

# Important changes are coming.

Changes to your Family First Bank  
membership, accounts, and services.

Effective 7 June 2026.

**Beyond Bank**  
AUSTRALIA



# Contents.

Welcome to Beyond Bank Australia.	4
What you need to do on or after 7 June 2026.	6
Register for Internet Banking.	8
Download the Mobile Banking App.	10
Activate and start using your new Beyond Bank Visa Debit Card.	12
New and regular payments.	13
Business banking and accounts.	16
Community banking and accounts.	17
Changes to your existing products.	20
Term Deposits.	26
Important changes to loan accounts.	28
Changes to loan fees, charges, terms, and conditions.	30
Statements.	33
Other changes.	35
Introduction of new products and services.	36
Life Membership benefits for 20-year-plus members.	38
Mobile App features to make banking even easier.	39
Tap. Pay. Done. All with your mobile wallet.	40
Your new look website.	41
Account information line (telephone banking) – 13 14 02.	42

# Welcome to Beyond Bank Australia.

We're delighted to welcome you as member-owners of Beyond Bank Australia. The merger between Family First Credit Union Limited trading as Family First Bank (Family First) and Beyond Bank Australia Limited (Beyond Bank) became effective on 1 March 2026, marking an exciting new chapter for both organisations and for the communities we serve together.

As a 100% member-owned bank, every decision we make is guided by what matters most to our members. Our purpose — to create better lives by caring for our members and communities — sits at the heart of everything we do. Your feedback, your needs and your goals shape the way we design our services, invest in our branches, and improve the banking experience.

This guide has been created to help you understand how your accounts and membership will work with Beyond Bank. We want your transition to feel clear and simple, so you can start using your Beyond Bank accounts and cards with confidence.

## Creating better lives by caring for people and communities.

Beyond Bank is one of Australia's largest 100% member-owned banks with a proud 65-year credit union heritage. We were founded by people who believed banking should be fair, inclusive and centred around genuine benefit for members — values that continue to guide everything we do.

Our commitment to community is long-standing and deeply embedded in our culture. Through the Beyond Bank Foundation, local partnerships, volunteering, fundraising and programs that build financial wellbeing, we invest in initiatives that make a real and lasting impact where it matters most.

We are also proud to be Certified B Corp, recognised globally for using business as a force for good. This certification reflects our focus on balancing purpose and performance, acting with transparency, and supporting sustainable outcomes for our members and communities.

As you join us, we want you to feel welcomed, supported and confident that your banking experience will continue to be shaped by what matters to you.

## We're here to help.

You can continue to call the Family First team directly on **1300 369 900** after 7 June 2026. You also have the option to contact our Member Relationship Centre on **13 25 85**, Monday to Friday from 8.30am to 8.30pm and Saturday from 9.30am to 3.30pm (AEST), or visit [beyondbank.com.au](https://beyondbank.com.au) for support. From 4 May 2026, all branches will be open 9am to 5pm Monday to Friday, except Wednesdays when branches will open at 10am.

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

Yours sincerely,



**David Marshall**  
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 7 June 2026. Whilst we have endeavoured to make the transition as seamless as possible, there are some important changes we would like to make you aware of.

We encourage you to read this booklet to help you understand the changes you will experience. If you need to clarify any of the information, we encourage you to contact our team for assistance.

We recommend you keep this booklet and 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 and fees and charges booklet, all of which become effective on 7 June 2026.

## We're in this together.

Family First and Beyond Bank share a strong commitment to creating a sustainable future for our members, our people, and the communities where we live and work. As a 100% member-owned bank, people remain at the centre of every decision we make, with our profits reinvested to benefit our members.

By joining forces, we are enhancing our capabilities — strengthening our products, services and technology — and, most importantly, deepening our support for the communities we proudly serve.

### Community.

Beyond Bank are committed to strengthening our communities and we look forward to continuing to support and build on the relationships with local community organisations.

In fact, we have a dedicated community team who will support local sponsorship opportunities.



[View our  
Corporate Report.](#)

# What you need to do on or after 7 June 2026.

1.



Log in to Beyond Bank Internet Banking and **re-register your password.**

See page 8

2.



**Download the Beyond Bank Mobile Banking App** after you have changed your password in Internet Banking.

See page 10

3.



You can temporarily continue using your Family First Visa Cards after 7 June 2026, **but we encourage you to activate and start using your new Beyond Bank Visa card** when it arrives.

See page 12

4.



**New and recurring payments.** For any new and regular payments including direct debits, please provide your BSB (325-185) and your new account number to ensure payments continue.

See page 13

5.



**Have more questions?** Please contact the Family First team directly on **1300 369 900.**

After 7 June, you can also call our Member Relationship Centre on **13 25 85.**



## **Here to help.**

If you need to clarify anything in this booklet, please call us on 1300 369 900, visit the branch or email [GeneralEnquiries@familyfirst.com.au](mailto:GeneralEnquiries@familyfirst.com.au).

We're here to help!

Please keep this booklet and the covering letter as you may need to refer to the information in the future.

# 1. Register for 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 on 7 June 2026, you'll need to do a few things:

1. Go to **beyondbank.com.au** and click on the 'Log in' button at the top right of the page.
2. Log in using your **new member number** and your existing Family First Bank Internet Banking password. If you've forgotten your password, simply click the link to go to the Password Reset page or call the Member Relationship Centre on **13 25 85**.
3. We will ask you to update your Internet Banking password. You may choose either a new password or re-enter your old Family First Bank password (if it meets the password security requirements).
4. Accept new terms and conditions.

