40 for each EFTPOS transaction for purchases only (excluding certain Visa Card transactions*);
- \$ 0.40 for each EFTPOS transaction for purchases that include a cash component;
- \$ 0.50 for each Personal Cheque drawn on your account;
- \$ 1.00 for each BPAY® Payment you request us to process over the counter;
- \$ 4.00 for each overseas ATM withdrawal;
- \$15.00 for each Foreign Cheque deposit;
- \$ 0.50 per item for a cheque deposit;
- \$ 3.00 for each deposit of an envelope containing Credit Card vouchers (Merchant Paper);

1% (one percent) of the total coin amount for a coin deposit which is bagged.

For example: if \$300 of coin is deposited “bagged” the transaction fee will be \$3.00 (i.e. $\$300 \times 1\% = \3.00).

2% (two percent) of the total coin amount for a coin deposit which is not bagged.

For example: if \$100 of coin is deposited “not bagged” the transaction fee will be \$2.00 (i.e. $\$100 \times 2\% = \2.00).

Less:

Fee Allowance: \$3.00 per month, excluding Greater Business Optimiser Accounts.

Fee Rebate: \$3.00 for each \$1,000.00 your Business Access, Greater Business Optimiser or Business Line of Credit Account is in credit. The rebate will be based on the minimum monthly balance in each calendar month (\$10.00 per month maximum rebate on Greater Business Optimiser Accounts).

Less:

\$10.00 per month Loan Link Subsidy if your account is a Business Line of Credit Account and, you have not used any of your credit limit in the calendar month, or your account is a Business Access or Greater Business Optimiser Account and you have arranged to link your Loan Account with us to that account.

Charity/Community Based Accounts: An increased Fee Allowance of \$20.00 per month will apply to the above fee structure for those accounts that qualify as a Charity / Community based account.

*If you press “Credit” when using your Visa Card for an EFTPOS purchase transaction, we do not charge fees on that EFTPOS transaction. Some Merchants may not permit the “Credit” option on Visa Cards that perform only debit transactions.

GOVERNMENT CHARGES

These charges include income tax, all additional government stamp and other duties, fees and charges that may apply to the Account whether or not you are primarily liable to pay these charges (i.e. withholding tax).

THIRD PARTY FEES AND CHARGES FOR DEPOSIT ACCOUNTS, CREDIT ACCOUNTS AND BORROWER ACCOUNTS

Other Institution Fees:

- the fees charged upon your authorisation, by ATM Owners other than us or RediATMs directly at the time of the ATM transaction; or
- the fees charged by other institutions when we, at your request, arrange to obtain Foreign Cheque proceeds by collection from such institutions.
- the fees charged by intermediary financial institutions when you request an international telegraphic transfer which requires the use of such financial intermediaries.

Foreign Currency Conversion Service Fee: the 2% service fee on the Australian currency amount rounded up to the nearest cent on overseas transactions using your Visa Card. This fee is calculated and charged at the time of the transaction.

For example: if you convert \$700 AUD the fee charged will be \$14.00 (i.e. $\$700 \times 2\% = \14.00).

DEPOSIT AND BORROWER ACCOUNT FEES AND CHARGES

The following tables outline current fees and charges by Account, other than those identified above. These fees and charges (being other than credit fees and charges for your Borrower Account) may also apply to Borrower Accounts and are where applicable denoted by the “**B**” icon in the tables.

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Accounts															
*Information Fee - \$15.00 plus \$1.00 per page to duplicate information already provided, or to search and provide information in writing in relation to your account. B	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank Transfer Fee - \$8.00 when any amount is debited or credited on your behalf to a bank account in our name as a result of which it is necessary for us to debit or credit monies to your Account. B	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bulk Coin Purchase Fee - \$8.00 per "calico" bag where we are required to source coin from an external supplier. Where coin is sourced from existing Branch supplies a minimum of \$2.00 or two percent (2%) of the total value purchase. For example: if you order \$500 worth of bulk coin from Branch supplies the fee will be \$10.00 (i.e. \$500 x 2% = \$10.00). B	✓	✓	✓	✓	✓			✓				✓	✓	✓	✓
Cemtex Fee - \$0.20 each time a payment is deducted from an Account held with a third party through the Cemtex Payment System. B	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓	✓

