

# Important changes are coming.

Changes to your South West Credit membership, accounts and services.

Effective 5 March 2023.

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# Welcome to Beyond Bank Australia.

On behalf of Beyond Bank Australia I would like to welcome you as our member.

The merger between South West Credit and Beyond Bank Australia (Beyond Bank) took place on 1 April 2022. It was a positive step for all, marking a new beginning for South West Credit members and staff.

It is very important to us that we remain 100% owned by our members and that our profits continue to be returned to our members in the form of better services, innovation and advances in technology.

To help you understand how your membership and accounts will work with Beyond Bank, we're providing you with a comprehensive overview that we hope will guide you as you start to use your accounts and cards with us.

## A better world is important to us.

We are one of the largest 100% customer-owned banks in Australia with credit union heritage. We were formed more than 60 years ago by people who felt left behind by a banking system that didn't meet their needs or expectations.

Our vision is not to be the biggest bank, but to be the best bank for relationships. We strive to create and return value for our members and communities, and through this, help to change lives.

Strengthening communities is fundamental to what we do. Since 2007, we have invested more than \$27 million in community partnerships and programs through the Beyond Bank Australia Foundation, sponsorships, fundraising events, donations, and our advocacy program.

We are also proud to be Australia's first B Corp certified bank. B Corps use their business as a force for good by balancing profit and purpose.

## We're here to help.

While you can continue to visit our local team in Warrnambool, after 5 March you also have the option to seek assistance from the team in our Customer Relationship Centre on **13 25 85** from Monday to Friday 8.30am to 8.30pm and Saturday 9.30am to 3.30pm AEST, or visit [beyondbank.com.au](https://beyondbank.com.au)

We look forward to extending our banking services to your community.

Yours sincerely,



**Robert Keogh**  
Chief Executive Officer

# What to expect.

This booklet outlines important changes to your membership and accounts as well as information on some great new products and services that will be available to you from 5 March 2023 (5 March). Whilst we have endeavoured to make the whole process as seamless as possible, there are some important changes that we need to communicate with you.

We encourage you to read this brochure to help you understand the changes you will experience. We understand that you may need to clarify some of the information and encourage you to contact our team for any assistance.

We recommend you keep this brochure and the covering letter in a safe place for reference, as you may not notice some of the changes initially and may need to refer to them in the future.

In addition, you will also find that we have provided you with a copy of our Product Guide, Fees and Charges and Financial Services Guide, all of which become effective on 5 March.

# We're in this together.

South West Credit and Beyond Bank are mutually dedicated to delivering a sustainable future for members, staff and the communities in which they live and work. As a 100% customer-owned bank, people remain at the heart of everything we do, with profits continuing to benefit our members.

By coming together, we are strengthening our capabilities, products, services, technology, and most importantly, our communities, into the future.



# Introduction of new products and services.

**From 5 March, you'll have access to an increased range of services and benefits including:**

## Life Membership

Unique Life Membership package which offers benefits for those members who have achieved a total of 20 years continuous membership (including your membership with South West Credit). See Page 34 for details.

## Wealth management

Through Beyond Bank Australia Wealth Management, we can provide tailored advice in areas such as life insurance, superannuation, retirement planning, wealth accumulation, gearing, self-managed superannuation fund and aged care.

## Business accounts

Specialist Business Banking Managers who can assist with your Business Banking needs, including a Business Account and Business GST Account.

## New savings accounts

Community Account, Community Reward Account and Retirement Account.

## More ways to access your money

- Expanded Foreign Exchange services in branch and online including:
  - Foreign Cash ordering. You can order Foreign Cash at any of our branches in VIC, NSW, SA and WA or alternatively via our website by simply choosing your preferred branch for collection.
  - International Money Transfers. Ability to complete International Money Transfers conveniently via Internet Banking or Mobile Banking App.
- Digital Wallets – Apple Pay, Google Pay and Samsung Pay.

# Your new Beyond Bank Visa Debit Card.

After 5 March, a new Beyond Bank Visa Debit card will be posted to you along with a new PIN.

We encourage you to activate and start using your new Beyond Bank card immediately when it arrives. This will ensure there is no disruption to the way you access your money as your current South West Credit Visa Debit card will only continue to work until **August 2023**.

To activate your card, you can do this via:

1. Mobile Banking App
2. Internet Banking or,
3. By calling us on **13 25 85**.



## New services only available with your Beyond Bank Card.

- **Card Controls** - Internet Banking and the Beyond Bank Mobile Banking App allows you to control the settings on your online and in-store purchases, all from the palm of your hand.
- **PIN Change** – Want to personalise your Beyond Bank PIN? You can now do this via Internet Banking or Mobile Banking App, INSTANTLY!
- **Digital Wallets** – Apple Pay, Google Pay and Samsung Pay – See page 40. Upload your new Beyond Bank card to your mobile wallet of choice and start enjoying the cardless convenience right away.
- **Bank@Post** - With your new Beyond Bank card you can access up to 3,500 Post Offices Australia wide to conveniently complete your personal and business banking needs such as withdrawals, deposits and balance enquiries.
- **Digital Cards** - (coming soon) Leave your card at home, pay for your goods and services using your Digital Beyond Bank card. Also, if your card becomes lost or stolen, you can order and access a new card instantly! You won't need to wait until the new one arrives in the mail.

## Changes that affect you.

One of the main changes you will notice is that our banking system is an account-based system. This means that as well as using your unique membership number, you will also have new unique account number(s). Members will have an eight-digit account number for each savings account and a nine-digit account number for each loan or term deposit account. **Please note that all the changes will take effect from 5 March.**

We recommend you keep this booklet and the covering letter in a safe place for reference, as you may not notice some of the changes initially and may need to refer back to the information provided in future.

## Your membership number has been modified.

To uniquely identify you and your accounts in our system, we have modified your South West Credit membership number. Your modified member number is noted in the attached letter.

We have added 73 000 000 to your existing member number. So, instead of having member numbers ranging from one to six digits, all members will now have eight-digit member numbers.

### For example:

If your five-digit South West Credit membership number is 12345, then your new Beyond Bank membership number will be 73012345.

If your six-digit South West Credit membership number is 123456, then your new Beyond Bank membership number will be 73123456.

If your seven-digit South West Credit membership number is 1234567 the first digit is removed before adding 73000000 and your new Beyond Bank membership number will be 73234567.

### Using your new membership number.

After 5 March, you will need to use your modified membership number when contacting us by phone, in branch, or accessing Internet, Mobile and Telephone Banking. For more information on Internet, Mobile and Telephone Banking, please see Pages 35-39.

## Member shares.

On 1 April 2022, all South West Credit members transferred to Beyond Bank Australia and became a Beyond Bank shareholder. From 5 March, Primary members will retain the original share subscription price paid to South West Credit. Joint members will be issued a zero dollar subscription share and become a shareholder.

Beyond Bank is a 100% customer owned bank giving all members one share and one vote to contribute to the resolutions proposed at Annual General Meetings.

