

Bonus Saver Youth Account

Product Schedule

Effective 4 October 2022

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 terms and conditions for the account. To obtain current copies of these documents, visit our website www.beyondbank.com.au, call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

1. About the Bonus Saver Youth Account

The Bonus Saver Youth Account is an account for personal customers up to 17 years of age. The account is designed to encourage savings, with bonus interest paid when set account conditions are met.

2. Eligibility

Personal customers up to 17 years of age.

Children under the age of 12 may hold the account, opened and held in trust by a parent or guardian.

Upon the account owner turning 18 years of age, the account will be converted to a Bonus Saver Account and some terms and conditions will change. We will notify you before any change takes effect.

The Bonus Saver Youth 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	Interest is paid monthly, credited to the account on the last day of the month.
Fixed or Variable	Variable
Tiered or Stepped	Tiered
Bonus Interest Available	Yes
Bonus Interest Eligibility	The account holder is eligible for bonus interest when the following conditions are met: <ul style="list-style-type: none"> A minimum deposit of \$1 is made during the month; and No more than one withdrawal is made during the same month.
Account Specifications	
Minimum balance ¹	No minimum
Statement frequency	6-monthly ²
Statement delivery	eStatement or paper
Fees and charges apply	Yes. Please refer below.
Optional line of credit facility	Not available
Access Methods	
Card Access ³	
Visa debit card ⁵	Yes
rediCARD ⁵	Yes
Digital card available (lost or stolen)	Yes
Electronic Access	
Internet Banking ⁴	Yes
Mobile Banking ⁴	Yes
Telephone Banking	Yes
Direct Debits ^{3, 5}	Yes
PayTo	No
Receive Direct Credits to the account	Yes
Pay bills using BPAY	Yes
Make or Receive Periodic Payments ³	Yes
Make Batch payments	No
Osko Payment and PayID	Yes
round2save available	Receive round2save payments
Cheques	
Personal Cheque book	No

¹ You may need to maintain a higher balance to take advantage of higher interest rates.

² More frequent statements are available on request. A fee may apply for more frequent paper statements.

³ Cards and automatic payments are not recommended access methods.

⁴ Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

⁵ Restricted for account holders under the age of 13.

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

4. Fees and Charges

The following transaction fees are payable and are charged at the end of the month.

Transaction	Fee each
All deposits, withdrawals and transfers (excluding Bank@Post, overseas ATM cash withdrawals and declined withdrawals)	Free
Bank@Post deposits	\$2.00
Bank@Post withdrawals	\$4.50
Visa debit card or rediCARD overseas ATM withdrawals	\$4.50
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	\$0.40

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.

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.