## Some services you can access online.

- **Move your money.** Transfer between your own accounts and other accounts via Osko 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, add card alerts and change your card PIN, and more – all from the palm of your hand. For more information, visit **beyondbank.com.au/tap2secure**.
- **View eStatements.** Register to receive eStatements online via Internet Banking or the Mobile Banking App rather than receiving paper-based statements. eStatements provide convenient and immediate access to historical eStatement records. e-Statements significantly reduce paper wastage, aligning with our B Corp values to be sustainable in our business practices.
- **Transaction alerts.** Customise transaction alerts via SMS or email.

For details on how to use Internet Banking, visit **beyondbank.com.au/internetbanking**

## Saved payees.

Your saved payees in Family First Internet Banking will be migrated to the Beyond Bank system on 7 June 2026. This means your payees will automatically appear in your Internet and Mobile Banking upon login.

# Logging into Internet Banking securely.

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.

## Logging in for the first time:

1. Log in with your new member number and existing password. If you cannot remember your password, please have it reset prior to Friday 5 June before the banking systems integrate. Do not attempt to log in before the banking systems integrate on June 7.
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 7 June 2026 so you are ready to receive Secure SMS.



## 2. Download the Mobile Banking App.

### Put your bank in your pocket.

From 7 June 2026, you will need to download the Beyond Bank Mobile Banking App, available on iPad, iPhone and Android devices.

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.

### Get the Beyond Bank Mobile Banking App.

#### 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 8). 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 new Beyond Bank 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 enabled. This is optional and is only requested if your phone supports it. You can nominate a Device Name in case you want to register Mobile Banking for use on multiple devices. This way, if you want to deregister a particular device, you won't need to deregister Mobile Banking.



# How to bank safely online.

At Beyond Bank, we're committed to protecting you and your accounts from scam activity. Our Mobile Banking App and Internet Banking are equipped with features and settings to help keep your money safe:

- Facial Biometrics for Mobile Banking
- Send and receive secure messages through the Mobile Banking App and Internet Banking
- Banking Alerts for payments, debits or when a new device has been registered (free)
- Reduce Transaction Limits
- Card Controls – control features on your card such as online purchases, contactless payments, even lock your card if you misplace it!

## To further protect yourself, follow these tips:

- Never share your passwords or PINs with anyone, even Beyond Bank!
- If you receive an unexpected call or text from an organisation or family/friend, do not provide any personal or financial information, including SMS verification codes. If in doubt, hang up
- Do not click on unexpected links or pop-ups
- To log into your banking safely, always go to **beyondbank.com.au** and click 'Log In' from the top right corner. Better still, bookmark the webpage on your web browser so you never need to search for our website
- If you think you have been scammed, contact Beyond Bank immediately and report to [cyber.gov.au](http://cyber.gov.au).

**The Beyond Bank Team will never call you to transfer money to another account including another Financial Institution.**

### 3. Activate and start using your new Beyond Bank Visa Card.

After 7 June 2026 if you have an existing and active Family First Bank Visa card, we will arrange a new Beyond Bank Visa card to be posted to you as soon as practicable, along with a new PIN. Until your new Beyond Bank card arrives your current Family First card is available to make payments.

Any member nine years or older is eligible for a Beyond Bank Visa Debit card if you don't already have one.

#### You can activate your card via:

- Internet Banking – see page 8
- Mobile Banking App – see page 10
- by calling us on **13 25 85**.



#### Important:

- Please ensure your postal address is up to date to reduce the risk of your new card not arriving.
- Activate and start using your new Beyond Bank card immediately when it arrives.
- Once your card is activated, please be sure to update any providers where payments come directly from your card i.e. streaming subscriptions etc.

These important steps will ensure there are minimal disruptions to receiving and accessing your money. New services only available with your Beyond Bank Card.

- **Card Controls to help keep your money safe** – Internet Banking and the Beyond Bank Mobile Banking App allow you to control the settings on your online and in-store purchases, set up card alerts and more – all from the palm of your hand.
- **round2save** – The easy way to save money while you go about your weekly shopping and spending. round2save works by rounding up each VISA Debit card transaction you make on your nominated transaction account to the nearest whole dollar, and transferring the rounded up amount to your nominated savings account.
- **Digital Cards** – Need to pay a bill or purchase online with your Visa card, but don't have the physical card at hand? Log into your Mobile or Internet Banking and view your card details securely to complete the payment. If your physical card becomes lost or stolen, you can order and access a new card instantly! No more needing to wait until the new one arrives in the mail.
- **Under 13 Limit** – Our new 'Under 13 Limit' enables and protects our younger members to safely use a Visa Debit card from the age of nine. Protective measures for members under the age of 13 are limited to:
  - A Daily Value Limit for contactless transactions of \$500.00.
  - A \$500.00 limit for Cash Withdrawals at ATMs, Bank@Post, eftpos and Visa purchases with cashout or any other electronic terminal.
  - No online transactions.

Once a member turns 13, the above restrictions will be removed, and the card will be able to continue to be used.

## 4. New and recurring payments.

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

However, in the case where you have set up a regular payment to a PayID rather than a BSB and Account Number, these payments will no longer work. We encourage you to update those regular payments from a PayID to a BSB and Account Number before 7 June 2026 so those regular payments will migrate and work.

From 7 June 2026 while the Family First Bank BSB will continue to be accepted for a limited time, we encourage you to update the BSB and your account number for electronic payments as soon as possible."

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

Please ensure you use 325-185 with your eight-digit Beyond Bank Savings account number when modifying or setting up any new direct debits or credits from 7 June 2026.