## Unique savings account numbers.

As mentioned previously, when you transfer to the new banking system on 5 March, each of your savings accounts will be given a new eight-digit account number. When you transact on your account(s) you will need to use your new account number(s). For example: You may currently have one savings account: S1 At Call Savings

SWC Account Name	New Account Name	New Account Number
At Call Savings (S1)	S1 – Purple Transactor Account	02234567 (Example only)

## Unique loan account numbers.

Car Loans, Personal Loans, Home Loans and Business/Commercial Loans will be given new nine-digit account numbers. When you transact on your account(s) you will need to use your new account number(s). For example: You may currently have one loan account: Unsecured Personal Loan Variable

SWC Account Name	New Account Name	New Account Number
Fixed Car Loan (L56)	L56 - Flexi Loan (fixed)	205033401 (Example only)

## Term deposits.

Term deposits will be given a nine-digit account number for each deposit.

For example: You may currently have two term deposits: i.e. 3 months term deposit and 12 months term deposit

SWC Account Name	New Account Name	New Account Number
3 months term deposit (I3)	I3 - 3 months term deposit	114412333 (Example only)
12 months term deposit (I12)	I12 - 12 months term deposit	114456666 (Example only)

From 5 March, your current South West Credit Term Deposit will convert as existing. Upon maturity, you will be able to choose to withdraw some (or all) of your funds, or reinvest your term deposit for a new Beyond Bank term. Please see table below for the termed periods available:

South West Credit Terms	Beyond Bank Australia Terms
1 Month	3 Month
2 Month	
3 Month	
4 Month	6 Month
5 Month	
6 Month	
7 Month	
8 Month	9 Month
9 Month	
10 Month	
11 Month	12 Month
12 Month	
18 Month	24 Month
24 Month	
36 Month	
48 Month	36 Month

### Early Redemptions and Adding Funds to a Term Deposit.

**IMPORTANT:** It's required by industry regulation that where a full or partial early redemption of a Term Deposit is requested, 31 days' notice must be provided before the redemption can be completed.

Adding funds to a Term Deposits can only be actioned once the term has expired, or where an early redemption has been requested.

## Your existing payment arrangements.

### BSB and account numbers.

We're pleased to let you know that there will be no changes to your established payments, as they will be automatically migrated to Beyond Bank. This means that you will not have to make changes to your existing electronic payments (regular payments, direct debits and direct credits).

While the South West Credit BSB will continue to be accepted for a limited time, we strongly encourage you to update the **BSB** and your **new account** number for electronic payments made from 5 March.

We also suggest that you advise others who regularly send money to your previous BSB and account numbers, to update their records to your new details. By doing so, it will avoid any inconvenience and confusion in the future with payments not being received.

### A new Bank State Branch (BSB) number – 325 185

Please ensure you use the new BSB 325-185 with your new eight-digit Beyond Bank savings account number when modifying or setting up any new direct debits, credits or payments from 5 March.

**Please don't update your payments until after system conversion on 5 March 2023.**

### Real-time payments by membership number will take longer

From 5 March, where your membership number has been provided for real-time payments to your accounts, rather than your account number, these payments will continue to be processed, however they will no longer be instant. It will take two to three business days to reach their destination account/s.

To continue to receive real-time payments, please provide your registered PayID (mobile or email address) or, BSB 325-185 and your new account number.



## Personal transactional banking will continue to be fee-free.

Where possible, fee exemptions have been made on your existing 'personal' South West Credit accounts to allow you to continue transacting in the same way without incurring any extra fees and charges.

If after 5 March you choose to open a new account, the standard fees, charges, terms and conditions will apply for that account, as outlined in the Fees and Charges booklet and enclosed Product Guide, both of which are available on the website or in our branches, and which will be provided when you open the account.

Where possible, you'll pay no transaction fees on your existing accounts for deposits, withdrawals, transfers and services with the exception of Bank@Post transactions, (a new service for South West Credit members), TEXT ME! transaction fees, Swift Transfer fees, Visa Card International Transaction Fee and Foreign Currency Transaction fees.

Withdrawals and enquiries at Australian and overseas ATMs may incur an ATM operator fee charged by the ATM operator.

The fees in the adjacent table are applicable.

Service / Fee title	Fee
Bank@Post deposits (newly introduced service)	\$2.00
Bank@Post withdrawals (newly introduced service)	\$4.50
International Transaction Fee	<p>3.0% of the value of the transaction</p> <p>This fee is payable when you use your Visa Credit Card, Visa Debit Card, Visa Prepaid Card or rediCard to make a transaction:</p> <ul style="list-style-type: none"> <li>in a foreign currency when using your card either online or at a merchant point of sale (irrespective of where the transaction occurs); and/or</li> <li>in Australian Dollars, when either the Merchant or its financial institution / payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (where a transaction denominated in a foreign currency is converted to local currency).</li> </ul> <p>(This fee will be collected by Cuscal, with 1.0% payable to us, 1.0% retained by Cuscal and 1.0% paid to Visa International).</p> <p>Some overseas Merchants may allow you to pay in Australian dollars (e.g. when you make a purchase online or over the phone). This is still considered an international transaction as the transaction is processed overseas and will attract any International Transaction fee.</p>
TEXT ME! transaction fee	\$0.26 for each SMS sent to your specified mobile telephone number. Your telecommunications provider may charge you additional costs for sending and receiving SMS messages.
Swift Transfer Fees	<ul style="list-style-type: none"> <li>Sending SWIFT transfer within Australia to another financial institution (newly introduced service) - \$22.50</li> <li>Process fee for depositing SWIFT payment into an account or credit card you have with us (newly introduced service) - \$8.00</li> </ul>
Existing cheque book holders	<ul style="list-style-type: none"> <li>A replacement book of 30 cheques - \$40.00</li> </ul>





## Internet Banking and Mobile Banking App.

### Saved payees.

Your saved payees in Internet Banking and the Mobile Banking App will be migrated to the Beyond Bank system on 5 March. This means your payees will automatically appear in your Internet Banking and Mobile Banking App upon login.

### Get the Beyond Bank Mobile Banking App.

From 5 March, your South West Credit App will no longer work. You will need to log into Beyond Bank Internet Banking for the first time, then download and log in to the Beyond Bank Mobile Banking App.

Any alerts set up in the South West Credit App will need to be re-established when you download the new version of the Mobile Banking App.

For details, see the Mobile Banking section on Page 38.

## Business accounts.

Business Accounts have been designed for small businesses so that we can look after you while you look after your customers - just the way it should be.

Benefits you will enjoy, include:

- No account keeping fees – regardless of your account balance.
- Added services through Internet Banking, including batch payments and accounts requiring two authorising signatures (i.e. two-to-sign accounts).
- Batch Processing – a simple payment system that allows multiple transactions to be submitted in a single file using our online facility.

Please refer to the enclosed Product Guide and Fees and Charges booklet for further information on our Business Account.







## Community banking and accounts.

Our Community Account has been designed for not-for-profit organisations. The Community Account is a specialised transaction account which offers unique benefits to your group.

