

Important changes affecting your Banking General Terms and Conditions

Effective: 1 October 2026

This document contains important information regarding changes to your Banking General Terms and Conditions dated 12 January 2026 (including any previous supplementary terms and conditions).

These changes should be read in conjunction with the Banking General Terms and Conditions.

From 1 October 2026, your Banking General Terms and Conditions are amended as follows:

Part	Section	Amended to read as:
Part C: Interest and fees and charges	7. Fees and charges – add new clause 7.5 (page 5)	Additional information about our fees and charges, including descriptions of each fee and the circumstances in which it may be charged, is available on our website at greater.com.au/fees-and-charges-description .
Part E: Visa cards	12. Using a Visa card – add new clause 12.7 (page 6)	Click to Pay is a digital checkout service made available by Visa that allows cardholders to store eligible payment card details for use with participating online merchants. When making an online purchase with a participating merchant, you may be able to select Click to Pay instead of manually entering your card details for each transaction. More information about Click to Pay can be found on Visa's website. If your Visa card is eligible, you may choose to sign up for Click to Pay through participating merchants or through Visa's website. Use of Click to Pay is subject to Visa's applicable terms, conditions and privacy notices. Additional authentication or verification requirements may apply when using Click to Pay. Where you use Click to Pay through a participating merchant or other provider, their terms, conditions and privacy notices may also apply. Visa is not a party to transactions between you and a merchant and is not responsible for any goods or services purchased using Click to Pay. The availability of Click to Pay may vary depending on participating merchants and Visa requirements. We do not operate or control Click to Pay and are not responsible for services, websites or applications operated by Visa or third parties in connection with Click to Pay.
Part F: Electronic transaction terms and conditions	19. Making payments – clause 19.8(i) (page 9)	i. if we reasonably consider that a payment, transaction description, account nickname or other information associated with your account contains offensive, abusive, threatening, discriminatory or otherwise inappropriate material
Part F: Electronic transaction terms and conditions	19. Making payments – add new clause 19.10 (page 9)	We may cancel a scheduled future payment or recurring payment if it repeatedly fails because there are insufficient cleared funds available in your account. If we cancel a scheduled future payment or recurring payment, you may need to establish a new payment instruction through online banking, our mobile app or another method we make available.
Part J: Online banking	43. General terms and conditions applicable to online banking – add new clause 43.9 (page 16)	If you are a business customer and an authorised person of your business account is registered for online banking: - your business account will be accessible within that authorised person's personal online banking profile, which allows them to view information and conduct transactions as an authorised person - Transaction limits and functionality available through online banking will be determined by the authorised person's online banking profile and access settings - It is your responsibility to ensure that only appropriate persons are appointed as authorised persons on your account and that their authority is revoked when no longer required.

Part	Section	Amended to read as:
Part J: Online banking	43. General terms and conditions applicable to online banking – add new clause 43.10 (page 16)	We may prevent the use of account nicknames, payment descriptions or other customer-generated descriptions that we reasonably consider contain offensive, abusive, threatening, discriminatory or otherwise inappropriate material. We may remove, amend or replace these descriptions without notice where we reasonably consider it appropriate to do so.
Part K: BPAY Payments	46. BPAY Payments – clause 46.7 (page 17)	If you don't have sufficient money in your account at the time you or an authorised person tell us to make a BPAY payment or the amount of the payment exceeds any credit or transaction limit, we may: • refuse to make the payment • use our reasonable discretion to honour the payment. In either case, a fee may apply as set out in the product schedule.
Part L: General matters	57. We can close your account – clause 57.4(a) (Page 22)	a. subject to our legal and regulatory obligations, we will take out all the money in your account and pay it to you by cheque or as you reasonably direct.
Part L: General matters	57. We can close your account – add new clause 57.7 (Page 23)	Where we close your account, we may be unable to return some or all of the funds remaining in the account immediately if we reasonably consider it necessary to comply with a law, regulatory requirement, court order, direction of an authority, or our obligations relating to fraud, financial crime prevention, anti-money laundering or counter-terrorism financing. In these circumstances, we may transfer the funds to an internal account pending completion of our enquiries or satisfaction of our legal obligations. We may require information or documents from you before releasing funds to you. We are not required to release funds until we are reasonably satisfied that doing so would be lawful and consistent with our legal and regulatory obligations.
Part L: General matters	62. Inactive accounts – clauses 62.1 and 62.2 (page 23)	62.1 Without limiting clause 57, if we consider your account to be inactive, we may close your account. We will usually notify you before we close your account, but there may be circumstances where we are unable to do so, such as where we do not hold valid or up-to-date contact details for you. 62.2 We may regard your account as inactive where: - there has been no customer-initiated activity on the account for a period we reasonably consider indicative of inactivity; and/or - the account balance is low, nil, or overdrawn without an arrangement agreed with us; and - we have not received any instruction from you, or otherwise determined that you wish the account to remain active. In determining whether an account is inactive, we may consider any other relevant factors and circumstances.
Part N: Words with special meanings	Banking business day (page 29)	banking business day means any day that is not a Saturday, Sunday or a public holiday in New South Wales.
Part N: Words with special meanings	Add new term	Click to Pay means the digital checkout service provided by Visa that enables eligible payment cards to be stored and used with participating online merchants.

In all other respects, the information contained in your Banking General Terms and Conditions which relate to your account(s) remains unchanged, unless a change to these documents has been notified to you on or before the date of these supplementary terms and conditions.