B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Accounts															
Cheque Design Fee - \$70.00 when you ask us to alter our standard cheque forms to a specific printed cheque form for your use. B	✓	✓	✓	✓	✓			✓				✓			
Christmas Club Withdrawal Fee - \$5.00 for each of your withdrawals, with a \$5.00 fee allowance for the first withdrawal and a \$5.00 fee allowance for any withdrawal during November or December.							✓								
Direct Debit Dishonour Fee - \$8.00 when a direct debit either: a) initiated by us at your request; or b) actioned under your Direct Debit User Facility; dishonours. B	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓		
Foreign Currency Deposit Fee - \$5.00 to convert foreign cash or Foreign Currency Travellers Cheques to Australian dollars. B	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Inactive Account Fee - \$10.00 six monthly if an Account has no transactions (other than Government charges or interest) processed during the preceding 24 months.	✓	✓	✓	✓	✓	✓		✓	✓			✓	✓	✓	✓

B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Accounts															
*Replacement Card Fee - \$5.00 on any replacement Card issued within the expiry period within Australia if a replacement Card has been requested in the preceding 12 months. \$100.00 for any replacement Card issued overseas via the Visa Global Cardholder Assistance Service (GCAS). B	✓	✓	✓	✓	✓							✓			
SMS Alert Fee - \$0.20 for each SMS alert that is sent to you notifying you of account balances and/or other nominated transactions excluding Personal Cheques SMS alerts. B	✓	✓	✓	✓	✓			✓	✓			✓~	✓		
Unclaimed Monies Fee - \$20.00 if an Account has had no transactions (other than for Government Charges or interest) processed during the last seven (7) years.	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
BPAY® Biller Fee - \$500.00 Establishment Fee then for each debit transaction \$0.95 charged to the account monthly and for each credit transaction \$0.95 + 0.50% of the value of the transaction performed charged monthly. For example: a credit transaction for \$500.00 would incur a fee of \$3.45 (i.e. \$500 x 0.50% = \$2.50 + \$0.95 = \$3.45). B				✓											

~ Not applicable if the Ultimate Threshold Amount is met.

B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Payment Facilities															
*Cheque Copy Fee - \$15.00 to provide you with a copy of a Cheque. B	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cheque Honour Fee - \$5.00 if we honour a cheque that would have otherwise been dishonoured by us due to insufficient funds and therefore would have incurred a dishonour fee. B	✓	✓	✓	✓	✓			✓				✓			
Direct Debit Application Fee - \$500.00 debited to the nominated Business Account at the time an Application for Direct Debit facility is received by us. B				✓	✓										
Direct Debit Transaction Fee - \$0.11 for each direct debit transaction processed by a Direct Debit User in accordance with the Direct Debit User Agreement. B				✓	✓										
Dishonoured Cheque Fee - \$15.00 when a cheque drawn on your Account is dishonoured. B	✓	✓	✓	✓	✓			✓				✓			
Easypay Notify Fee - \$8.00 when a Customer elects to be notified when an Easypay payment is not made due to insufficient funds. B	✓	✓	✓	✓	✓	✓		✓				✓	✓	✓	✓
B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.															

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Payment Facilities															
EFT Transaction Fee - \$20.00 to transfer funds on the same day to an account with another financial institution by the Real Time Gross Settlements system. B	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Member Cheque Notify Fee - \$10.00 if we contact you via an SMS alert; or \$20.00 if you are contacted by a Customer Service Consultant to advise you that funds are required in your account for us to honour a cheque that may be otherwise dishonoured by us due to insufficient funds and therefore would incur a dishonour fee. B	✓	✓	✓	✓	✓	✓		✓				✓			
Stop Payment Fee - \$7.00 to stop payment on a cheque. B	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓
*Travellers Cheques - The greater of one percent (1%) of the Australian dollar amount or \$10.00 to purchase travellers cheques. For example: if you purchase \$2000 AUD worth of travellers cheques the fee will be \$20.00 (i.e. \$2000 x 1% = \$20.00). B	✓	✓	✓	✓	✓	✓		✓				✓	✓	✓	✓
International Currency Draft - \$15.00 to send a Financial Institution Cheque made to a nominated payee in a foreign currency. B	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓

B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.

