

Everyday 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. 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, call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

1. About the Everyday Account

The Everyday Account is a full-service transactional account.

2. Eligibility and Opening requirements

The Everyday Account can no longer be opened as a new account.

Personal customers over the age of 18 only.

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

3. Account Features

Interest	
Interest Rate (All balances)	Nil – this is a non-interest bearing account
Account Specifications	
Multiple accounts available	Yes
Minimum balance	No minimum
Statement frequency	6-monthly ¹
Statement delivery	eStatement or paper
Account Keeping fee	Yes – the Monthly account keeping fee is waived if conditions are met.
Fees and charges apply	Yes – please refer below.
Optional line of credit facility ²	Yes
Access Methods	
Card Access	
Visa Debit card	Yes
rediCARD	Yes
Electronic Access	
Internet Banking ³	Yes
Mobile Banking ³	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	No
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

¹ More frequent statements are available on request. A fee may apply for paper statements.

² Normal lending criteria, terms and conditions, and fees and charges apply.

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

4. Fees and Charges

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

Transaction	Fee each
Monthly Service Fee This fee is waived if you have \$2,500 or more direct-credited to the account during the month.	\$6.50
All deposits, withdrawals and transfers (excluding Bank@Post, overseas ATM, cash advance and declined withdrawals)	Free
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	\$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.