Benefits you will enjoy include:

- No monthly account keeping fees
- A transaction fee-free account
- Bonus interest on our standard term deposits
- Access to talk to one of our Community Banking Specialists
- Added services through Internet Banking, including Batch Payments and ability to have access with two-to-sign accounts, and
- Batch Processing – a simple payment system that allows multiple transactions to be submitted in a single file using our online facility.

Please refer to the enclosed Product Guide and Fees and Charges booklet for further information on our Community Account.

## Changes to your existing products.

Whilst we have tried our best to make the transition as seamless as possible, there are some important changes that we've had to make to ensure we can provide you with a competitive suite of products and services.

Changes to accounts may include the features of products or product names, changes to fees and charges, terms and conditions and the aligning of interest rates.

### Savings and Transaction Accounts\*

Account Type	Transaction & Overdraft Accounts	
What's changing	Current Account Name & Features	New Account Name & Product Features
Product Name	S1 – Easy Everyday S2- S5 – At Call Savings S8 – Easy Unlimited S9 – Easy Option S10 – Line of Credit	Purple Transactor Account, All in One Account
Interest Calculation and Payment Frequency	Non-interest-bearing account	Non-interest-bearing account
Product Name	S13 – Easynet Saver Offset Account	Mortgage Offset Account.
Interest Calculation and Payment Frequency	100% offset facility	Unlimited offset accounts can be attached to an eligible loan product. For joint borrowers, the Mortgage Offset Account can be opened in either name or in both names, however a Mortgage Offset Account cannot be held as a joint account unless both parties are borrowers on the linked loan. Full 100% offset – no interest is charged on the portion of the loan that is equal to the balance of the offset account. <ul style="list-style-type: none"> <li>• Save on interest – helps you pay your loan off sooner.</li> <li>• Greater flexibility – retain deposits as at-call funds instead of making additional loan repayments but still receive the same benefit of reduced interest charged.</li> <li>• Full transaction account – all the access methods you come to expect from a transaction account.</li> </ul>

\*For further information please refer to the enclosed Product Guide or our Fees and Charges booklet available on the website and in our branches. Please also see the most recent interest rate schedule for Transactional and Savings account interest rates.

\*The specific new savings and transaction account product will be determined at system conversion and will be dependent on the account purpose.

Account Type	Youth Accounts	
Change to Product Feature	Current Account Name & Features	New Account Name & Product Features
Product Name	S15 - Active Saver	BU Account
Interest Calculation and Payment Frequency	Interest Tiers: \$0-\$5,000 >\$5,000  Bonus Interest is calculated on the Minimum Daily Balance and paid monthly.	All Balances  Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December. Interest rates are subject to change without notice.

Account Type	Savings Accounts	
What's changing	Current Account Name & Features	New Account Name & Product Features
Product Name	S6 – Easy Achiever	Purple Bonus Saver
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> \$0 - \$100,000 >\$100,000	<i>Interest Tiers:</i> \$0 - \$200,000 >\$200,000
	Bonus interest is credited if at least \$50 is deposited and no withdrawals are made from the account during the month.  Interest is calculated on whole daily balances and credited at month end.	To qualify for monthly bonus interest on a Purple Bonus Saver Account, you must: <ul style="list-style-type: none"> <li>• deposit at least \$50 during the month; and</li> <li>• not make a withdrawal during the same month.</li> </ul> Interest is calculated on daily balances and credited at month end.

Product Name	S12 - EasyNetSaver	monEsaver Internet Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> \$0 - \$4,999 \$5,000 - \$99,999 \$100,000 - \$249,999 >\$250,000	<i>Interest Tiers:</i> \$0 - \$4,999 \$5,000 - \$199,999 >\$200,000
	Interest is calculated on the whole Minimum Daily Balance and paid quarterly.	Interest calculated daily on the daily closing balance of the account. Interest is paid monthly.

Product Name	S35, S36 – Xmas Club Warrnambool	Christmas Club Account		
Interest Calculation and Payment Frequency	Interest is calculated on the whole Minimum Monthly Balance and paid annually.	A flat rate of interest is paid on credit balances and is calculated daily on the whole balance held in the account.  Interest is paid to the account annually on the 31st of October.		
Account Fees	Transaction	Fee Amount	Transaction	Fee Amount
	Withdrawals between February and October	\$5.00	Fee per withdrawal outside of free period (November 1 to 31 January)	\$4.00
			Any Transaction fees that not listed above, please refer to the Christmas Club Account Product Schedule available on our website.	

\*For further information please refer to the enclosed *Product Guide* or our *Fees and Charges* booklet available on the website and in our branches. Please also see the Christmas Club Account Product Schedule and the most recent interest rate schedule for Transactional and Savings account interest rates.

Account Type	Savings Accounts			
What's changing	Current Account Name & Features		New Account Name & Product Features	
Product Name	S7, S91, S92, S93 – Cash Management		Cash Management Account	
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> \$0 - \$24,999 \$25,000 - \$59,999 >\$60,000		<i>Interest Tiers:</i> \$0 - \$4,999 \$5,000 - \$19,999 \$20,000 - \$99,999 >\$100,000	
	Minimum balance \$5,000, minimum deposit / withdrawal \$500. Limited to 4 withdrawals per month – not accessible by personal cheque or Debit Card.  Interest is calculated on the whole Minimum Daily Balance and paid monthly.		Interest is calculated daily on the whole balance and paid on the last day of each month.	
Account Fees	Transaction	Fee Amount	Transaction	Fee Amount
	Internet banking transactions	Free	Direct Credits	Free
	Mobile App transactions		Over the counter cash and/or cheque deposits	
	Direct Credits		Visa Debit purchases	
	Cash Deposits		Withdrawals, transfers or balance enquiries at any Beyond Bank ATM	
	Excess branch withdrawal fee (4 free per month)	\$5.00	BPAY payments using Internet or Mobile Banking or the Account Information Line	
			Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line and addressed by BSB and account number	
			Periodic payments between accounts with us	
			Personal cheque book withdrawals	
			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 Debit 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
			Transaction fees that are not included in the Cash Management Fee allowance. Please refer to the Cash Management Account Product Schedule available on our website.	

\*For further information please refer to the Cash Management Account Product Schedule and Christmas Club Account Product Schedule on our website and in our branches. Please also see the most recent interest rate schedule for Transactional and Savings account interest rates.

## New Business and Community Accounts\*

If you currently hold an account for business or community purposes, your existing South West Credit Access Plus and Essential Access accounts will be moved to the accounts detailed in the tables below.

Account Type	Business Accounts	
What's changing	Current Account Name & Features	New Account Name & Product Features
Product Name	S1 – Business Account S10 – Line of Credit	Business Transaction Account, Business Overdraft, Business Line of Credit (Secured), Business Overdraft (Unsecured).
Interest Tiers and Rates	Nil Interest	<i>Interest Tiers:</i> \$0 - \$19,999 >\$20,000
Interest Calculation and Payment Frequency	N/A	Interest is calculated daily on the whole balance and paid monthly.
Make Batch payments	Available	Available

Account Type	Community Account	
What's changing	Current Account Name & Features	New Account Name & Product Features
Product Name	Not Previously Offered	Community Account
Interest Tiers and Rates	N/A	<i>Interest Tiers:</i> \$0 - \$4,999 \$5,000 - \$49,999 \$50,000 - \$199,999 >\$200,000
Interest Calculation and Payment Frequency	N/A	Interest is calculated daily on the whole balance and paid monthly.

