

Additional Terms and Conditions for Passbooks Dated March 2020

About this document

This document details additional terms and conditions that apply to any account with us that has a passbook attached to it (i.e. passbook accounts).

This document does not contain all the terms and conditions that apply to passbook accounts and/or the use of access methods and/or payment facilities. These additional terms and conditions apply in conjunction, and should be read together, with any other terms and conditions that apply to your account and/or the use of access methods and/or payment facilities, including the Banking General Terms and Conditions, the product schedule for your account and current interest rates on accounts and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

If any of the terms and conditions in this document are inconsistent with the terms and conditions of the Banking General Terms and Conditions, the product schedule for your account and/or the current interest rates on accounts, those other documents prevail to the extent of the inconsistency.

If you have a loan or other credit facility (including a credit card account) with us, if any of the terms and conditions in this document are inconsistent with the terms and conditions of your loan contract or credit contract with us, the terms and conditions of the loan contract or credit contract prevail to the extent of the inconsistency.

We may change these terms and conditions at any time as described in clause 68 of the Banking General Terms and Conditions as if that clause was set out in this document in full.

About passbooks

A passbook is a physical record of transactions on your passbook account.

If you have a passbook you must make sure it's regularly updated by visiting us in a branch.

Having your passbook updated in any of our branches is how we confirm transactions on your passbook account for you.

We do not issue passbooks on new accounts or accounts that did not already have a passbook attached as at 16 September 2019.

Our Banking General Terms and Conditions and the terms and conditions in the product schedule for your account apply to your passbook account and your or an authorised person's use of your passbook. If you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract also applies to your passbook account and your or an authorised person's use of your passbook.

Passbook terms and conditions

Passbooks

1. Each passbook we issue always belongs to us. We may retain or require you to return your passbook at any time. If we ask you to return your passbook, you must do so immediately.

2. If we issue a replacement passbook you must not use the passbook it replaces and you remain liable for any use of the replacement passbook.

Statements and transaction confirmations

3. You agree that:
 - (a) you can present your passbook for updating at any Greater Bank branch;
 - (b) it is your responsibility to have your passbook updated at regular intervals; and
 - (c) the ability to have your passbook updated at one of our branches is the facility through which confirmations of transactions on your passbook account are provided to you.
4. While your account is a passbook account, we will not send you or make available to you a periodic statement of account recording transactions on your account, otherwise than by recording transactions in your passbook when you present it for a transaction or updating, unless the law requires us to do so.
5. You may obtain confirmation of transactions involving your passbook account by presenting your passbook for updating at any Greater Bank branch or by means of our online banking or phone banking services or requesting information about your passbook account at any Greater Bank branch. You agree that confirmation of transactions involving your passbook account may be provided by means of:
 - (a) your passbook;
 - (b) online banking, if you have access;
 - (c) phone banking (last 10 transactions), if you have access to that service; or
 - (d) over the counter at any Greater branch, or by any other means, including electronic means, permitted by law.
6. In addition to updating your passbook regularly, you must check the transactions recorded in your passbook carefully and immediately inform us of any errors or possible unauthorised transactions.

Keeping your passbook safe

7. Your passbook is a record of your passbook account and must be kept in a safe place. If you do not comply with this condition and someone uses your passbook to withdraw money from your passbook account we are not liable.
8. Under no circumstances should you keep a visible record of your signature with your passbook. This includes signed withdrawal forms or cards.

Lost or stolen passbooks and unauthorised transactions

9. You must notify us immediately by phoning our Contact Centre on 1300 651 400 or by contacting us at any Greater Bank branch by telephone or in person if your passbook is lost, stolen or destroyed. If you do not, other people might be able to withdraw money from your passbook account without your permission. If you do not comply with this condition and someone uses your passbook to withdraw money from your passbook account we are not

liable. If you lose your passbook, we may charge you a fee (see the Banking General Terms and Conditions and the product schedule for your account).

10. If an unauthorised EFT transaction (as defined in the Banking General Terms and Conditions) is made on your passbook account, without your knowledge or consent, liability for that transaction will be determined in accordance with the Banking General Terms and Conditions. Otherwise we are not liable for any amount withdrawn from your passbook account until you tell us that your passbook has been lost or stolen.

Fees and charges

11. We are not entitled to introduce fees for the:
 - (a) issue of a passbook;
 - (b) issue of any replacement passbook; or
 - (c) entry of particulars into a passbook.
12. The fees and charges that may be payable in respect of your passbook account and the access methods and payment facilities available with your account are set out or described in the product schedule for your account.

