Business Optimiser account Product Schedule

Effective 12 December 2025

This document along with our **Banking General Terms and Conditions** and our **Payment Limits** (greater.com.au/payment-limits) make up the Terms and Conditions for this account and its access methods. Please read these documents before opening an account with us. All documents are available from our website greater.com.au/termsandconditions or upon request. If you would like more information about who these products are appropriate for refer to the Target Market Determinations (TMDs).

A Business Optimiser account can help manage your business savings.

Features

- Tiered interest is calculated daily and paid quarterly
- Convenient access (branch, ATM, debit card, chequebook, online and mobile banking)
- No monthly account keeping fee
- Visa Debit card with access to Visa contactless payments, eftpos, Apple Pay and Google Pay™
- Six monthly statements, or monthly if requested
- Sign up for SMS and email alerts
- Enhanced online security with Visa Secure.

How we apply interest

Interest is calculated daily. *Tiered* interest applies to this account. Tiered interest means that you may earn a different rate of interest depending on your balance. This interest rate applies to the whole balance.

Interest you earn is paid into your account quarterly on 31 March, 30 June, 30 September and 31 December.

Interest rates are variable and may be changed at any time.

Find the latest interest rates, including the Business Optimiser interest rate tiers, at greater.com.au/rates.

If the interest calculated on your account on a particular day (when expressed as a number of cents) is not a number of whole cents, the interest is rounded to the nearest cent before it is applied to your account. Where the interest calculated is less than $0.005 it will be rounded to zero.

Eligibility

To open a Business account, you must be in Australia and have an Australian residential address, and the entity and associated business name (if applicable) must be established in Australia.

For a list of the information and documents you'll need to open a business or entity account, visit greater.com.au/accepted-id-for-entities.

You must deposit at least $1.00 to fully operate the account.

Using your account

You can manage and view transactions on your account via online banking.

We generally issue you a statement every six months, or monthly if requested.

You need at least $1.00 in your account to keep it open.

How you can move money into your account

- Online and mobile banking
- Direct credit (via BSB and Account Number or PayID®)
- Osko®
- Over the counter at a branch.

How you can make payments and withdrawals

- Online and mobile banking
- Visa Debit card (including Apple Pay and Google Pay)
- eftpos
- BPAY®
- PayTo®
- Osko
- Automatic payments (direct debits, scheduled payments)
- Over the counter at a branch
- ATM
- Direct credit (from another financial institution)
- Chequebook.

How to close your account

1. Contact us by phone or email (account balance must be $0), or visit us in a branch.
2. Destroy all cards and unused cheques.

Greater Bank, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992 Australian financial services licence/Australian credit licence 238273.

Fees and charges

Your Business Optimiser account is subject to transaction fees, service charges, government charges, and third party fees.

Transaction fees

Transaction fees are charged monthly on the first day of the following month and upon closure of your account.

Transaction type	Fee
Over-the-counter withdrawals	$2.25
Over-the-counter BPAY	$1.00
Deposit bagged coin	1.00% of the total amount deposited
Deposit unbagged coin	2.00% of the total amount deposited
Bank cheque fee	$9.00
Cheque drawn	$0.80
Overseas ATM	$5.00 (Foreign currency conversion fee also applies, see below)
Cheque deposit	$0.25

Transaction fee allowances

The following transaction fee allowances and rebates apply to the Business Optimiser account:

- **Balance-Based Rebate:** Earn a $3.00 monthly fee allowance for every whole $1,000 held in your account, up to $10.00. This is calculated based on your lowest balance during the month.
- **Fee Allowance:** If your account is for a charity or community-based organisation, you'll receive an additional $20.00 per month transaction fee allowance.
- **Loan Link Subsidy:** Get an extra $10.00 per month transaction fee allowance when your Business Optimiser account is linked to a Standard Home Loan held in the same name (or at least one of the same names). Note: no offset interest benefit applies.

Please note, fees may still apply for certain services or special transactions you request (see the *Service charges* section below for details).

Third party fees and charges

A fee charged by the ATM operator when you make a cash withdrawal or balance enquiry using an ATM not operated by Greater Bank or Newcastle Permanent. You are notified of the fees by the operator at the time of the transaction. Other financial institutions may charge additional fees to process an incoming or outgoing RTGS.

Service charges

These fees and charges are debited from your account at the time a service is provided.

Charge type	Fee
Information fee	$20.00 plus $1.00 per page
Bank transfer fee (inward RTGS)	$8.00
Bulk coin purchase fee External order Existing branch stock	 $8.00 2.00% of total value (minimum $2.00)
Direct debit dishonour fee	$8.00
Foreign currency conversion fee	3.00% of the value of the transaction in AUD debited to your account when you make a transaction in a foreign currency or in AUD when you are: • outside of Australia; or • in Australia where the merchant or financial institution that processes the transaction is located outside of Australia.
Dormant account fee	$15.00 six monthly if an account has no transactions (other than government charges or interest) processed during the preceding 24 months
Replacement card fee	$7.00 (when a replacement card is issued on your account within Australia) or $100.00 (when a replacement card is issued on your account when overseas)
SMS alert fee	$0.20
Unclaimed monies fee	$30.00
Cheque copy fee	$15.00
Cheque honour fee	$5.00
Dishonour cheque fee	$15.00
EasyPay notification fee	SMS $0.20 Letter $8.00
EFT transaction fee (outward RTGS)	$20.00
Cheque notify fee	SMS $0.20 Customer service: $20.00
Stop payment fee	$7.00
Payment service creation fee (staff assisted payment)	$2.50

Government charges

The relevant government body sets the amount for these charges:

- income tax
- all extra government stamp and other duties
- fees and charges that may apply to your account whether or not you are primarily liable to pay those charges (i.e. withholding tax).

About the Financial Claims Scheme

If you have a deposit account with us, in certain circumstances you may be entitled to a payment under the Financial Claims Scheme (FCS). The FCS provides protection to depositors of an authorised deposit-taking institution (ADIs), subject to a limit for each depositor, and seeks to provide depositors with timely access to their deposits in the unlikely event of the failure of their ADI. Refer to greater.com.au/fcs for information on the FCS limit. Further information can be found from the APRA website at www.fcs.gov.au.

CS-2125_12/25