

# Non-Interest Savings Account

Effective 4 October 2022

## 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](http://www.beyondbank.com.au), call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

### 1. About the Non-Interest Savings Account

The Non-Interest Savings Account is a full-service transactional account, used by customers who do not want to earn any interest income.

### 2. Eligibility and Opening requirements

The Non-Interest Savings Account can no longer be opened as a new account.

The account is available for all personal customers.

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 <sup>1</sup>
Statement delivery	eStatement or paper
Account Keeping fee	No
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>2</sup>	No
Access Methods	
Card Access	
Visa Debit card	Yes
rediCARD	Yes
Digital Card (lost or stolen)	Yes
Electronic Access	
Internet Banking <sup>3</sup>	Yes
Mobile Banking <sup>3</sup>	Yes
Telephone Banking	Yes
Direct Debits	Yes
PayTo	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 (customers must be 18 years of age or older)	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> More frequent statements are available on request. A fee may apply for paper statements.

<sup>2</sup> Normal lending criteria, terms and conditions, and fees and charges apply.

<sup>3</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 Non-Interest Savings 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:

Relationship Portfolio Value	Customers up to 9 years	Customers for 10–19 years	Customers for 20 years or more
	Package Customers	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 transactions 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 and personal cheque withdrawals</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
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 each
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
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 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 (eg 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.	3.0% 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 and disclosed and charged at the point of transaction.

### 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.