### **Use your account number for real-time payments.**

From 7 June 2026, where you were previously only able to receive a real time payment via PayID, you can now receive payments by providing your new BSB and Account Number to a business or person.

### **Receiving funds via BSB and Member Number.**

Where a BSB and Member Number has been provided to a business or person to send a payment, the payment you receive will take two to three business days.

If you currently have any PayTo arrangements in place with a merchant then unfortunately these will be cancelled. We encourage you to contact the merchant as soon as possible to either discuss alternative payment options or set up a new PayTo agreement with them after the system conversion.

**Please only update your payments after system conversion on 7 June 2026.**

### **Pay splits.**

From 7 June 2026 your current pay splits will migrate and continue as is.

However, as credit transactions will predominantly come in via the New Payments Platform (NPP), you will no longer be able to edit current or create new splits. You will only have the ability to remove existing splits.

As an alternative to pay splits, Periodic Payments can be set up via online banking channels or you can contact us for support.



## 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 7 June 2026.**

## Your membership number has been modified.

To uniquely identify you and your accounts in our system, we have modified your Family First Bank membership number. Your modified member number is noted in the covering letter.

### Using your new membership number.

From 7 June 2026, you will need to use your new 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 39-42.

## Member shares.

From 1 March 2026 all Family First Bank members were transferred to Beyond Bank Australia and became a Beyond Bank shareholder. From 7 June 2026, primary members will retain the original share subscription price. Joint account holders were issued a zero dollar subscription share and became a shareholder.

Beyond Bank is a 100% member-owned bank giving each and every member 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 7 June 2026, 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). See the below example of the changes to an Everyday Access Account (s1).\*

FFB Account Name	New Account Name*	New Account Number
Everyday Access Account (s1)	Purple Transactor Account	74XXXXXX (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). See the below example of the changes to a Family First Bank Personal Loan (L16).\*

FFB Account Name	New Account Name*	New Account Number
Personal Loan (L16)	Flexi Loan (variable)	37XXXXXXXX (Example only)

Please refer to the covering letter that contains a table with your new account numbers.

\*If you have a customised account name e.g. Holiday Account then this name will come across as your account name. The new account name example will only be applied where a member has not customised their account name. This applies to all accounts.



## Business banking and 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:

- 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
- access to talk to Business Banking Managers with the expertise to understand your business and banking needs
- merchant services – Beyond Bank partners with Tyro to provide convenient eftpos solutions for your business. Tyro offers competitive rates tailor-made for your business with 24/7 Australian-based member support. Whether you're on the go or in-store, Tyro has a choice of eftpos machines to accept payments - all without lock-in contracts or set-up fees.

Please refer to the enclosed *Product Guide* for further information on our Business Transaction Account and other savings accounts available to business members.

# Community banking and accounts.

Our Community Account has been designed for not-for-profit organisations, clubs, causes and Certified B Corp businesses. The Community Account is a tailored transaction account which offers unique benefits to your community group.

Benefits you will enjoy include:

- no monthly account keeping fees
- unlimited free deposits, withdrawals and transfers<sup>1</sup>
- bonus 0.10% p.a. interest on our standard personal Term Deposit
- 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
- 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* for further information on our Community Account.

<sup>1</sup>Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.





## Personal transactional banking.

### **Family First Bank - Relationship Balance Fee Rebate Scheme**

Currently your average monthly balance across all of your accounts along with the age and length of membership determine the number of free transactions you are entitled to for that month. Any transactions in excess of the calculation are charged to your account on the last day of each month at the applicable rates.

### **Fees and Charges Align to Beyond Bank**

As of 7 June 2026, Beyond Bank has minimised and/or offered fee free transactional banking to Family First members where possible.

With our flagship Purple Transactor Account, you'll pay no transaction fees on your existing accounts for deposits, withdrawals, transfers and services with the exception of Bank@Post transactions, 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 adjacent table advises provides some changes with Transaction and Service fee changes.

Fees detailed below are as at 31 March 2026.

Service Description	Family First Bank Fee	Beyond Bank Fee
Monthly VISA Debit Card Fee	\$2.00	No Charge
Overseas Replacement of Card	USD \$175.00	- Emergency cash or card only – AUD \$350.00 - Emergency card and cash – AUD \$650.00 - Declined request for either – AUD \$70.00
Visa Voucher Retrieval (Per Voucher)	\$20.00	\$25.00
Staff processed manual transfer/ withdrawal	\$2.75 - \$17.50	\$2.50 - \$4.00
Direct Debit Dishonour Fee	\$17.50	\$6.00
Quick Debit Dishonour Fee	\$17.50	\$6.00
Direct Debit Honour Fee	\$12.50	\$11.00
IPEX (SWIFT-Outbound)	\$30.00	\$22.50
IPEX (SWIFT-Inwards)	\$12.50	\$8.00
Trace to Other Bank	\$50.00 p/h	\$25.00
Voucher Search per item	\$50.00	\$35.00
Copies of Transaction Listing (Per Page)	\$1.00	\$2.50
BankLink / MYOB (Load Clients)	\$25.00	No Charge
Banklink / MYOB (Delete Clients)	\$25.00	No Charge
Banklink / MYOB (Annual Fee)	\$25.00	No Charge
Bank Audit Certificate	\$25.00	\$60.00 per hour (min \$30.00)
Transaction Description	Family First Bank Fee	Beyond Bank Fee
Domestic ATM Transaction (excludes direct charge)	\$1.25	No Charge
Domestic ATM Enquiry	\$1.00	No Charge
Visa Cash Advance/Overseas ATM	\$5.00	\$4.50
Bank@Post	\$3.50	Withdrawal - \$4.50 Deposit – \$2.50
Declined Visa Card Transaction	\$1.00	\$0.40
External Periodic Payment / Bulk Payee	\$2.75	No Charge
Branch External Transfer to another Financial Institution	\$2.75	\$2.50
EFTPOS Transaction	\$1.25	\$0.90

Note: For some accounts, some fee allowances may be applied. Our *Product Guide* and *Fees and Charges* booklets are available on the website or in our branches for a full breakdown.