\*For further information please refer to the enclosed Product Guide or our Fees and Charges booklet available on the website and in our branches. Please also see the most recent interest rate schedule for Transactional and Savings account interest rates.

\*The specific new savings and transaction account product will be determined at system conversion and will be dependent on the account purpose.

## Fees and Charges.

The following fees and charges are changing and unless otherwise noted, will be applicable across all accounts.

Previous Fee Title	Current Fee	New Fee Title	New Fee
Paper Statement	\$1.50	Paper Statement  (For each paper statement received outside the normal cycle. Paper statements are provided on a 6-monthly cycle at no cost. The fee is charged for each paper statement issued outside the normal 6-monthly cycle. Quarterly or monthly statement cycles are available)	\$2.00
SMS account alerts message	N/A	TEXT ME! Transaction Fees (Each SMS sent to your specified mobile telephone number)	\$0.26
Foreign Currency Conversion fee	3.00%	International Transaction Fee  This fee is payable when you use your Visa Credit Card, Visa Debit Card, Visa Prepaid Card or rediCard to make a transaction: <ul style="list-style-type: none"> <li>in a foreign currency when using your card either online or at a merchant point of sale (irrespective of where the transaction occurs); and/or</li> <li>in Australian Dollars, when either the Merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (where a transaction denominated in a foreign currency is converted to local currency).</li> </ul> (This fee will be collected by Cuscal, with 1.0% payable to us, 1.0% retained by Cuscal and 1.0% paid to Visa International).  Some overseas Merchants may allow you to pay in Australian dollars (e.g. when you make a purchase online or over the phone). This is still considered an international transaction as the transaction is processed overseas and will attract any International Transaction fee.	3.00%
Overseas ATM Cash Withdrawal	\$3.50	Overseas ATM Withdrawal (Only with Purple Transactor Account and card)	Free
Insufficient Funds Cheque Dishonour	\$10.00	Dishonour cheque fee (Payable whenever a cheque is dishonoured due to insufficient funds or having a stop payment placed on it)	\$11.00
Insufficient Funds Direct Debit	\$10.00	Dishonour fee (Payable whenever a direct debit is dishonoured due to insufficient funds)	\$6.00
Direct Debit Overdrawn Honour Fee	\$10.00	Transfer honour fee (Payable when we transfer funds between your accounts, including to your credit card, to honour an Automatic Payment or personal cheque withdrawal)	\$2.00
BPAY Error Correction	\$25.00	BPAY Correction Fee (Payable whenever a BPAY payment is returned due to incorrect details being used when making the transaction. This fee is collected from you following the funds being returned to your account and is then passed on to the third party that imposed the fee.)	\$25.00

For the most up to date information, please read the *Fees and Charges* booklet included, these are also available upon request or on the website.

## Term Deposits.

The term deposit changes detailed in the table below are applicable for personal, business and community banking.

Account Type	Term Deposits	
What's changing	Current Account Name & Features	New Account Name & Product Features
Product Description	I1 - I48 – Term Deposit	Term Deposit
Available Terms	Current terms available from 1 – 48 months.	3 Months 6 Months 9 Months 12 Months 24 Months 36 Months
Minimum Investment	Minimum investments start from \$5,000.	Minimum investments start from \$2,000.
Maturity Instructions	We will notify you prior to maturity and seek instructions for reinvestment.  If we do not hear from you, we will reinvest your Term Deposit at its current term.  You have a grace period of 7 days prior and after the maturity date to advise us of alternative instructions.	Prior to maturity we will send a renewal notice (excluding lien on deposits).  If you do not advise your instructions prior to maturity, we will reinvest your Term Deposit for a further term.  You will have a grace period of 7 calendar days, starting from the maturity date, to advise us of any alternative instructions you would like to make without incurring a fee.
Early Redemptions	Term deposits funds are available at call with an interest rate penalty. We will approve a request from you for either a full or a part redemption of funds prior to the expiry of the agreed term. Upon approval, no interest will be paid on the amount withdrawn. Any funds not redeemed will remain in the account until final expiry of the agreed term and will attract the full rate of interest as originally specified.	If you wish to withdraw the whole or part of the balance of a term deposit prior to maturity, you must give us 31 days' notice.  If you do withdraw the whole or part of the balance early, a fee and reduction in your return on the amount will be applied.

## Term Deposits.

Account Type	Term Deposits													
What's changing	Current Account Name & Features	New Account Name & Product Features												
Early Redemption Fee	Other than an interest rate penalty, no fees apply.	If you redeem a term deposit prior to maturity (in whole or part), you will be required to pay an Early Redemption Administration Fee of \$25.00 and the interest payable to you on the amount withdrawn is reduced as follows:  <table border="1"> <thead> <tr> <th>Percentage of Term Elapsed</th> <th>Interest Rate Reduction as a Percentage of Your Interest Rate</th> </tr> </thead> <tbody> <tr> <td>0% to less than 20%</td> <td>80%</td> </tr> <tr> <td>20% to less than 40%</td> <td>60%</td> </tr> <tr> <td>40% to less than 60%</td> <td>40%</td> </tr> <tr> <td>60% to less than 80%</td> <td>20%</td> </tr> <tr> <td>80% to less than 100%</td> <td>10%</td> </tr> </tbody> </table>	Percentage of Term Elapsed	Interest Rate Reduction as a Percentage of Your Interest Rate	0% to less than 20%	80%	20% to less than 40%	60%	40% to less than 60%	40%	60% to less than 80%	20%	80% to less than 100%	10%
Percentage of Term Elapsed	Interest Rate Reduction as a Percentage of Your Interest Rate													
0% to less than 20%	80%													
20% to less than 40%	60%													
40% to less than 60%	40%													
60% to less than 80%	20%													
80% to less than 100%	10%													

\*For further information please refer to the enclosed *Product Guide* or our *Fees and Charges* booklet available on the website and in our branches. Please also see the most recent interest rate schedule for Transactional and Savings account interest rates.

## Important changes to loan accounts.

The interest rate on your current loan will convert as existing from 5 March.

There will be some changes to loan account names and fees and charges. The details of these changes are provided on pages 24-28.

Please refer to our website for current interest rates, as well as standard variable reference interest rates that may be applicable. These are also available on upon request.



## Changes to loan account names.

Based on the purpose and repayment type of your loan, your loan account description will change.

The following table lists existing South West Credit loan accounts, which will be renamed, effective 5 March.

