

# Business GST Payment Account

Effective 30 September 2021

## 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 – Grandfathered Accounts. Together these documents comprise the Bank's terms and conditions 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 Business GST Payment Account

The Business GST Payment Account is an account which helps businesses manage their GST payments separately from their everyday transactions.

### 2. Eligibility and Opening requirements

The Business GST Payment Account can no longer be opened as a new product. Available to business customers only.

### 3. Account Features

Interest	
Interest Rate (All balances)	Refer to Interest Rate Schedule – Grandfathered Products
Calculated daily	Yes
Paid	Monthly
Fixed / Variable	Variable
Tiered/Stepped	Tiered
Bonus Interest	No
Payment method	Credited to your Account
Account Specifications	
Minimum balance	Nil
Statement frequency	Monthly
Statement delivery	eStatement only
Account Keeping fee	No
Fees and charges apply	Yes – please refer below.
Optional line of credit facility <sup>1</sup>	No
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

<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.

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	No

#### 4. Fees and Charges

The following fees are charged at the end of the month:

Transaction	Fee each
Direct Credits	Free
Over the counter cash deposits transactions	Free
All withdrawals or transfers (excluding Bank@Post, overseas ATM, cash advance and declined withdrawals) - One free per month then:	\$3.00
Cheque deposits (per item)	\$0.60
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.	\$0.40
Visa Debit card or rediCARD overseas ATM withdrawals	\$4.50
Foreign Currency Conversion Fee	3% of the value of the transaction
Bank@Post deposits	\$2.00
Bank@Post withdrawals	\$4.50

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.

##### 4.1 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.