

## Cash Management

#	Criteria	Responses for this Product
A	Entity responsible for preparing this TMD	Greater Bank Limited ABN 88 087 651 956 AFSL/Australian Credit Licence No. 237476
B	Date this TMD is made	5 October 2021
C	Greater Bank product name	Cash Management Account For product description see <a href="#">Cash Management Account</a> .
D	Product features	<b>Key features</b>
		<ul style="list-style-type: none"> <li>• General interest bearing deposit account where funds are retained at-call.</li> <li>• Tiered interest calculated daily paid quarterly</li> <li>• Convenient access (branch and online banking)</li> <li>• No monthly account keeping fee</li> <li>• Six monthly statements, or more frequently if requested</li> </ul>
E	Key Attributes and other features	<p><b>More detailed product description is available here:</b></p> <ul style="list-style-type: none"> <li>• Interest bearing at-call account suitable for parking sums of money for any period of time on an at call basis.</li> <li>• Includes access via OSKO®, PayID, Branch, and Online Banking.</li> <li>• Funds remain at-call and secured by the Federal Government's 'Deposit Guarantee' (Financial Claims Scheme) up to \$250,000 per Greater Bank customer.</li> <li>• Funds are held as a cash deposit and retain their face value.</li> <li>• Fee structure designed to allow most accounts held to operate on a fee free basis with excess transactions charged only after fee rebates and a base fee free allowance.</li> </ul> <p><b>Other Features</b></p> <ul style="list-style-type: none"> <li>• No minimum or maximum age criteria</li> <li>• No minimum balance requirements.</li> <li>• No ongoing costs (e.g.: Account keeping fees)</li> </ul>
F	Knowledge and experience	Basic – mass marketed product of low complexity/ risk profile.

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1	<b>Description of the retail class that comprises the target market (s 994B(5)(b) of the Corporations Act)</b>	<p>Available to any natural person and can be held severally or in joint names.</p> <p>Customers will generally be motivated to use this account to hold significant sums of money earning a tiered interest rate on the entire balance.</p> <p>No other account is required to be held to operate a Cash Management Account.</p>
2	<b>Negative target market</b>	<ul style="list-style-type: none"> <li>• Cash Management Account is not necessarily suitable as a day-to-day transactional accounts as it lacks popular channel access such as Cards for use with ATMs and EFTPOS, Apple Pay and Google Pay™.</li> <li>• It is not suitable for business purposes nor to be held by entities other than natural people.</li> </ul>
3	<b>Description of distribution conditions and restrictions (s 994B(5)(c) of the Corporations Act)</b>	<p><b>Distribution Conditions in relation to permitted channels</b></p> <p>Cash Management Account accounts can be opened through the following channels:</p> <ul style="list-style-type: none"> <li>• Branches and Centres operated by Greater Bank (Staff assisted)</li> </ul> <p><b>Distribution Conditions</b></p> <ul style="list-style-type: none"> <li>• Cash Management Account accounts are chosen by customers with no personal advice supplied by Greater Bank staff</li> <li>• Customers will need to provide the appropriate identification details and accept the products' Terms and Conditions as available to them prior to opening the account.</li> </ul>
4	<b>Review triggers (events and circumstances that reasonably suggest that the determination is no longer appropriate) (s 994B(5)(d) of the Corporations Act)</b>	<p><b>Greater Bank monitors the following indicators to determine if an event or circumstance reasonably suggests that the determination is no longer appropriate: (yes)</b></p> <ul style="list-style-type: none"> <li>• Internal decisions to amend or modify the product, its features and/or its distribution, including changes to pricing.</li> <li>• Relevant changes in law or its application, including court decisions, AFCA determinations and regulatory guidance.</li> <li>• Regulator and other feedback received.</li> <li>• Disproportionate and/or unexpected decline or increase in sales of the product, including significant dealings out of the target market.</li> <li>• An unexplained and/or unexpected change in the types of customers who are obtaining this product.</li> <li>• Significant increase or a significant change in customer complaints and/or feedback relating to the product which is significantly beyond expected levels.</li> <li>• An unexpected, significant increase in early termination of the product.</li> </ul>

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		<ul style="list-style-type: none"> <li>Any other event that occurs or information received that reasonably suggests the determination is no longer appropriate.</li> <li>An unusual and significant volume of referrals from a comparison site or a significant increase in volumes of complaints sourced from a comparison site.</li> </ul>									
5	Maximum period from the start of the day the determination is made to the start of the day the first review of the determination is to finish (s 994B(5)(e) of the Corporations Act)	12 months									
6	Maximum period from the date the previous review finished to the start of the day the next review of the determination is to be undertaken (s 994B(5)(f) of the Corporations Act)	12 months									
7	Reporting period for reporting information about the number of complaints about the product received (s 994B(5)(g) of the Corporations Act)	Monthly									
8	Specify the kinds of information needed to enable prompt identification of whether a review trigger, or another event or circumstance that would reasonably suggest that the determination is no longer appropriate, has occurred (s 994B(5)(h) of the Corporations Act) and for each type of information, specify: <ul style="list-style-type: none"> <li>the regulated persons are required to report the information to Greater Bank; and</li> <li>a reporting period for reporting the information under section 994F(5) of the Corporations Act.</li> </ul>	<p>Third party distributors of this product should provide the following to Greater Bank in writing:</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Information Required</th> <th>Frequency &amp; Timeframe</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td> <ul style="list-style-type: none"> <li>All written details of any complaints received</li> <li>Total Number of complaints received within the reporting period</li> </ul> </td> <td> <p><b>Frequency:</b> Monthly</p> <p><b>Timeframe:</b> Within 10 days of the end of the relevant reporting period.</p> </td> </tr> <tr> <td>Significant Dealings</td> <td> <ul style="list-style-type: none"> <li>Details of the dealing (including any steps taken by the distributor in relation to the dealing)</li> <li>Date of the dealing</li> <li>Factors considered when determining dealing as "significant"</li> <li>Means through which dealing was identified</li> </ul> </td> <td> <p><b>Timeframe:</b> Within 10 days of becoming aware of such a dealing.</p> </td> </tr> </tbody> </table>	Type	Information Required	Frequency & Timeframe	Complaints	<ul style="list-style-type: none"> <li>All written details of any complaints received</li> <li>Total Number of complaints received within the reporting period</li> </ul>	<p><b>Frequency:</b> Monthly</p> <p><b>Timeframe:</b> Within 10 days of the end of the relevant reporting period.</p>	Significant Dealings	<ul style="list-style-type: none"> <li>Details of the dealing (including any steps taken by the distributor in relation to the dealing)</li> <li>Date of the dealing</li> <li>Factors considered when determining dealing as "significant"</li> <li>Means through which dealing was identified</li> </ul>	<p><b>Timeframe:</b> Within 10 days of becoming aware of such a dealing.</p>
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		Distribution outside Target Market (to the extent the distributor is aware of such dealings)	<ul style="list-style-type: none"> <li>- All written details relating to the distribution</li> <li>- Reason distribution occurred outside Target Market occurred</li> </ul>	<b>Timeframe:</b> Within 10 days of becoming aware of such a dealing.

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