

# Cash Management Account

## Product Schedule

Effective 1 September 2021

This Product Schedule is specific to the above account. This Schedule should be read in conjunction with the Product Guide, Fees and Charges and the 'Savings Interest Rate Schedule – Products No Longer Available'. Together these documents comprise the Bank's terms and conditions for the account. To obtain a current copy of these documents, visit our website [www.beyondbank.com.au](http://www.beyondbank.com.au), call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

### 1. About the Cash Management Account

The Cash Management Account is a full transactional account with tiered interest.

### 2. Eligibility

All customers

The Cash Management Account can no longer be opened as a new product.

### 3. Account Features

Interest	
Interest Calculated	Daily on the whole balance
Payment frequency and method	Paid monthly, credited to the account on the last day of the month
Fixed or Variable	Variable
Tiered or Stepped	Tiered
Bonus Interest Available	No
Account Specifications	
Minimum balance	No minimum <sup>1</sup>
Statement frequency	6-monthly <sup>2</sup>
Statement delivery	eStatement or paper
Fees and charges apply	Yes. Please refer below
Optional line of credit facility	Not available
Access Methods	
Card Access	
Visa debit card	Yes
rediCARD	Yes
Electronic Access	
Internet Banking <sup>3</sup>	Yes
Mobile Banking <sup>3</sup>	Yes
Telephone Banking	Yes
Direct Debits	Yes
Receive Direct Credits to the account	Yes
Pay bills using BPAY	Yes
Make or Receive Periodic Payments	Yes
Make Batch payments <sup>4</sup>	Yes
Osko Payment and PayID	Yes
round2save available	No
Cheques	
Personal Cheque book	Yes
Corporate Cheques	Yes
Branch and Contact Centre	
Deposit cash and cheques over the counter at a branch	Yes
Withdraw cash over the counter at a branch	Yes
Transfer funds to another account, financial institution or overseas	Yes

<sup>1</sup> You may need to maintain a higher balance to take advantage of higher interest rates.

<sup>2</sup> More frequent statements are available on request. A fee may be applicable for more regular paper statements.

<sup>3</sup> Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

<sup>4</sup> Batch payments is an internet banking service available to eligible Business Banking and Community Customers. Refer to the Product Guide for further information.

#### 4. Fees and Charges

If you have a Relationship Portfolio Value<sup>5</sup> at the end of the last day of the previous month of \$10,000 or more, you will receive a Cash Management Fee Allowance of \$9.00 on your account for that month.

The types of transactions to which your monthly Fee Allowance applies, and the transaction fees that are charged for each transaction, are as follows:

Transaction	Fee each
<ul style="list-style-type: none"> <li>• Direct Credits</li> <li>• Over the counter cash and/or cheque deposits</li> <li>• Visa purchases</li> <li>• Withdrawals, transfers or balance enquiries at Beyond Bank ATM</li> <li>• BPAY payments using Internet or Mobile Banking or the Account Information Line</li> <li>• Transfers between accounts with us using Internet Banking or Mobile Banking or the Account Information Line and addressed by BSB and account number</li> <li>• Periodic payments between accounts with us</li> <li>• Personal cheque book withdrawals</li> </ul>	Free
Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line and addressed by PayID	\$1.00
Eftpos purchases (inc. with cashout)	\$0.90
Visa purchase with cashout	\$0.90
Over the counter cash withdrawals or cheque encashments	\$2.50
Staff-assisted transfers and BPAY payments (customers over the age of 70 years and transfers to Beyond Bank term deposits are exempt)	\$2.50

Withdrawals and enquiries at Australian and overseas ATMs may also incur an ATM operator fee charged by the ATM operator disclosed and charged at the point of transaction.

Each month, you may be charged a Cash Management Account Transaction Fee. This is the amount (if any) by which the total fees you incur on the above transactions within the month exceed your Cash Management Fee Allowance for that month.

The following transactions are not included in the Cash Management Fee Allowance and are charged at the end of the month:

Transaction	Fee each
Direct Debits	\$0.50
Transfers to accounts at another financial institution using Internet or Mobile Banking	\$1.00
Electronic external periodic and bill payments	\$4.50
Bank@Post deposits	\$2.00
Bank@Post withdrawals	\$3.50
Internet Banking external batch payments per transaction in the batch (not available on personal accounts)	\$0.20
Visa debit card or rediCARD overseas ATM withdrawals	\$4.50
Foreign Currency Conversion Fee This fee is payable on all transactions made in a foreign currency on a Visa debit card or rediCARD (2.0% is payable to Cuscal and 1.0% is payable to us)	3.0% of the value of the transaction
Declined eftpos or Visa debit transactions – one free per relationship per month then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN) entered; or c. number of PIN tries exceeded. (customers over the age of 70 years are exempt)	\$0.40

#### Other fees that may be incurred on the account

Other fees which the Bank charges for its services, including services not specific to this account but for which you may be charged, are listed in the Beyond Bank Fees and Charges brochure.

<sup>5</sup> Please refer to the Fees and Charges brochure for further information on Relationship Portfolio Values.