Current Name	New Name
<b>Home and Investment Loans*</b>	
Home and Investment Loans*	Home Loan,
Freedom Home Loan	Interest Only Home Loan Investment Loan,
Res. Investment mtg	Interest Only Investment Loan,
Personal – Mortgage Secured	Building Home Loan,
Power Loan	Building Investment Loan,
Reg.H/Loan Std.Var.	Business Interest Only Loan,
Fixed/Variable Hloan	Business Loan,
Reg.Home Loan Special	Business Investment Loan,
Regulated Variable	Business Construction Loan,
Smp Reg. Variable	Business Unsecured Loan,
Unreg afic sec mtg	Business Vehicle Loan,
Commercial unreg/unsec	Commercial Secured Loan,
Commercial unreg/res mtg	Commercial Unsecured Loan
Non Afic Under 30K	
OBS Loan	
<b>Car and Personal Loans*</b>	
Regulated P/Loans	Flexi Loan,
Reg. P/Loans Unsecured	Business Vehicle Loan,
Regulated new car lns	Business Unsecured Loan,
Fixed car loan	Business Loan,
New car loan - redraw	Commercial Unsecured Loan.
Quick car loan	

\*The specific new loan product will be determined at system conversion and will be dependent on the loan purpose. For example, a current Freedom Home Loan to purchase an established home will now be called a Home Loan. The Res. Investment mtg was to purchase an investment property, it will now be called an Investment Loan.



## Changes to the Premier, Premier Plus and Premium Home Loan Packages.

The following table outlines some changes to your Premier, Premier Plus and Premium Home Loan Package and the benefits you receive

Change to Product Feature	Current Account Name & Product Features	New Account Name & Product Features
Package Name	Premier Home Loan Package, Premier Plus Home Loan Package & Premium Home Loan Package	Total Home Loan Package
Insurance discounts	Discounts for Home and Contents, Landlords, and Vehicle insurance	No new insurance benefits are available.
Fee waiver for personal loans	Application fee waived	No benefit



# Changes to loan fees, charges, terms and conditions.

## Fees and charges.

The following fees and charges that may occur during your current loan contract are changing.

Previous Fee Title	Current Fee	New Fee Title	New Fee
<b>Mortgage Secured Loans and secured Line of Credit</b>			
Premier, Premier Plus home loan packages fee (charged annually)	\$350	Total Home Loan Package fee. Payable by home loan borrowers who have a Total Home Loan Package.	\$395
Premium home loan package fee	\$275	The fee is charged annually.	
Early repayment adjustment Payable if you have a fixed rate loan and, during any fixed rate period, you repay your loan in full or make extra repayments in excess of \$20,000 per annum in excess of your normal repayments.	Break cost fees calculated at the time of the 'break event'	Break Cost fee Payable if you have a fixed rate loan and, during any fixed rate period, you repay your loan in full or make extra repayments in excess of \$25,000 per annum in excess of your normal repayments.	Break cost fees calculated at the time of the 'break event'
Renegotiation fee Payable each time you request and we approve a significant change to the features of your existing loan. For example, if you request to switch from a variable to fixed interest rate, principal and interest to interest only repayments, change from one loan type to another or to substitute a security. This fee is not payable for loans linked to the Home Loan Package.	\$300	Rate Variation fee Payable each time you ask us to vary the type of interest rate (variable to fixed or vice versa) or refix your loan.	\$150
		Loan Variation Documentation Fee. Applicable when a property already held by us as security is to be used as security for additional credit, or when you request a change to the terms of your loan contract. Not applicable to Total Home Loan Package Loans.	\$345
Redraw fee		Redraw fee	
Staff assisted -	\$20	Staff-assisted	\$35
Internet banking	Free	Internet Banking	Free
Minimum redraw amount	\$100	Minimum redraw amount Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$500
Maximum redraw amount	\$30,000	Maximum redraw amount Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$50,000
Progress payment fee	\$60	Progress Payment Fee. Progress Payment Fees apply to loans for construction purposes and are payable per progress payment we process.	\$20

Previous Fee Title	Current Fee	New Fee Title	New Fee
<b>Car and Personal Loans and Line of Credit fees</b>			
Line of credit monthly service fee: Payable monthly when you maintain a line of credit with SWC	\$10	Not Applicable	
Annual renewal fee for Overdrafts under \$5000-	\$50.00	Not Applicable	
Annual renewal fee for Overdrafts over \$5000	\$100.00		

<b>Commercial Lending Fees and Charges</b>			
Commercial loan or overdraft monthly service fee: Payable monthly when you maintain a commercial loan	\$20 - \$100 (depending on complexity)	Not Applicable	
Progress payment fee	\$60	Progress Payment fee Progress Payment fees apply to loans for construction purposes and are payable per progress payment we process.	\$35 (business loans)
Ongoing Bank Guarantee fee Payable in advance half annually from the date guarantee established	1.50% of the Bank Guarantee amount	Ongoing Bank Guarantee fee Payable each June and December while the guarantee is current.	0.50% of the bank guarantee amount



Previous Fee Title	Current Fee	New Fee Title	New Fee
<b>Overdue payment fees (all loan products)</b>			
Loan account arrears fees: Payable when SWC sends a client a letter in relation to arrears on their loan:		Default fees Applicable on Home, Investment, Car and Personal Loans:	
Arrears Letter 1 (7 days in arrears)	\$20	Payable on the 8th day you are in default.	\$20
Arrears Letter 2 (14 days in arrears)	Not Applicable	Payable every 14th day thereafter for so long as you remain in default.	\$25
Arrears Letter 3 (21 days in arrears)	\$20	Payable on All-In-One and Unsecured Line of Credits and Overdrafts:	\$25
Loan account default fees: Payable when SWC sends a client a default notice in relation to the arrears on their loan:		Payable on the 15th day of every month whilst you are in default.	\$20
Default Notice (30 days in arrears)	\$30	All Loan Accounts: Default Notice Fee: payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	
Loan account debt collection fees: Costs incurred in the recovery of outstanding debts vary depending on the nature of the default. These costs are applied by the solicitors or independent contractors engaged to undertake action to recover the funds and are debited to the loan that is 'out of order'.	At Cost		

## Statements.

### Changing over to Beyond Bank statements.

Statements cycles will align to the Beyond Bank statement frequency, six-monthly, twice a year, in June and December otherwise quarterly and monthly depending on the type of products you hold with us. You will receive your final South West Credit Statement (paper or electronic) on 28 February 2023.

Any transactions performed since your last South West Credit statement will appear on your next Beyond Bank statement.

### Paper statements.

All Members will receive two free paper statements per year in January and July. Members who do not qualify for a free monthly paper statement (i.e. those who don't have credit cards or overdrafts) will incur a paper statement fee of \$2.00 per statement, unless they opt to receive their statements every six months or register for eStatements.

Members who have opted to receive paper statements will continue to do so monthly for free, if they have credit cards and overdrafts.

Members who are joint account holders will start receiving (fee-free) six-monthly paper statements, if they don't already receive paper or electronic statements. If you wish to receive more frequent fee-free statements, then please register for eStatements (see next section on eStatements).

