

This product is no longer available | Effective 3 September 2025

This document along with our **Banking General Terms and Conditions** and our **Payment Limits** (greater.com.au/payment-limits) make up the Terms and Conditions for this account and its access methods. These documents are designed for existing account holders only, as this product is no longer for sale. A Cash Management account is designed to help you manage your savings.

Features

- Tiered interest paid quarterly
- Convenient access (branch and online and mobile banking)
- No monthly account keeping fee
- Six monthly statements, or monthly if requested
- Sign up for SMS and email alerts.

How we apply interest

Interest is calculated daily. *Tiered* interest applies to this account. Tiered interest means that you may earn a different rate of interest depending on your balance. This interest rate applies to the whole balance.

Interest you earn is paid into your account quarterly on 31 March, 30 June, 30 September and 31 December.

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

Find the latest interest rates at 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.

Using your account

You can manage and view transactions on your account via online banking.

We generally issue you a statement every six months, or monthly 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®
- Over the counter at a branch

How you can make payments and withdrawals

- Online and mobile banking
- Automatic payments (direct debit, schedule payments)
- Osko
- Over the counter at a branch
- Using a third party i.e., another financial institution
- BPAY®
- PayTo®
- Chequebook (if a cheque facility was attached to your account before 1 March 2021).

How to close your account

Contact us by phone or email or visit us in a branch.

Fees and charges

The Cash Management account is subject to transaction fees, service charges, government charges, and third-party fees.

Transaction fees

There is a \$3.00 monthly fee allowance with your account. You will receive an additional \$3.00 per month for each whole \$1,000.00 in your account based on the minimum monthly balance.

You may request to link your Cash Management account to a Standard Home Loan held in the same name, or at least one of the same names. When linked, the transaction fees listed below will be waived (no offset interest benefit applies). Please note, fees may still apply for certain services or special transactions you request, see the *Service charges* section below for details.

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
Bank cheque fee	\$9.00
Cheque drawn	\$0.80
Over-the-counter BPAY	\$1.00
Cheque deposit	\$0.25
Deposit bagged coin	1.00% of the total amount deposited
Deposit unbagged coin	2.00% of the total amount deposited

Third party fees and charges

Other financial institutions may charge additional fees to process an incoming or outgoing RTGS.

Service charges

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

Charge type	Fee
Information fee	\$20.00 plus \$1.00 per page
Bank transfer fee (inward RTGS)	\$8.00
Bulk coin purchase fee	
External order	\$8.00
Existing branch stock	2.00% of total value (minimum \$2.00)
Direct debit dishonour fee	\$8.00
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
SMS alert fee	\$0.20
Unclaimed monies fee	\$30.00
Cheque copy fee	\$15.00
Cheque honour fee	\$5.00
Dishonour cheque fee	\$15.00
EasyPay notification fee	SMS \$0.20 Letter \$8.00
EFT transaction fee (outward RTGS)	\$20.00
Cheque notify fee	SMS \$0.20 Customer Service: \$20.00
Stop payment fee	\$7.00
Payment service creation fee (staff assisted payment)	\$2.50

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).