If you have a loan or other credit facility (including a credit card account) with us, credit fees and charges that may be payable in respect of your loan or credit facility are set out or described in your loan contract or credit contract.

For further details in relation to the fees and charges that may be payable in respect of your account and the use of access methods and/or payment facilities, refer to the Banking General Terms and Conditions and the product schedule for your account and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

Transaction limits

13. We may impose limits on the amount that you and authorised persons can take out of your account, including the amount that you and authorised persons can take out of your account using a passbook. Limits may be on a per transaction basis or on a time period basis. For details of current limits refer to the product schedule for your account and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

If you request a higher transaction limit your liability for unauthorised transactions may increase.

Closing a passbook account

14. You can close your passbook account by completing the relevant withdrawal form and returning it to us at any Greater Bank branch. Before your passbook account is closed you must pay us any amount you owe us.
15. We can close your account in the circumstances and manner described in the Banking General Terms and Conditions and/or the product schedule for your account and, if you have a loan or other credit facility (including a credit card account) with us, your loan contract or credit contract.

General

Customer Owned Banking Code of Practice

The Customer Owned Banking Code of Practice may apply to the use of your account or payment facilities available with your account. Where it applies, we will comply with the Customer Owned Banking Code of Practice. The Customer Owned Banking Code of Practice is available via our website www.greater.com.au.

ePayments Code

The ePayments Code may apply to the use of electronic payment facilities to make payments or withdraw funds from, or transfer funds to, your account. Where it applies, we will comply with the ePayments Code. You can obtain a copy of the ePayments Code from ASIC's website www.asic.gov.au.

Your privacy

We're committed to protecting your privacy. We collect, use, hold, store and share your personal information in accordance with our Privacy and Credit Reporting Policy (**Privacy Policy**). This includes for the purposes of assessing and processing your application for products and/or services offered or distributed by us. Without this information we may be unable to assess or process your application or provide, or arrange for the provision of, products and/or services to you.

Our Privacy Policy includes details about how you may request access to and ask us to correct the information that we hold about you. Our Privacy Policy also outlines our privacy complaints process. Our Privacy Policy is available on our website www.greater.com.au or you can obtain a copy free of charge in any of our branches or by calling us on 1300 651 400.

Other general terms and conditions

- (a) We can transfer or otherwise deal with our rights under these terms and conditions or allow any interest in them to arise without your consent. You can't do any of these things without our consent.
- (b) If any part of these terms and conditions is prohibited or unenforceable, it's ineffective to the extent of the prohibition or unenforceability.
- (c) If we say in these terms and conditions that we'll do something on a day and that day isn't a business day, we'll do it on the next business day unless we state otherwise.
- (d) Except where this document expressly provides otherwise, our rights under this document are cumulative and are in addition to, and don't limit, any other rights we may have, whether under this document, under any other terms and conditions that apply to your account or provided by law independently of this document or those other terms and conditions.
- (e) These terms and conditions are governed by the laws of New South Wales and we and you accept the non-exclusive jurisdiction of the courts having jurisdiction there.

Words with special meanings

In these terms and conditions, some words have special meanings as set out in these terms and conditions and/or the Banking General Terms and Conditions.

In this document, unless the context indicates a contrary intention:

- (a) **Banking General Terms and Conditions** means Greater Bank's 'Banking General Terms and Conditions' (as supplemented, amended, updated or replaced from time to time) available on our website at www.greater.com.au/legal/disclosure-documents under the heading 'Deposit and Credit Accounts'.
- (b) **passbook account** means an account with us that has a passbook attached to it.
- (c) **we, us** and **our** means Greater Bank Limited and our successors and assigns.
- (d) **you** and **your** means an account holder or if there is more than one of you, all of you jointly and each of you severally and includes a person, company, firm, body corporate, incorporated association, partnership, other type of association, authority or government body who is an existing account holder with us. You includes your successors and assigns.

In this document, unless the context indicates a contrary intention:

- (a) **(including)** including and includes are not words of limitation, and a list of examples is not limited to those items or to items of a similar kind;
- (b) **(singular)** the singular includes the plural and vice-versa; and
- (c) **(documents)** a reference to another document includes any document which varies, supplements or replaces that other document.

How to contact us

Email us at: webenquiry@greater.com.au

Call us on: 1300 651 400

Write to us at:

103 Tudor Street
HAMILTON NSW 2303 or

PO Box 173
HAMILTON NSW 2303 or

DX 7863 Newcastle

Visit our website: www.greater.com.au

Visit us in any of our branches: the locations of our branches are listed on our website. You can also call us to find out the locations of our branches.