

Access Account

#	Criteria	Responses for this Product
A	Entity responsible for preparing this TMD	Greater Bank, part of Newcastle Greater Mutual Group Ltd. ACN 087 651 992 AFSL/Australian credit licence 238273
B	Date this TMD is made	5 October 2023
C	Greater Bank product name	Access Account For product description see Access Account .
D	Product features	Key features
		<ul style="list-style-type: none"> • General transactional account • Full transactional functionality with card access, Online Banking, ATM, Branch access and ability to accept funds and pay electronically. • Designed to be either the primary transactional account – for day-to-day usage, or also suitable for secondary accounts with a defined purpose of the funds held
E	Key Attributes and other features	<p>More detailed product description is available here:</p> <ul style="list-style-type: none"> • General transactional account for personal use. Can be held solely or by any group of people. • Full transactional functionality with Visa card access, Online Banking, Branch access and ability to accept funds and pay electronically. • Includes access via ATMs, EFTPOS, OSKO, PayID™, Apple Pay®, Google Pay™, and worldwide access via the VISA network*#. • 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. • Designed to be either the primary transactional account – for day-to-day usage, or also suitable for secondary accounts with a defined purpose of the funds held. Can be held with no Account Keeping Fees and excess transaction fees avoided.

+ Apple, the Apple logo, Apple Watch, Apple Pay, Face ID, iPhone, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries and regions. Google Pay is a trademark of Google LLC.

* PayID is a registered trademark of NPP Australia Limited.

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

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		<ul style="list-style-type: none"> No account keeping fees. Funds remain at call. Funds are held as a cash deposit and retain their face value. No other Greater Bank products need be held to own an Access account. <p>Other Features</p> <ul style="list-style-type: none"> No minimum or maximum age criteria \$1 Minimum balance
F	Knowledge and experience	Basic – Mass marketed product of low complexity/ risk profile.
1	Description of the retail class that comprises the target market (s 994B(5)(b) of the Corporations Act)	<p>Available to any natural person.</p> <p>Can be held severally or in joint names.</p> <p>Customers will generally be motivated to use this account to transact through with convenient purchase and payment options.</p> <p>No other account is required to be held to operate an Access Savings account.</p>
2	Negative target market	<ul style="list-style-type: none"> Access Account is not necessarily suitable as an interest-bearing savings account. Access Account is designed as a transactional account for personal use. It is not suitable for business purposes nor to be held by entities other than natural people.
3	Description of distribution conditions and restrictions (s 994B(5)(c) of the Corporations Act)	<p>Distribution Conditions in relation to permitted channels.</p> <p>Access accounts can be opened through the following channels:</p> <ul style="list-style-type: none"> Branches and Centres operated by Greater Bank (Staff assisted) Online (Self-serve basis) <p>Distribution Conditions</p> <ul style="list-style-type: none"> Access accounts are chosen by customers with no personal advice supplied by Greater Bank staff. 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.
4	Review triggers (events and circumstances that reasonably suggest that the determination is no longer appropriate) (s 994B(5)(d) of the Corporations Act)	<p>Greater Bank monitors the following indicators to determine if an event or circumstance reasonably suggests that the determination is no longer appropriate: (yes)</p> <ul style="list-style-type: none"> Internal decisions to materially amend or modify the product, its features and/or its distribution, including changes to pricing. Regulatory change that materially impacts the manufacture or sale of this product, and material

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		<p>customer remediation events and incidents in relation to this product.</p> <ul style="list-style-type: none"> Any distribution or sales activity, outside the TMD or to ineligible customers, that meets the definition of a significant dealing. A material change in the nature and number of customer complaints and underlying complaint trends. 									
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)	24 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)	24 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	<p>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:</p> <ul style="list-style-type: none"> the regulated persons are required to report the information to Greater Bank; and a reporting period for reporting the information under section 994F(5) of the Corporations Act. 	<p>Third party distributors of this product should provide the following to Greater Bank in writing:</p> <table border="1" data-bbox="679 1200 1484 2101"> <thead> <tr> <th data-bbox="679 1200 948 1301">Type</th> <th data-bbox="948 1200 1216 1301">Information Required</th> <th data-bbox="1216 1200 1484 1301">Frequency and timeframe</th> </tr> </thead> <tbody> <tr> <td data-bbox="679 1301 948 1615">Complaints</td> <td data-bbox="948 1301 1216 1615"> <ul style="list-style-type: none"> All written details of any complaints received Total Number of complaints received within the reporting period </td> <td data-bbox="1216 1301 1484 1615"> <p>Frequency: Monthly</p> <p>Timeframe: Within 10 days of the end of the relevant reporting period.</p> </td> </tr> <tr> <td data-bbox="679 1615 948 2101">Significant dealings</td> <td data-bbox="948 1615 1216 2101"> <ul style="list-style-type: none"> Details of the dealing (including any steps taken by the distributor in relation to the dealing) Date of the dealing Factors considered when determining dealing as "significant" </td> <td data-bbox="1216 1615 1484 2101"> <p>Timeframe: Within 10 days of becoming aware of such a dealing.</p> </td> </tr> </tbody> </table>	Type	Information Required	Frequency and timeframe	Complaints	<ul style="list-style-type: none"> All written details of any complaints received Total Number of complaints received within the reporting period 	<p>Frequency: Monthly</p> <p>Timeframe: Within 10 days of the end of the relevant reporting period.</p>	Significant dealings	<ul style="list-style-type: none"> Details of the dealing (including any steps taken by the distributor in relation to the dealing) Date of the dealing Factors considered when determining dealing as "significant" 	<p>Timeframe: Within 10 days of becoming aware of such a dealing.</p>
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			<ul style="list-style-type: none"> - Means through which dealing was identified 	
		Distribution outside the target market (to the extent the distributor is aware of such dealings).	<ul style="list-style-type: none"> - All written details relating to the distribution - Reason distribution occurred outside Target Market occurred. 	Timeframe: Within 10 days of becoming aware of such a dealing.