# Changes to your existing products.

We have implemented important changes to ensure we can provide you with a competitive suite of products and services, and we are committed to make this transition as seamless as possible.

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.

Interest rates detailed below are as at 31 March 2026.

## Savings and Transaction Accounts.

Account Type	Savings & Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Everyday Access Account (s1)	Purple Transactor Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> Any balance 0.01%p.a	Non-interest bearing account.
Account Fees	Relationship Balance Fee Rebate Scheme.	Most deposits, withdrawals and transfers are free. Some service fees may apply.
Product Name	Capped Fee Access Account (s30) (no longer available)	Purple Transactor Account
Account Fees	\$10 monthly fee	Non-interest bearing account.
		Most deposits, withdrawals and transfers are free. Some service fees may apply.
Product Name	Budget Savings Account (s2)	monEsaver Internet Account
Interest Calculation and Payment Frequency	Non-interest-bearing account.	<i>Interest Tiers:</i> \$0 - \$4,999 2.00%p.a. \$5,000 - \$199,999 2.30%p.a. 200,000 plus 2.55%p.a.  Interest is calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	Relationship Balance Fee Rebate Scheme.	No account fees. Some service fees may apply.
Product Name	Christmas Club Account (s3)	Community Reward Account*
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> Any balance 1.45%p.a.  Calculated on minimum monthly balances and credited 30 June and 31 October.	<i>Interest Tiers:</i> \$0-\$4,999 2.90%p.a. \$5,000-\$199,999 3.20%p.a. >\$200,000 3.30%p.a.  Interest calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	No account fees.	No account fees. Some service fees may apply.

\*Your Community Reward Account is currently linked to Beyond Bank Australia Foundation. You may choose to support a different community organisation at anytime. Refer to section 17.5 Community Reward Account in the enclosed *Product Guide* for further details relating to the Community Bonus Payment and Linked Community Organisation.

Account Type	Savings & Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Over 55's Account (s5)	Retirement Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i>                      \$0-\$50,000      1.40%p.a.                      over \$50,000      2.50%p.a.</p> <p>Calculated on daily balances on the portion of balance within tiered rates and paid quarterly.</p>	<p><i>Interest Tiers:</i>                      Stepped Interest                      \$0-\$4,999      1.20%p.a.                      \$5,000-\$48,599      1.40%p.a.                      \$48,600 plus      1.85%p.a.</p> <p>Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month.</p>
Account Fees	Relationship Balance Fee Rebate Scheme.	Fee Allowance Structure - based on the members total relationship balance. Some service fees may apply.
Product Name	Cash Management Account (s6)	Purple Transactor Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i>                      \$0-\$25,000      1.25%p.a.                      Over \$25,000      2.25%p.a.</p> <p>Calculated daily on the whole balance at tiered rates, credited quarterly.</p>	Non-interest bearing account.
Account Fees	Relationship Balance Fee Rebate Scheme.	Most deposits, withdrawals and transfers are free. Some service fees may apply.
Product Name	Family e-Savings Account (s8)	monEsaver Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i>                      Any balance      2.75%p.a.</p> <p>Calculated on daily balances on the whole balance at current rates and paid monthly.</p>	<p><i>Interest Tiers:</i>                      \$0-\$4,999      2.00%p.a.                      \$5,000-\$199,999      2.30%p.a.                      200,000 plus      2.55%p.a.</p> <p>Interest is calculated daily on the whole balance and paid monthly on the last day of the month.</p>
Account Fees	Relationship Balance Fee Rebate Scheme.	No account fees. Some service fees may apply.

## Savings and Transaction Accounts.

Account Type	Savings & Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Home Loan Offset Account (s9) Account is only available with an eligible mortgage	Mortgage Offset Account Unlimited offset accounts can be attached to an eligible* home or investment loans.  *Existing Offset Accounts will remain unchanged. After system migration new offset accounts or offset accounts varied by the member as part of a Rate or Product Variation will be subject to standard Mortgage Offset Account eligibility criteria.
Interest Calculation and Payment Frequency	100% offset facility.	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>
Account Fees	No account fees.	No account fees. Some service fees may apply.

Product Name	Bonus Saver Account (s40)	Purple Bonus Saver Account															
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i></p> <table> <tr> <td>Base</td> <td>0.01%p.a.</td> </tr> <tr> <td>Bonus</td> <td>3.99%p.a.</td> </tr> <tr> <td>Maximum</td> <td>4.00%p.a.</td> </tr> </table> <p>Tiered interest rate calculated on daily balances and paid monthly.</p>	Base	0.01%p.a.	Bonus	3.99%p.a.	Maximum	4.00%p.a.	<p><i>Interest Tiers:</i></p> <table> <tr> <td></td> <td>Base</td> <td>Bonus</td> </tr> <tr> <td>\$0 - \$200,000</td> <td>0.01%p.a.</td> <td>4.40%p.a.</td> </tr> <tr> <td>\$200,000.01 plus</td> <td>0.01%p.a.</td> <td>0.01%p.a.</td> </tr> </table> <p>Interest is calculated daily on portions of the balance within each tier and paid monthly on the last day of the month.</p>		Base	Bonus	\$0 - \$200,000	0.01%p.a.	4.40%p.a.	\$200,000.01 plus	0.01%p.a.	0.01%p.a.
Base	0.01%p.a.																
Bonus	3.99%p.a.																
Maximum	4.00%p.a.																
	Base	Bonus															
\$0 - \$200,000	0.01%p.a.	4.40%p.a.															
\$200,000.01 plus	0.01%p.a.	0.01%p.a.															
Account Fees	Relationship Balance Fee Rebate Scheme.	No account fees. Some service fees may apply.															