You can update your paper statement preferences in one of the following ways:

- Send a secure message to the Customer Relationship Centre in Internet Banking (Services > Secure Mailbox) or through the Mobile Banking App (Contact Us > Secure Mailbox);
- Visit a branch with identification, or
- Call the Customer Relationship Centre on 13 25 85.



## eStatements.

If you are currently registered to receive eStatements (electronic Statements) and have a valid email address registered with us, this service will continue free of charge.

Moving to eStatements has many benefits:

- It's fast – much faster than receiving it by mail
- It's free – it costs you nothing to sign up
- It's convenient – access your eStatements from your computer anywhere, anytime. Previous eStatements will be archived and easily accessed if you register for Internet Banking. You no longer need to worry about misplacing an eStatement, which you may need at tax time.
- It saves the trees – by going paperless, you are doing your part to help the environment. Plus, you no longer need to file away and store your paper statements.

You can manage your eStatements in Internet Banking (Services > eStatements Management) or Mobile Banking (Settings > eStatements).

## Other changes.

### Service disruptions at system conversion.

There may be some disruptions to your account access as we prepare to integrate our banking system from close of business Friday 3 March, through Sunday 5 March, 6am.

The following services may be affected:

- Access to your accounts using Internet and Mobile Banking App.
- South West Credit will be unavailable to receive real-time payments via Osko to your PayID during this time. Transactions may revert to non-real time payments depending on how the initiating financial institution handles this scenario.
- Your Visa Debit cards will operate with reduced limits. Please plan ahead if you have significant transactions to make during this time.

### Joint memberships.

If you currently hold a joint membership, you will now each receive a statement detailing all the accounts attached to your membership.

### Daily limits and access to your funds.

There have been some minor changes made to the dollar amount you can access using some of our electronic facilities, for example, through our branches, Visa Cards, eftpos, ATM, Internet Banking, Mobile Banking App and Telephone Banking. You will find all the daily limits listed in the enclosed Product Guide. Please read Section 26, Withdrawal and Account Balance Limits so you are aware of these daily limits.

### NAB Deposit Books.

If you currently hold a NAB deposit book, this service will no longer be available after 5 March. We encourage you to take up the Bank@Post service using your new Beyond Bank Visa Debit card for deposits.

### Business Payment Solutions.

- **EFTPOS Solution**

Beyond Bank is a proud partner with Tyro to provide convenient EFTPOS solutions for your business. Tyro offers competitive rates tailor-made for your business with 24/7 Australian-based Customer Support. There is no lock in contract and no set-up fees. Whether you're on the go or in-store, Tyro has a choice of EFTPOS machines to accept payments anywhere, anytime.





- **Online Payment Solution**

Beyond Bank is proud to partner with Payrix, a payment solutions provider that enables businesses to accept recurring and one-off payments from bank accounts, credit and debit cards either online or through a mobile app. They offer an all-in-one solution that includes a merchant facility and a comprehensive suite of payment solutions which you can tailor to meet your business needs.

### **Insurance.**

In December 2022, our relationship with general insurance provider QBE Insurance ceased and switched to Beyond Bank's insurance partner, Allianz Australia (Allianz).

If you hold a current policy with QBE, it will remain in place until your renewal is due and there is nothing you need to do immediately. At the time of your policy renewal, you will receive an offer from Allianz, and QBE will not contact you.

Allianz offers a range of insurance policies, including travel, car, home and contents, landlord, caravan and trailer and boat to protect you from when the unexpected happens.

We look forward to continuing to offer you the convenience of general insurance products through our provider Allianz Australia.

### **Customer Relationship Centre - Staff Assisted BPAY Payments.**

BPAY payments are a quick and convenient **self-service** payment method best completed via Internet Banking, Mobile Banking App or Telephone Banking services. Beyond Bank Call Centre staff will not be able to complete BPAY payments on behalf of customers.

## **Some things that won't change.**

### **Cards.**

All South West Credit Visa Debit Cards will continue to work from 5 March up until the end of August 2023. However, we strongly encourage you to activate and start using your new Beyond Bank card as soon as possible to take advantages of the new services only available through a Beyond Bank card.

### **Member cheques.**

Member cheques will continue to be paid as normal and you can continue to use your South West Credit cheque book.

After you issue your last South West Credit cheque, you will not automatically receive a new cheque book, so you will need to contact us to order a new Beyond Bank cheque book.

### **ATM Access.**

Continued no direct charge fee usage at the Warrnambool branch ATM, located at 117 Lava Street.

### **Loan interest rates**

The interest rate on your current loan will convert as existing from 5 March.

### **We're still local.**

We remain local with our Warrnambool branch located at 117 Lava Street and continued commitment to local sponsorships. From 5 March, the Warrnambool branch opening hours will be Monday - Friday 9am to 5pm and 10am to 5pm on Wednesdays.





## Life Membership benefits for 20-year-plus members.

At Beyond Bank we believe in long-lasting relationships, and you are more than numbers in an account; you play a crucial role in our growth and prosperity.

For that reason, if you have held 20 years or more continuous membership at South West Credit, you will qualify to be a Beyond Bank Life Member in our next annual intake.

Life Membership provides a range of rewards and benefits for you and your family. With this package, we aim to help you build an even brighter financial future.

If you have held 20 years or more continuous membership, you will be entitled to the following range of benefits on new or renewed products only:

- No entry or annual fees for Life Membership
- Discounted rates on Home, Investment, All In One, Car and Personal loans
- No Loan Establishment or Loan Variation Fees on all Loans and Lines of Credit<sup>1</sup>
- Bonus interest on standard Term Deposit rates or on any advertised special Term Deposit offer<sup>2</sup>; and
- Up to \$100 per annum waived on term deposit early redemption fees per membership.

The best news is, you don't need to apply for these benefits, we will apply them to your Beyond Bank membership automatically in our annual intake.

<sup>1</sup>Terms, conditions, fees, charges and normal lending criteria apply. Reductions do not apply to loans where interest rate discounts or discretions have already been applied. <sup>2</sup>Excludes Farm Management Term Deposits.

## Account Information Line (telephone banking) – 13 14 02.

From 5 March, you can access the Beyond Bank telephone banking services, anytime, anywhere - 24 hours a day, 7 days a week.

You will need a Telephone Banking Passcode to use telephone banking. Our team may have already contacted you to set this up.

If you have not set up a passcode, you can get one by sending us a secure message through Internet Banking, completing an application at any of our branches, or by calling 13 25 85.

Telephone banking with Beyond Bank is a safe and convenient way to:

- Check your balances and transactions;
- Transfer money between your accounts or to another membership;
- Pay bills using BPAY®, and more.

### How to use the Account Information Line.

When you first dial into the Account Information Line, you will hear the balances of your 'top four Savings Accounts', which will be referred to by their new 'account name'.

You will also hear the new account names for your current savings, loans and fixed term deposit accounts when using other parts of the system (e.g. balances, funds transfer and last ten transactions). If you have more than one account with the same name (e.g. more than one Purple Transactor Account) the account will be referred to as "Your first Purple Transactor Account, your second Purple Transactor Account" etc. These will be sorted in account number order from lowest to highest account number.