Account Type	Access Savings	Pensioner Plus	Retirement Plus	Business Access	Greater Business Optimiser	Little Bucks	Christmas Club	Cash Management	Bonus Saver	Term Investment	Term Investment (Monthly Income)	Ultimate Access	Ultimate Offset Account	Great Rate Savings	On Call
Type of Fee or Charge on Payment Facilities															
Telegraphic Transfer - \$30.00 to transmit foreign currency amounts electronically to overseas accounts. \$50.00 to transmit AUD amounts to overseas accounts. \$80.00 when a Customer requests a Telegraphic Transfer trace where it transpires that the funds have already been credited to the beneficiary. <i>(This fee will not apply for other traces).</i> B	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Interest Payment Elsewhere Fee - when a Customer requests that we transfer interest payable on their Greater account to an account with another financial institution which is not by Real Time Gross Settlements \$0.50.										✓	✓				
Payment Service Creation Fee - when a Customer requests we create an EasyPay or Third Party Payment Service to other than a Greater account \$2.50. B	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓
Scheduled BPay Payment Fee - when a Customer requests we create a future dated or recurring BPay payment service to other than a Greater account \$1.00. B	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓

* These fees and charges are collected from you or debited from your account at the time a service is provided or the transaction takes place - whichever you specify.

All other fees and charges are automatically debited from your account at the time a service is provided or the transaction takes place.

• At Maturity Date or within the 10 days following the rollover period.

B Applicable to Borrower Accounts, which include all loan accounts (other than Credit Cards), held by persons or other legal entities. These fees being other than credit fees and charges.

WITHDRAWAL LIMITS

For 11 Digit Account Numbers Cash Withdrawal Limitations

	Day Limit
Over the Counter at any Greater branch	\$2,500.00 unless you make prior arrangement
ATM/EFTPOS Cashout within Australia	\$1,500.00 per Account
EFTPOS purchases within Australia	\$1,500.00 per Account

For 9 Digit Account Numbers Cash Withdrawal Limitations

	Day Limit
Over the Counter at any Greater branch	\$2,500.00 unless you make prior arrangement
ATM/EFTPOS Cashout within Australia	\$1,500.00 per Card
EFTPOS purchases within Australia	\$1,500.00 per Card

Please note that EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn.

Merchants or other financial institutions may impose additional restrictions on the use of your Access Card or other Access Method including, but not limited to, restrictions on cash withdrawals or services provided.

For Facilities with a Visa Debit Card Attached

Purchase Limits

Any combination of: <ul style="list-style-type: none"> • Visanet Transactions; and • EFTPOS purchases within Australia; 	\$10,000.00 purchase limits per Card
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Daily Cash Limits

Over the Counter at any Greater branch	\$2,500 unless you make prior arrangement
Any combination of: <ul style="list-style-type: none"> • ATM EFTPOS Cashout within Australia; • Visa Manual Cash Disbursement; • Quasi Cash Transactions; and • ATM outside Australia 	\$1,500.00 per Card

- Please note a Visanet transaction includes:
 - International and Domestic *transactions* where "credit" is selected on an EFTPOS terminal;
 - Signature based "paper" *transactions*; and
 - Mail order, telephone or internet transactions.
- Quasi Cash transactions are Visa *transactions* that can be easily converted to cash.

WITHDRAWAL LIMITS (CONTINUED)

For Third Party Payments and one off Easypays processed over the Counter

	Day Limit
Over the Counter at any Greater branch	\$5,000.00 per Third party payment or one off Easypay

For Facilities with a Visa Credit Card Attached

Daily Purchase Limits

Visanet transactions	\$10,000.00 purchase limits per Card
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Daily Cash Advance Limits

Over the Counter at any Greater branch	\$2,500 unless you make prior arrangement
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Any combination of: <ul style="list-style-type: none"> • ATM EFTPOS Cashout within Australia; • Visa Manual Cash Disbursement; • Quasi Cash Transactions; and • ATM outside Australia 	\$1,500.00 per Card
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1. Please note a Visanet transaction includes:
 - a) International and Domestic transactions where "credit" is selected on an EFTPOS terminal;
 - b) Signature based "paper" transactions; and
 - c) Mail order, telephone or internet transactions.
2. Quasi Cash transactions are Visa transactions that can be easily converted to cash.

COMMISSIONS FROM THIRD PARTIES

We receive by way of commission from the ADI for referring applications for Merchant EFTPOS Facilities:

50% of the Acquiring Services Commission calculated as the sum of those terms as negotiated by each merchant and paid to the ADI and not an additional commission. **For example:** Merchant Service Fee of \$5 and Debit Fee Income of \$1, **less** Processing Cost of \$2 and Scheme Fee of \$1 and Interchange Charges of \$1 which totals \$2 multiplied by 50% = \$1

NOTES

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AFS Licence No: 237476

Australian Credit Licence No: 237476

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