For further information please refer to the enclosed *Product Guide*. The *Fees and Charges* booklet and the current interest rate schedule for Transactional and Savings Account Interest Rates are available on our website.

## Youth Accounts.

BU Savings accounts are only available to children and teenagers up to the age of 17. Those 13 years of age or older are eligible to apply for a Visa Debit card with Beyond Bank, if they don't currently hold a Visa Debit card with Family First. Members aged 9-13 years old may also apply for a Visa Debit card but will have some limit and access restrictions applied. Refer to Section 29.2 Obtaining a Card in the enclosed Product Guide for further details.

Once members turn 18 years old, the BU Savings account will be automatically changed to a Purple Transactor Account and some terms and conditions will change.

We will notify members by letter before any of these changes take effect.

Account Type	Youth Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Super Saver Account (s11) Teen Savings Account (s17) • for personal members up to 17 years of age.	BU Account • for personal members up to 17 years of age.
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> All balances 1.75%p.a.  Calculated on daily balances on the whole balance at current rates and paid quarterly.	<i>Interest Tiers:</i> All balances 2.95%p.a.  Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December. Only available to members under the age of 18.

For further information please refer to the enclosed *Product Guide* or *Fees and Charges* booklet available on the website. 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 Family First Bank accounts may be moved to the accounts detailed in the tables below.

If you are signatory or have multiple signatories, there will likely be some changes to the way you operate. Further communication will be sent separately to you regarding this.

Account Type	Business & Community Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Everyday Access Account (s1)* *For Business or Community Business banking purposes.	Business Transaction Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> Any balance      0.01%p.a.	<i>Interest Tiers:</i> \$0-\$19,999      0.01%p.a. \$20,000 plus      0.05%p.a.  Interest is calculated daily on the whole balance and paid monthly.
Account Fees	Relationship Balance Fee Rebate Scheme.	Business Banking Fee Allowance
Product Name		Community Account
Interest Calculation and Payment Frequency		<i>Interest Tiers:</i> \$0-\$4,999      0.01%p.a. \$5,000-\$199,999      0.40%p.a. \$20,000-\$99,999      0.90%p.a. \$100,000 plus      1.15%p.a.  Interest is calculated daily on the whole balance and paid monthly on the last day of the month. Only available to eligible not-for-profit organisations.
Account Fees		No account fees. Some service fees may apply.
Product Name	Community Care Account (s4)	Community Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> \$0-\$25,000      1.25%p.a. Over \$25,000      2.25%p.a.  Calculated daily on the whole balance at tiered rates, credited quarterly.	<i>Interest Tiers:</i> \$0-\$4,999      0.01%p.a. \$5,000-\$199,999      0.40%p.a. \$20,000-\$99,999      0.90%p.a. \$100,000 plus      1.15%p.a.  Interest is calculated daily on the whole balance and paid monthly on the last day of the month. Only available to eligible not-for-profit organisations.
Account Fees	No account fees.	No account fees. Some service fees may apply.

For further information please refer to the enclosed *Product Guide*. The *Fees and Charges* booklet and the current interest rate schedule for Transactional and Savings Account Interest Rates are available on our website.



# Term deposits.

From 7 June 2026, any current Family First Term Deposits will convert with no changes to your interest rate and term. Upon maturity, you will be able to choose to withdraw some (or all) of your funds, or reinvest your term deposit for any new Beyond Bank term.

Upon maturity, you will be able to choose to withdraw some (or all) of your funds, or reinvest your term deposit for any new Beyond Bank term and rate.

See table as a reference:

Family First Bank Terms (minimum deposit \$1,000) Interest paid monthly, annually or at maturity.	Beyond Bank Terms (minimum deposit \$2,000) Interest paid monthly, annually or at maturity.
3 Months	3 Months
6 Months	6 Months
9 Months	9 Months
12 Months	12 Months*
24 Months	24 Months*
36 Months	36 Months*
	48 Months
	60 Months

Account Type	Term Deposit	
What's changing	Current Features	New Features
Minimum Investment	Minimum investments start at \$1,000.	Minimum investments start at \$2,000.
Maturity Instructions	<p>Unless instructions have been received by Family First Bank prior to the date the deposit matures, Family First Bank will reodge the deposit for the same term at the applicable interest rate.</p> <p>Fixed Term Deposit amount can be decreased up to 7 days after the maturity date without penalty.</p>	<p>Prior to maturity we will send a renewal notice (excluding lien on deposits) via the post.</p> <p>If you do not advise your instructions prior to maturity, we will reinvest your Term Deposit for a further term.</p> <p>You will have a grace period of seven (7) calendar days, starting from the maturity date, to advise us of any alternative instructions you would like to make without incurring a fee.</p>

\*Interest paid monthly are only available for 12, 24 and 36 months terms. Farm Management Term Deposits are also available for 3, 6 and 12 months terms only. For further information please refer to the enclosed *Product Guide or Fees and Charges* booklet available on the website. Refer to the Savings and Term Deposits interest rate schedule for interest rates. Additional bonus interest of 0.10% available on any standard personal Term Deposit for selected Community organisations and not-for-profits. Conditions apply.

