

GREATER BUILDING SOCIETY LTD

ATM
FEE REFORM

FURTHER INFORMATION

More information on these industry wide changes is
available on the following websites:

Australian Payments Clearing Association

www.apca.com.au

Reserve Bank of Australia

www.rba.gov.au

IF YOU HAVE ANY
QUESTIONS PLEASE
CALL OUR CUSTOMER
SERVICE TEAM ON

1300 651 400

*or visit our website
www.greater.com.au*



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ITEM 23

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ATM DIRECT CHARGING

TIPS TO AVOID DIRECT CHARGING



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DIRECT CHARGING

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WHAT IS CHANGING?

The banking and finance industry together with the Reserve Bank of Australia will implement reforms that will change the way fees are charged for transactions at ATMs that do not belong to your financial institution.

From 3 March 2009, if you use a Non-Greater ATM, you will now pay the ATM owner a fee at the time of the transaction - a direct charge.

WHAT DOES THIS MEAN FOR ME?

The new system means that when you use a Non-Greater ATM there will be a direct charge taken directly from your account by the owner of that ATM. The amount of the direct charge is at the discretion of the non Greater ATM owner.

You can easily avoid the new fees by only using Greater ATMs.

WHAT HAPPENS IF I USE A NON-GREATER ATM?

Whenever you use your Greater card in a Non-Greater ATM a message will appear on the screen advising you of the direct charge to use that ATM. Be careful, the owner of the Non-Greater ATM can change the amount of the fee depending upon the time of day or the location of the ATM. You will then be given the option to continue with the transaction.

- **If you agree, the fee will be immediately taken out of your account by that institution.**
- **You can cancel the transaction without incurring a fee.**

TIPS FOR MINIMISING DIRECT CHARGES

- **Use a Greater ATM where possible**
- **Withdraw extra cash when making an EFTPOS purchase**
- **Plan your cash requirements ahead and reduce the frequency of small withdrawals from Non-Greater ATMs**
- **Instead of asking for a balance before you make an ATM transaction, request a receipt during the transaction to confirm your balance. Please note that transactions that are cancelled due to insufficient funds do not incur a direct charge.**

DO DIRECT CHARGES APPLY JUST TO WITHDRAWALS?

No, the direct charge will also apply to account balance enquiries and cash advances.

Visit our ATM locator at www.greater.com.au