Another new feature is that if you have a cheque book attached to a Purple Transactor Account, this will always be presented as your first Purple Transactor Account and then your other Purple Transactor Accounts will follow in ascending order.

After your Telephone Banking Passcode has been registered, please call 13 14 02, enter your new Membership Number and Telephone Banking Passcode, then follow the prompts.



# Award-winning Internet Banking.

## It's simple, fast and secure.

Our award-winning Internet Banking is such a simple way to keep track of where your money comes from and where it's going. Get information about your money, in real time, 24/7.

## How to register.

When you log into your Internet Banking for the first time after 5 March, you'll need to do a few things:

- Go to [beyondbank.com.au](https://beyondbank.com.au) and click on the "Log in" button at the top right of the page.
- Log in using your new member number and your existing South West Credit Internet Banking Password. If you've forgotten your password, simply click the link to go to the Password Reset page or call the Customer Relationship Centre on 13 25 85.
- We will ask you to update your Internet Banking Password. You may choose either a new password or re-enter your old South West Credit Password (if it meets the password security requirements).
- Accept new terms and conditions.

## Some services you can access online.

- **Move your money.** Transfer between your own accounts, other Beyond Bank member accounts and make BPAY® payments.
- **Interest and balance details.** Keep track of your finances with a list of all account balance information and interest details year-to-date and for the previous financial year.
- **Transaction search and display.** Download transactions to your computer or search online for transactions using search filters to find what you're looking for.
- **Card controls.** When you receive your new Beyond Bank Card you can control the settings on your online and in-store purchases, create card alerts and change your card PIN, and more - all from the palm of your hand. For more information, visit [beyondbank.com.au/tap2secure](https://beyondbank.com.au/tap2secure)
- **View eStatements.** Register to receive eStatements online via Internet Banking rather than receiving paper-based statements. eStatements provide convenient and immediate access to historical eStatement records. And they save paper too!
- **Transaction alerts.** Customise transaction alerts via SMS or email.
- **Apply for new loans.** Our Internet Banking online loan application uses your online information to save you time.

For details on how to use Internet Banking, visit [beyondbank.com.au/internetbanking](https://beyondbank.com.au/internetbanking)

# Staying secure.

We take the online security of your money very seriously. That's why we use the latest systems and technology to ensure your savings and data are safe with us.

We combine 256-bit encryption, sophisticated detection platforms and firewalls to offer the highest online protection for your money and information.

We also require Second Factor Authentication for high risk transactions and tasks. This enhanced security is really simple to set up and use, and protects you against online fraud.

## Safe and secure banking:

1. Log in with your new member number and existing password
2. You will then be prompted to update your Password (Do not provide this to anyone, including Beyond Bank)
3. You will then be sent a Secure SMS code to your mobile which must be entered into Internet Banking to authenticate your password change. You will also be sent one each time you transfer money or access personal information (If you are unable to use Secure SMS, talk to us about our other forms of security).
4. Ensure you only bank on your private computer and your anti-virus/malware is up to date.

Note: Please ensure your mobile number is up to date before 5 March 2023 so you are ready to receive Secure SMS.

## Identity Verification Passcodes.

Beyond Bank requires members to verify their identity when performing transactions on their accounts.

From 5 March we will ask you to quote your Telephone Banking passcode (this is your personal number that you have selected) when you call us on 13 25 85. If for any reason you don't remember your passcode we will ask you a series of questions to confirm your identity and reset the passcode for you.



# Award-winning Mobile Banking.

## Put your bank in your pocket.

Your South West Credit App will no longer work when we integrate to our new banking system. From 5 March you will need to download the Beyond Bank Mobile Banking App, available on iPad, iPhone and Android devices.

## How to register

Log into Internet Banking to change your password. You will not be able to register the mobile banking app until this step has been completed (see Internet Banking section on Page 36). Then, download our app from the Apple App Store or Google Play.

1. Open the app
2. Click on Login and Start Banking
3. Enter your Member Number
4. Enter your Internet Banking password
5. Nominate a Device Name for your device
6. Nominate an app PIN and confirm it
7. Tap to indicate whether you would like to use Touch ID or facial recognition
8. Tap the arrow to complete registration
9. You will receive an SMS with a code, enter the code and Register.

Once you have logged in for the first time, the app will remember your details and every time you log in thereafter, you will simply need to enter your PIN, fingerprint or Face ID, depending on the ID method you enabled.

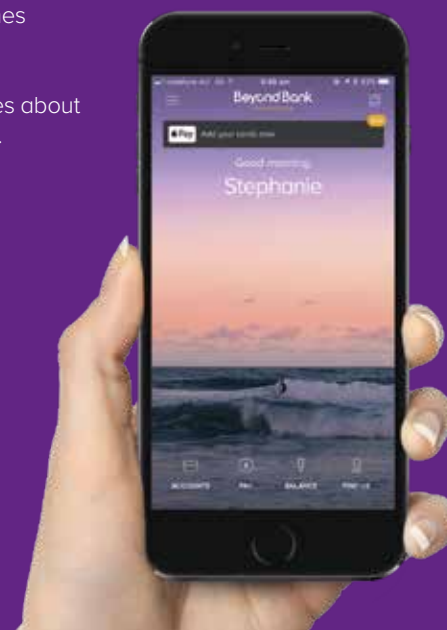


# Features.

We update our app regularly with new features and fixes using feedback from our customers, so make sure you have automatic updates enabled for the Beyond Bank App to ensure you are always on the latest version of our App.

- Quick Transfer. Top up your accounts with minimal fuss. A fast and easy transfer to a nominated account from the Mobile App Dashboard.
- round2save. Enable the round2save feature on your account today and watch your savings grow.
- Create a PayID using your email address or mobile number to send and receive money instantly.
- Quick Balance. Tap the lightning bolt on the home screen to get started.
- Enjoy the peace of mind knowing that you can activate or cancel your card, plus change your card PIN anytime.
- Total control of your cards. Block, allow or restrict individual card functions such as payWave, to within Australia or internationally.
- Plan your next adventure! Advise us of your travel details or complete international transfers and payments.
- Accounts made easy. View, create or schedule payments plus open additional accounts.
- Biometric login. No more typing! Simply log in using your fingerprint or facial recognition.
- Locate and get directions to our branches
- Easy to use calculators
- Connect with us. Send secure messages about your accounts and update your details.

For details on how to use mobile banking, visit [beyondbank.com.au/mobilebanking](https://beyondbank.com.au/mobilebanking)



# Tap. Pay. Done.

## All with your mobile wallet

When you receive your new Beyond Bank Visa Debit card, activate it via Internet Banking or the Mobile Banking App. Then add it to your wallet of choice to make fast and easy transactions, almost anywhere you shop.

## Mobile wallets make purchases on the go fast, easy, convenient.



### Simple and quick.

With a simple and intuitive user interface, payments can be made in a matter of seconds.



### Designed to be secure.

Your payment information is protected using several layers of security and it is not stored on your device or shared with retailers.