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

Account Type	Term Deposit													
What's changing	Current Features	New Features												
Early Redemptions	<p>Any request is upon discretion and Family First have the right to not accept the request.</p> <p>Upon early withdrawal or transfer, an interest rate reduction will apply to the deposit amount redeemed before maturity.</p>	<p>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.</p> <p>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.</p>												
Early Redemption Fee	<p>The deposit is lodged on the basis that it cannot be withdrawn prior to the date of maturity however, Family First Bank may agree to an early redemption, whereupon interest will be calculated and paid at the applicable recast interest rate.</p> <p>The recast rate is equivalent to the interest rate on the S1 Everyday Access account noted in the Deposit Rates and Summary of Accounts and Access Facilities brochure (currently 0.01%p.a.).</p> <p>In the instance whereby interest is paid prior to maturity, any interest adjustment resulting from an early redemption, shall be made against the Fixed Term Deposit principal.</p>	<p>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:</p> <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 *Fees and Charges* booklet available on the website.



# Important changes to loan accounts.

The interest rates on your current loan will convert as existing from 7 June 2026.

However, there may be some circumstances where we have identified members who are eligible for a lower interest rate on their loan, and therefore this will be automatically applied from the 7 June 2026.

There will be some changes to loan account names and fees and charges. The details of these changes are provided below. Please refer to our website for the most recent lending products interest rate schedule.

## Changes to loan account names.

Your loan account description will change based on the purpose and repayment type of your loan.

The following table lists existing Family First Bank loan accounts, which will be renamed, effective 7 June 2026.

Family First Bank Loans		Beyond Bank Loans
Current Name	Loan type	New Name
<b>Business and Commercial Loans</b>		
L35 - Business Loan	COM	Business Loan
<b>Business Overdrafts</b>		
L7 – Business Line of Credit	OD	Business Overdraft (Secured)
<b>Home Loans</b>		
L19, L35, L36, L38, L60, L61, L62 - Owner Occupied	HL	Home Loan
L19, L35, L36, L38, L60, L61, L62 - Investment	HL	Investment Loan
L20 - Interest Only Owner Occupied	HL	Interest Only Home Loan
L21 - Interest Only Investment	HL	Interest Only Investment Loan
<b>Mortgage Secured Overdrafts</b>		
L7, L15 – Line of Credit	OD	All-In-One Account
S1- Everyday Access Account	OD	All-In-One Account
<b>Personal / Car Loans</b>		
L16, L18 - Personal Loan	PER	Flexi Loan (Variable)
L17 - Secured Personal Loan	PER	Flexi Loan (Variable)
<b>Unsecured Overdrafts</b>		
L6, L10, L11 – Line of Credit	OD	Purple Transactor Account
S1 – Everyday Access Account	OD	Purple Transactor Account

Please Note: Your new loan product will be determined at system conversion and may differ from the above. From the legal merger of 1 March 2026 the Customer Owned Banking Code of Practice (COBCOP) will continue to apply for new and existing loans and overdrafts. If you would like a copy please ask our branch staff, alternatively a copy can be found on our website at [www.beyondbank.com.au](http://www.beyondbank.com.au)



## Loan Redraw

A redraw facility allows you to access extra repayments you have made on your loan over and above the required minimum repayments.\* Minimum redraw amount is \$500 maximum \$50,000.

Bpay or external transfers can no longer be performed directly from your loan account. Funds must be transferred to a savings account first before conducting these type of transactions.

\*An amount equivalent to the next scheduled repayment for the loan cannot be redrawn from the in-advance amount.

## Interest Rate Movements for Variable rate loan products

Your loan interest rate is made up of the Standard Variable Rate (Reference Rate) applicable to your product, adjusted by your individual margin.

To calculate your current margin

**Formula: The Standard Variable Rate – Current Loan Interest Rate = Margin**

Current Standard Variable Rates are available on our website or upon request

The Standard Variable Reference Rate may change, but your margin will stay the same unless we tell you otherwise.

# 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.

### Loan Fees

Fee Description	Family First Bank Fee	Beyond Bank Fee
Legal Costs	At Cost	No Equivalent
Fixed Interest Home Loans Break Cost Fee (calculated per credit contract)	At Cost	At Cost
Pexa Fee	At Cost	No Equivalent
Loan Account Variation/ Switching Fee	\$150.00	\$195.00 - \$345.00
Discharge of Mortgage Settlement Fee	\$250.00	\$350.00
Standalone Discharge of Mortgage Registration Fee's: - Pexa Fee - Registration of Standalone Discharge - Standalone Discharge of Mortgage Registration Fee - Standalone Discharge of Mortgage Agency Lodgement Fee	At Cost At Cost At Cost	The amount charged by the land registry service in the relevant State or Territory
Rate Variation Fee	No Equivalent	\$150.00
Enforcement Expenses	At Cost	No Equivalent
1st Default Notice Issue	\$30.00	\$20.00
Subsequent Default Notice Issue	\$50.00	\$20.00 (Payable on the 8th day you are in default) \$25.00 (Payable every 14th day thereafter for so long as you remain in default)
IPEX (per transfer)	\$15.00	\$22.50 - Outbound \$8.00 - Inbound
Miscellaneous Dealing Fee (e.g. Production fee, prepare & consent second mortgage)	\$150.00	\$150.00 - \$345.00
Personal/Home Loan Redraw Facility	\$25.00	\$35.00 – Staff Assisted No Charge – Internet Banking
Security Handling fee	No Equivalent	\$150.00

\*Please see the *Fees and Charges* booklet on our website to view all fees and charges.

