

## Lending Products

For information on how your loan or credit account operates, including how interest is applied, refer to your specific loan contract.

### Transaction and Service Fees and charges

Your loan or credit facility may be subject to transaction and service fees depending on use.

#### Transaction fees

You are charged transaction fees if you complete any of the following transactions.

If you have a Business Line of Credit there is a \$3.00 monthly fee allowance that is increased by \$3.00 per month for each whole \$1,000.00, based on the minimum monthly credit balance of your account.

If you have a Business Line of Credit the \$3.00 fee allowance is increased to \$20.00 per month if the account is for a charity or community based organisation.

If you have a Business Line of Credit a \$10.00 per month Loan Link Subsidy will apply if your account is linked to your Standard Variable Housing Loan. The account and loan must have at least one borrower in common.

You can apply for an exemption on your Access Savings, Retirement Plus or Cash Management Account by linking that account to your home loan (excludes Line of Credit, Basic/Great Rate Home Loan, Mortgage Express or a qualifying personal loan approved from 1 July 2008).

You can apply for a subsidy on your Business Access Account or Greater Business Optimiser Account by linking that account to that qualifying loan.

To receive your exemption or subsidy your loan account should be in the same surname. If your loan is in joint names, you can only link your account if it is held in one of the surnames.

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

Transaction type	Fee
Over-the-counter withdrawals	\$2.25
Greater Bank ATM withdrawal	\$0.70
Greater Bank ATM balance enquiry	\$0.50
EFTPOS Fee ( with or without cash out)	\$0.70
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 Consumer products & Business Line of Credit
Overseas ATM	\$5.00 plus 3.00% of the AUD amount
Cheque deposit	\$0.25

### Third party fees and charges

Payable when you make a cash withdrawal or balance enquiry using an ATM not operated by Greater Bank. You are notified of the fees by the operator at the time of the transaction.

## Service fees

You are charged service fees as you use the service or when the transaction happens.

Service type	Fee
Bank transfer fee	\$8.00
Bulk coin purchase fee	
In branch	2.00% of value (minimum \$2.00)
External	\$8.00 per bag
Direct debit dishonour fee	\$8.00
Foreign currency deposit fee	\$5.00
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: <ul style="list-style-type: none"> <li>• outside of Australia; or</li> <li>• in Australia where the merchant or financial institution that processes the transaction is located outside of Australia.</li> </ul>
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	Domestic \$7.00 International \$100.00
SMS alert fee	\$0.20
Unclaimed monies fee	\$30.00
Cheque copy fee	\$15.00
Cheque honour fee	\$5.00
Cheque design fee	\$70.00
Dishonour cheque fee	\$15.00
EasyPay notification fee	SMS \$0.20 Letter \$8.00
EFT transaction fee (RTGS)	\$20.00
Cheque notify fee	SMS \$0.20 Customer Service \$20.00
Stop payment fee	\$7.00
International currency draft	\$15.00
Telegraphic transfer	\$30.00 \$47.80 (if in AUD)
Telegraphic transfer trace	\$80.00 estimate only
Payment service creation fee	\$2.50
Scheduled BPAY payment fee	\$1.00

## Using your account (depending on your loan or credit facility type)

- Online, mobile or phone banking (if registered for phone banking prior to 1 September 2021)
- Visa Debit or Credit card (with access to contactless including Apple Pay and Google Pay™+)
- EFTPOS
- BPAY®
- Osko# by BPAY®
- Over the counter at a branch
- Using a chequebook (if a cheque facility was attached to your account before 1 March 2021 or your account is a Business Line of Credit account).

## How you can move money into your account

- Online, mobile or phone banking (if registered for phone banking prior to 1 September 2021)
- Direct credit access (via BSB and Account Number or PayID\*)
- Over the counter at a branch.

## Transaction limits

Transaction type	Daily limit
Cash withdrawals over the counter at any Greater Bank branch	\$2,500.00
Cash withdrawals via ATM/ EFTPOS cash out within Australia	\$1,500.00
Purchase limit per card (EFTPOS and Visa)	\$10,000.00
Daily Cash Limit any combination of:	
<ul style="list-style-type: none"><li>• ATM/ EFTPOS cash out</li><li>• Visa Manual Cash Disbursement</li><li>• Cash-like transactions e.g. credit from PayPal</li></ul>	\$1,500.00
Third party payments and one-off payments processed over the counter at any Greater Bank branch	\$50,000.00
Osko# by BPAY®	\$5,000.00
Online banking	\$25,000.00

## About this document

This product schedule details additional terms and conditions that apply to loan and credit accounts with us and the use of payment facilities 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 your loan or credit agreement and loan or credit terms and conditions (as applicable).

**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.

If any term in this schedule or the Banking General Terms and Conditions is inconsistent with the other terms and conditions that apply to your loan or credit facility (e.g. your loan or credit agreement and your loan or credit terms and conditions), those other terms and conditions prevail to the extent of the inconsistency, unless the term relates to a payment facility in which case this schedule and the Banking General Terms and Conditions prevail to the extent of the inconsistency.

## 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)

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

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