### Convenient.

You can pay with your phone anywhere you can see the contactless symbol. You'll be surprised how many places accept mobile payments.

## Mobile wallets for everyone.



### Apple Pay.

Now you can enjoy all the benefits of your eligible Visa cards with Apple Pay on iPhone, Apple Watch, iPad and Mac.



### Google Pay.

Google Pay is the fast, simple way to pay on sites, in apps, and in stores using the cards saved to your Google Account. Simply download the Google Wallet to pay with your android device.



### Samsung Pay.

Pay with Samsung Pay anywhere simply by tapping your Samsung Pay enabled device connected to your eligible Visa cards.

## For more information, visit [beyondbank.com.au/mobilewallet](https://beyondbank.com.au/mobilewallet)

Apple, the Apple logo, Apple Pay, Apple Watch, iPad, iPhone and Mac are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay™ is a trademark of Google Inc. Samsung Pay is a trademark or registered trademark of Samsung Electronics Co., Ltd.

# Manage your money with Beyond Bank+ App.

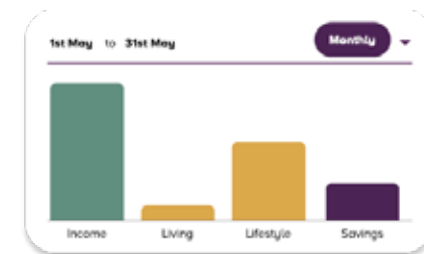
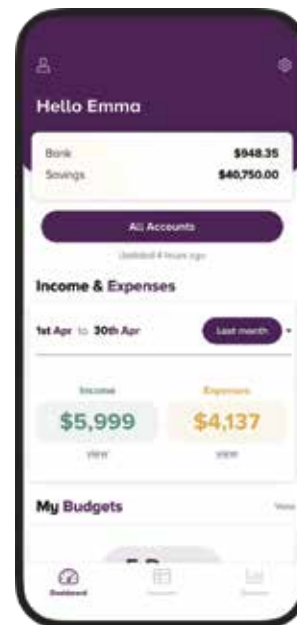
## Your personal financial manager

Beyond Bank+ is your all-new, personal money management app keeping you on top of your finances, through real-time insights, categorised spending, budgeting and so much more.

So sit back, relax and let Beyond Bank+ do the heavy lifting for you!

- Categorise your spending
- Track your budget
- See all your accounts in one place
- Set savings goals

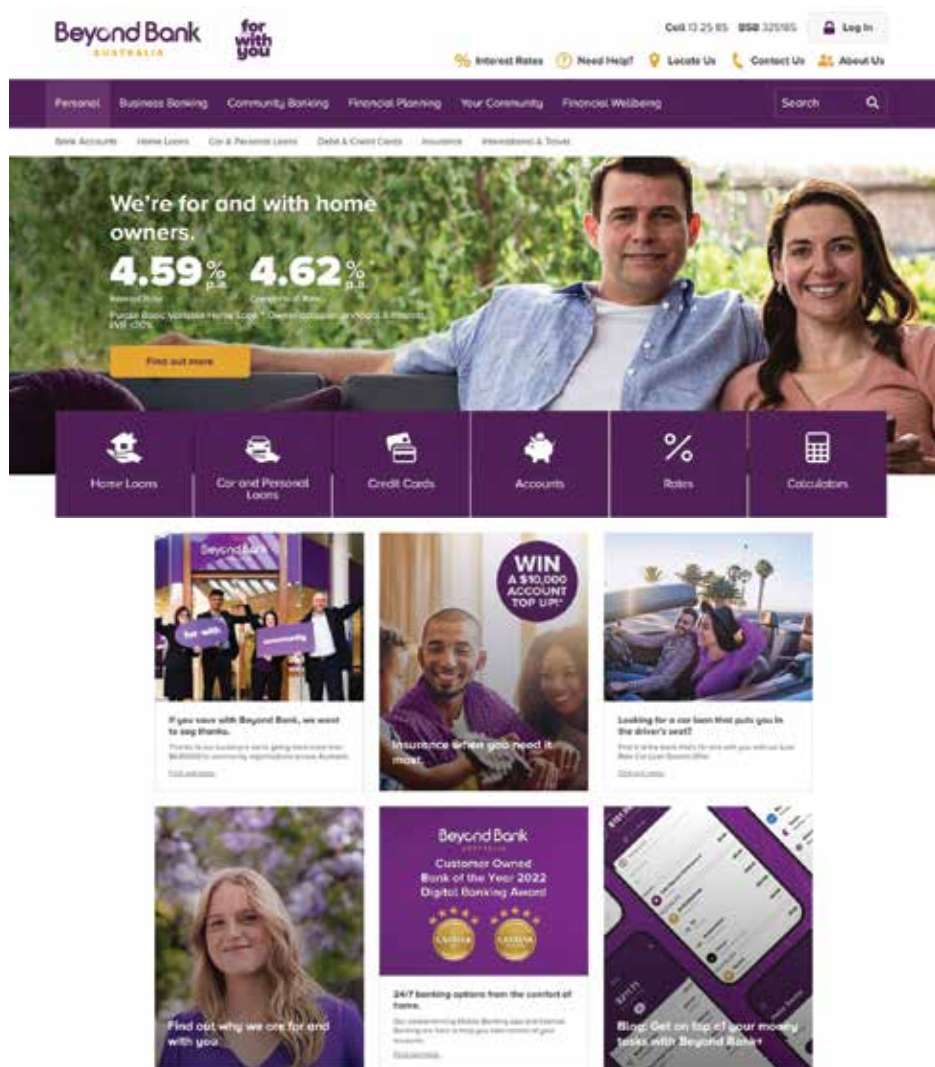
Visit [beyondbank.com.au/beyondbankplus](https://beyondbank.com.au/beyondbankplus) for details Beyond Bank+ from the App Store or Google Play.



## Your new look website.

From 5 March, when you go to swcredit.com.au, you will be redirected to the Beyond Bank website beyondbank.com.au which will look a bit different. Our user-friendly website can be viewed easily on desktop, tablet or mobile.

Our team is available to answer any queries you may have on Live Chat on our website or through social media.



## What you need to do after 5 March.

- ✓ You can continue using your Visa Debit Card but activate and start using your new Beyond Bank Visa Debit card when it arrives
- ✓ Log into Internet Banking and re-register your password
- ✓ Download the Beyond Bank Mobile Banking App after you have changed your password in Internet Banking
- ✓ Update your BSB and account numbers supplied to creditors and debtors for electronic payments.



## Here to help.

If you need to clarify anything in this brochure, please call us on 13 25 85 after 5 March or alternatively visit the Warrnambool branch, located at 117 Lava Street.

We're here to help!

## Getting in contact:

[beyondbank.com.au](https://beyondbank.com.au)

**Phone:** 13 25 85

**Fax:** (08) 8231 3060

**Post:** GPO Box 1430 Adelaide SA 5001

**Email:** [contactus@beyondbank.com.au](mailto:contactus@beyondbank.com.au)

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