## Loan Auto Repayments

Where repayments were previously set to Auto Repayments, they automatically adjusted whenever the repayment amount changed. This included events such as a Reserve Bank of Australia (RBA) cash rate change or a rate variation request.

We have ensured that all existing repayments using this method have been converted to an Automatic Transfer and will continue without interruption, these will be visible via internet banking.

However, following the system merger on 7 June 2026, if an event occurs that results in an increase or decrease to your required repayment amount, such as an RBA cash rate adjustment, it will be your responsibility to update the minimum repayment amount.

You can update your minimum repayments in the following ways:

For scheduled transfers from your Beyond Bank savings account:

- **Internet Banking:**  
Login > Transfer/Pay > Scheduled Payments.  
Select your loan by clicking the three dots on the right and update your repayment amount.
- **Mobile App:**  
Login > Pay (menu bar, top left) > Scheduled.  
Select your loan, tap Edit (bottom right), and update your repayment amount.
- **Phone:** Call us on 13 25 85.
- **In person:** Visit your nearest branch.
- **For scheduled transfers from another financial institution:** Please call us on 13 25 85 to arrange an update.



## Loan Fees

### Personal Overdraft Repayments

Repayment of the balance of your account is to be made upon request. Until otherwise requested your minimum repayment is the greater of:

- 3% of either the closing balance of your account on the last day of the statement of account period ('the balance') or your Credit Limit, whichever is lesser; or
- \$20; provided that if the balance is less than \$20 your minimum repayment will be the balance.

### Mortgage Secured Overdraft and Business Overdraft Repayments

The amount of each repayment is a sum equal to the interest that is debited to your account on the last day of each named month and is payable within 30 days.

Previous Terms	Amount	New Terms	Amount
<b>Mortgage Loan Redraws*</b>			
Minimum redraw amount. Amount available to redraw will be the Loans 'In Advance' amount less one repayment.	\$1,000.00	Minimum redraw amount. Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$500.00
Maximum redraw amount. Amount available to redraw will be the Loans 'In Advance' amount less one repayment.	N/A	Maximum redraw amount. Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$50,000.00 For larger amounts please contact our staff.



# Statements.

## Changing over to Beyond Bank statements.

Family First Bank members will receive a final statement on 31 May 2026.

Any transactions performed since your last Family First Bank statement will be displayed on your next Beyond Bank statement.

## Paper statements.

- Any paper requested statements currently issued on a quarterly and monthly statement cycle will have a fee applied. The fee is not payable if on a 6 monthly statement cycle. The 6 monthly cycle will receive statements in June and December of each year.
- To also receive free statements every six months while reducing your paper footprint, please register for eStatements (electronic statements). eStatements significantly reduce paper wastage, aligning with our B Corp values of sustainable business practices.
- If you currently own accounts and are not receiving a statement, you will start receiving (fee-free) six-monthly paper statements. If you wish to receive more frequent fee-free statements, then please register for eStatements (see next section on eStatements).
- If you have not provided your email address and currently receive eStatements, your statements will revert to paper.

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

- send a secure message to the Member Relationship Centre in Internet Banking (Services > Secure Mailbox) or through the Mobile Banking App (Contact Us > Secure Mailbox)
- visit a branch with identification
- call us 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 protects the environment – e-Statements significantly reduce paper usage, aligning with our B Corp values to promote sustainability and environmental responsibility.

You can manage your eStatements in Internet Banking or Mobile Banking (Settings > eCommunication Preferences)



# Other changes.

## **Service disruptions at system conversion.**

There will be some disruptions to your account access and payments as we prepare to integrate our banking system from the close of business Friday, 5 June to Sunday, 7 June.

The following services will be affected:

- access to your accounts using Internet Banking
- branches will close early at 3:00pm AEST on Friday 5 June
- delays with any type of incoming or outgoing money transfer.

Beyond Bank will do everything we can to reduce payment disruptions during this time. Your Visa Debit card will continue to work, however we strongly recommend planning ahead if you have any 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 to daily limits accessed through electronic facilities such as branches, eftpos etc. You will find all the daily limits listed in the enclosed *Product Guide*. Please read Section 26 (page 31), Transaction Withdrawal and Account Balance Limits so that you are aware of these daily limits.

## **Cheque Service.**

As of 17 May 2024 Beyond Bank ceased to offer Cheque Books and Corporate Cheques to our members. Beyond Bank is also unable to receive and process a cheque that has a BSB beginning with 80 on it. However, you are able to deposit any other cheque at a Beyond Bank branch or Australia Post outlet.



## Introduction of new products and services.

**From 7 June 2026, you'll have access to an increased range of services and benefits including:**

### **Life Membership**

Our unique Life Membership package offers benefits to members who have achieved a total of 20 years continuous membership (including your membership with Family First Bank). See page 38 for details.

### **Specialised Business Banking team**

Specialist Business Banking Managers who can assist with your Business Banking needs, including Business Accounts and Business Lending.

### **New savings accounts**

A new range of everyday transaction accounts and interest-earning savings accounts.

## Term Deposits

A variety of terms and rates available including for Farm Management Deposits.

### Expanded Foreign Exchange services in branch and online including:

- Foreign Cash ordering. You can order Foreign Cash at any of our branches in VIC, ACT, 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
- The Mastercard Prepaid Cash Passport Card product will no longer be available..

