

# All-In-One Account

## Product Schedule

This Product Schedule is specific to the above account. This Schedule should be read in conjunction with the Product Guide, Fees and Charges and Interest Rate Schedule. Together these documents comprise the Bank's Product Disclosure Statement (PDS) for the account. To obtain current copies 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 All-In-One Account

The All-In-One Account is a flexible line of credit which combines a home loan and transaction account all into one convenient account.

### 2. Eligibility and Opening requirements

Personal customers over the age of 18 only.

The account can only be opened at a branch or through the Contact Centre.

The account is not available to business or other non-personal customers.

### 3. Account Features

Interest	
Interest Rate (All balances)	0.01% p.a.
Interest Calculated	Daily
Payment frequency and method	Interest is paid 6-monthly on 31 May and 30 November. Interest is credited to your account.
Fixed or Variable	Variable
Tiered or Stepped	Not available
Bonus Interest Available	Not available
Account Specifications	
Multiple accounts available	Yes
Minimum balance	No minimum
Statement frequency	Monthly
Statement delivery	eStatement or paper
Fees and charges apply	Yes – please refer below
Monthly Fee allowance available	Based on relationship portfolio value – please refer below
Optional line of credit facility <sup>1</sup>	Combined home loan & transaction account
Access Methods	
Card Access	
Visa Debit card	Yes
rediCARD	Yes
Electronic Access	
Internet Banking <sup>2</sup>	Yes
Mobile Banking <sup>2</sup>	Yes
Telephone Banking	Yes
Direct Debits	Yes
Pay bills using BPAY	Yes
Make or Receive Periodic Payments	Yes
Make Batch payments	No
Osko Payment and PayID	Yes
round2save available	No
SMS (Text Me!) Alerts & Push Notifications	Yes
Mobile Wallets (Apple, Google and Samsung Pay)	Yes
Cheques	
Personal Cheque book	Yes
Corporate Cheques	Yes
Branch, Contact Centre & Bank@Post	
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
Withdraw funds and deposit cash and cheques using Bank@Post	Yes

<sup>1</sup>Normal lending criteria, terms and conditions, and fees and charges apply.

<sup>2</sup>Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

## 4. Fees and Charges

### 4.1 Fee Allowance

Transactions performed on the All-In-One Account are included within your fee allowance. Each Relationship you have with us is allocated a Monthly Fee Allowance which is used to offset the fees associated with most transaction types.

The amount of your monthly Fee Allowance depends on your Relationship Portfolio Value at the end of the last day of the previous month and how long you have been a customer with us, as follows:

		Customer for up to 9 years	Customer for 10–19 years	Customer for 20 years or more
Relationship Portfolio Value	Package Customer	Unlimited fee allowance	Unlimited fee allowance	Unlimited fee allowance
	\$100,000 or more	\$40	\$45	\$45
	\$50,000 to \$99,999.99	\$20	\$25	\$25
	\$10,000 to \$49,999.99	\$15	\$20	\$25
	Less than \$10,000	\$5	\$10	\$25

For more information on Relationship Portfolio Value and the Fee Allowance, please refer to our Fees and Charges book.

### 4.2 Transactions included in the Fee Allowance

Each month, you may be charged an Excess Transaction Fee. This is the amount (if any) by which the total transaction fees you incur within the month exceed your Fee Allowance for that month.

The type 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 any 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 the Account Information Line and addressed by BSB and account number</li><li>Transfers using Mobile Banking</li><li>Periodic payments between accounts with us</li></ul>	Free
Direct Debits	\$0.50
eftpos purchases (inc. with cashout)	\$0.90
Visa purchase with cashout	\$0.90
Personal cheque withdrawals	\$1.00
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by PayID	\$1.00
Transfers to an account at another financial institution using Internet Banking	\$1.00
Electronic external periodic or bill payments	\$1.50
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 and disclosed and charged at the point of transaction.

### 4.3 Transactions not included in the Fee Allowance

The following transaction fees are not included in the fee allowance and are charged at the end of the month.

Transaction	Fee
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) c. number of PIN tries exceeded. (customers over the age of 70 years are exempt)	\$0.40
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
Bank@Post deposits	\$1.00
Bank@Post withdrawals	\$3.50

### 4.4 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.