

## Bonus Saver

Open a **Bonus Saver** account to help grow your savings. Earn interest when you make at least one deposit and no withdrawals in a month.

Like most savings accounts, you won't be able to make payments from your Bonus Saver account. You'll need to link it to an Access Savings account in the same name.

### Features

- Interest is calculated daily and paid monthly
- No monthly account keeping fee
- Competitive interest rates
- Sign up for SMS and email alerts
- Six monthly statements, or more frequently if requested
- Convenient access (branch and online banking)

### Interest and how it applies

You must make at least one deposit and no withdrawals in a calendar month to qualify for interest. Interest payments do not count as a deposit.

Interest is calculated daily. We calculate interest by applying the daily percentage rate to the entire daily balance.

Interest you earn is paid into your account on the last day of each calendar month.

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

Find the latest interest rates at [www.greater.com.au/help/interest-rates](http://www.greater.com.au/help/interest-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 Bonus Saver account, you must be in Australia and have an Australian residential address. You need to be able to verify both your identity and residential address.

To keep a Bonus Saver account open, you must continue to have an Australian residential address.

### Using your account

Access all transactions on your account via online banking.

We generally issue you a statement every six months, or more frequently 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# by BPAY®
- Over the counter at a branch.

## How you can move money out of your account

- Online or mobile banking to your linked Access Savings account
- Over the counter at a branch to your linked Access Savings account.

## How to close your account

1. Contact us by phone or email, or visit us in a branch for a withdrawal form
2. Return the completed form.

## Fees and charges

### Service fees

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

Service type	Fee
Bank transfer fee (inward RTGS)	\$8.00
Foreign currency deposit fee	\$5.00
Information fee	\$20.00 plus \$1.00 per page
SMS alert fee	\$0.20
Unclaimed monies fee	\$30.00
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

### 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).

If you provide your tax file number, we will report the interest you earn to the Australian Taxation Office (**ATO**). If you do not provide your tax file number, we may be required to deduct tax from interest earned on your account at the highest marginal tax rate plus the Medicare Levy and remit it to the ATO.

## About this document

This product schedule details additional terms and conditions that apply to this account and the use of payment facilities available with such accounts.

This schedule does not contain all the terms and conditions that apply to such accounts and/or the use of payment facilities. You'll also need to read other documents to understand all the terms and conditions that apply, including the Banking General Terms and Conditions and current interest rates on accounts. This product schedule, the Banking General Terms and Conditions and current interest rates on accounts make up the terms and conditions for this account and its payment facilities.

**You agree that by opening an account with us you will be bound by these terms and conditions and the terms and conditions of those other documents.**

If any term in this schedule is inconsistent with the terms and conditions of the Banking General Terms and Conditions, this schedule prevails to the extent of the inconsistency, unless the term relates to a payment facility in which case the Banking General Terms and Conditions prevail to the extent of the inconsistency.

**We may change the terms and conditions that apply to this account and/or the use of payment facilities at any time as described in the Banking General Terms and Conditions.**

## Get in touch

Call our contact centre on **13 13 86** between Monday–Friday 8:00am–6:00pm and Saturday 8:00am–1:00pm.

Visit a branch or our website at [greater.com.au](http://greater.com.au)

\*Pay ID is administered by NPP Australia Limited. ABN 68 601 428 737

#Osko services are administered by BPAY® Pty Ltd ABN 69 079 137 518

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MA-4083\_11/21