

Cash Management

| # | Criteria | Responses for this Product |
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| 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 | Cash Management Account For product description see Cash Management Account . |
| D | Product features | <p>Key features</p> <ul style="list-style-type: none"> • General interest-bearing deposit account where funds are retained at-call. • Tiered interest calculated daily paid quarterly. • Convenient access (branch and online banking) • No monthly account keeping fee. • Six monthly statements, or more frequently if requested. |
| E | Key Attributes and other features | <p>More detailed product description is available here:</p> <ul style="list-style-type: none"> • Interest bearing transactional account for business use. • Includes access via OSKO, PayID, Branch, and Online Banking*#. • Designed to hold funds bearing interest whilst retaining full access to them. • Funds remain at-call. • Funds are held as a cash deposit and retain their face value. • 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. <p>Other Features</p> <ul style="list-style-type: none"> • No minimum or maximum age criteria • No minimum balance requirements. • No ongoing costs (e.g.: Account keeping fees) |
| F | Knowledge and experience | Basic – Mass marketed product of low complexity/ risk profile. |

* 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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| 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 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 | Negative target market | <ul style="list-style-type: none"> • Cash Management Account is not necessarily suitable as a day-to-day transactional account as it lacks popular channel access such as Cards for use with ATMs and EFTPOS, Apple Pay and Google Pay*. • 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>Cash Management Account accounts can be opened through the following channels:</p> <ul style="list-style-type: none"> • Branches and Centres operated by Greater Bank (Staff assisted). <p>Distribution Conditions</p> <ul style="list-style-type: none"> • Cash Management Account 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 customer remediation events and incidents in relation to this product. • 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 | 24 months |

* 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.

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| | of the determination is to finish (s 994B(5)(e) of the Corporations Act) | | | | | | | | | | | | | |
| 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"> <thead> <tr> <th>Type</th> <th>Information Required</th> <th>Frequency and timeframe</th> </tr> </thead> <tbody> <tr> <td>Complaints</td> <td> <ul style="list-style-type: none"> - All written details of any complaints received - Total Number of complaints received within the reporting period </td> <td> <p>Frequency: Monthly</p> <p>Timeframe: 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"> - 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" - Means through which dealing was identified </td> <td> <p>Timeframe: Within 10 days of becoming aware of such a dealing.</p> </td> </tr> <tr> <td>Distribution outside the target market (to the extent the distributor is aware of such dealings).</td> <td> <ul style="list-style-type: none"> - All written details relating to the distribution - Reason distribution occurred outside Target Market occurred. </td> <td> <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" - Means through which dealing was identified | <p>Timeframe: Within 10 days of becoming aware of such a dealing.</p> | 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. | <p>Timeframe: Within 10 days of becoming aware of such a dealing.</p> |
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