## Insurance

Beyond Bank is a proud partner with Allianz Australia (Allianz). Allianz offers a range of insurance policies, including travel, car, home and contents, landlord, caravan and trailer and boat to protect you from unexpected events.

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

### Beyond Bank Low-Rate Visa Credit Card

- Purchase and Cash Advance rate of 11.99% p.a.
- Balance Transfer Rate of 0% p.a for 12 months or 4.99% p.a for 6 months
- Up to 62 interest free days on purchases
- Credit limits starting from \$1,000
- Add up to 4 additional cardholders, free of charge
- Annual card fee of \$59.

Terms, conditions and eligibility criteria apply. Before applying for this product, please head to <https://www.beyondbank.com.au/bank-and-save/debit-and-credit-cards/low-rate-visa-credit-card/> to read all the important information and guides to ensure this product is suitable for your circumstances and right for you.

## Financial Planning

It's never too early or too late to start planning for your future with more financial security, whether it's personal insurance, preparing for retirement, wealth accumulation or superannuation. Beyond Bank Australia has a referral arrangement with Bridges Financial Services Pty Limited (Bridges) to provide personal financial planning advice to customers.

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

At Beyond Bank, we believe in long-lasting relationships. Our members are more than just a number; they play a crucial role in our growth and in the prosperity of the communities we serve.

For that reason, if you have held 20 years or more continuous membership at Family First Bank, 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. It's a way for us to thank you, our long-term members, for your loyalty, and to provide more value that could help you with your financial wellbeing.

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
- preferential interest rates on eligible products – 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 personal Term Deposit offer<sup>2</sup>
- 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'll apply them to your Beyond Bank membership automatically in our annual intake. Details of all the package benefits, together with the terms and conditions associated with Life Membership, are available in the Life Membership brochure at [beyondbank.com.au/brochures](https://beyondbank.com.au/brochures).

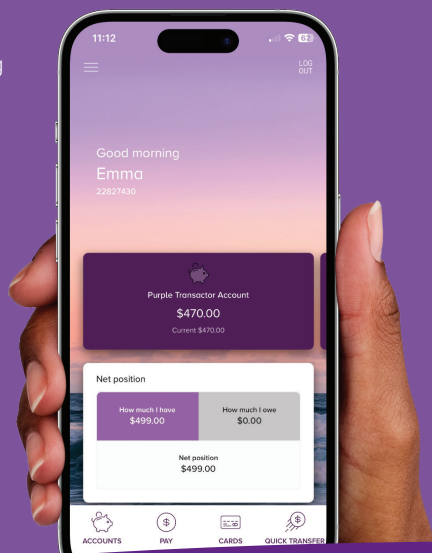
<sup>1</sup>Terms, conditions, fees, charges and normal lending criteria apply. Reductions do not apply to loans where interest rate discounts or discretions have already been applied. <sup>2</sup>Excludes Farm Management Term Deposits, Self Managed Superfund Term Deposits, Term Deposits with a negotiated interest rate and/or Term Deposits held by non-personal members.

# Mobile App features to make banking even easier.

We update our App regularly with new features and fixes using feedback from our members, 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.

- Keep track of your spending. With our spend tracker, you can now compare your daily spending with previous months, or go back as far as you like.
- 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
- 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.

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.

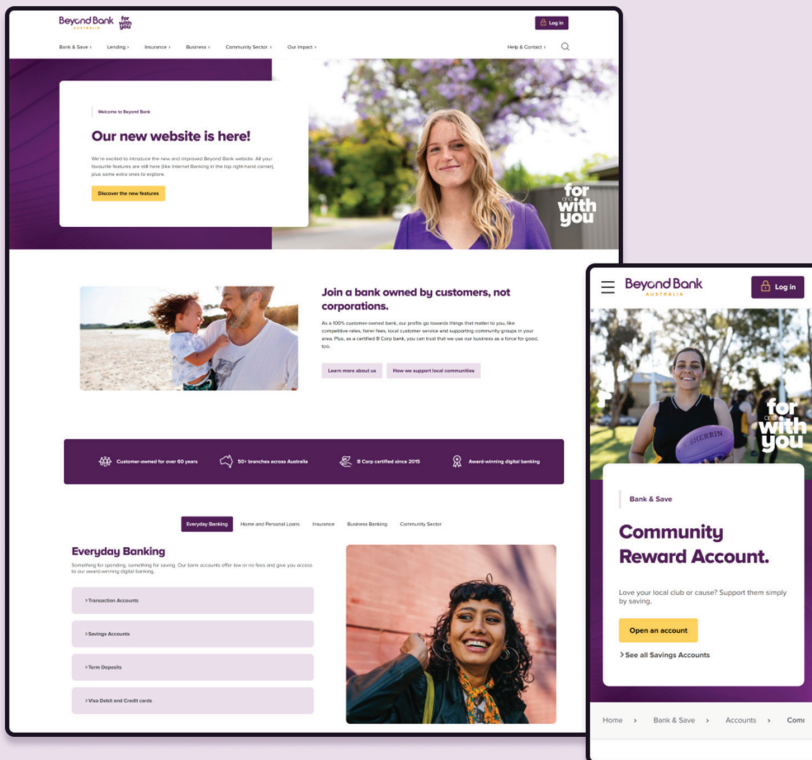
## For more information, visit [beyondbank.com.au/mobilewallet](https://beyondbank.com.au/mobilewallet).

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.

# Your new look website.

From 7 June 2026, when you go to [www.familyfirst.com.au](http://www.familyfirst.com.au), you will be redirected to the Beyond Bank website [beyondbank.com.au](http://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.



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

From 7 June 2026, you can access 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.

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:

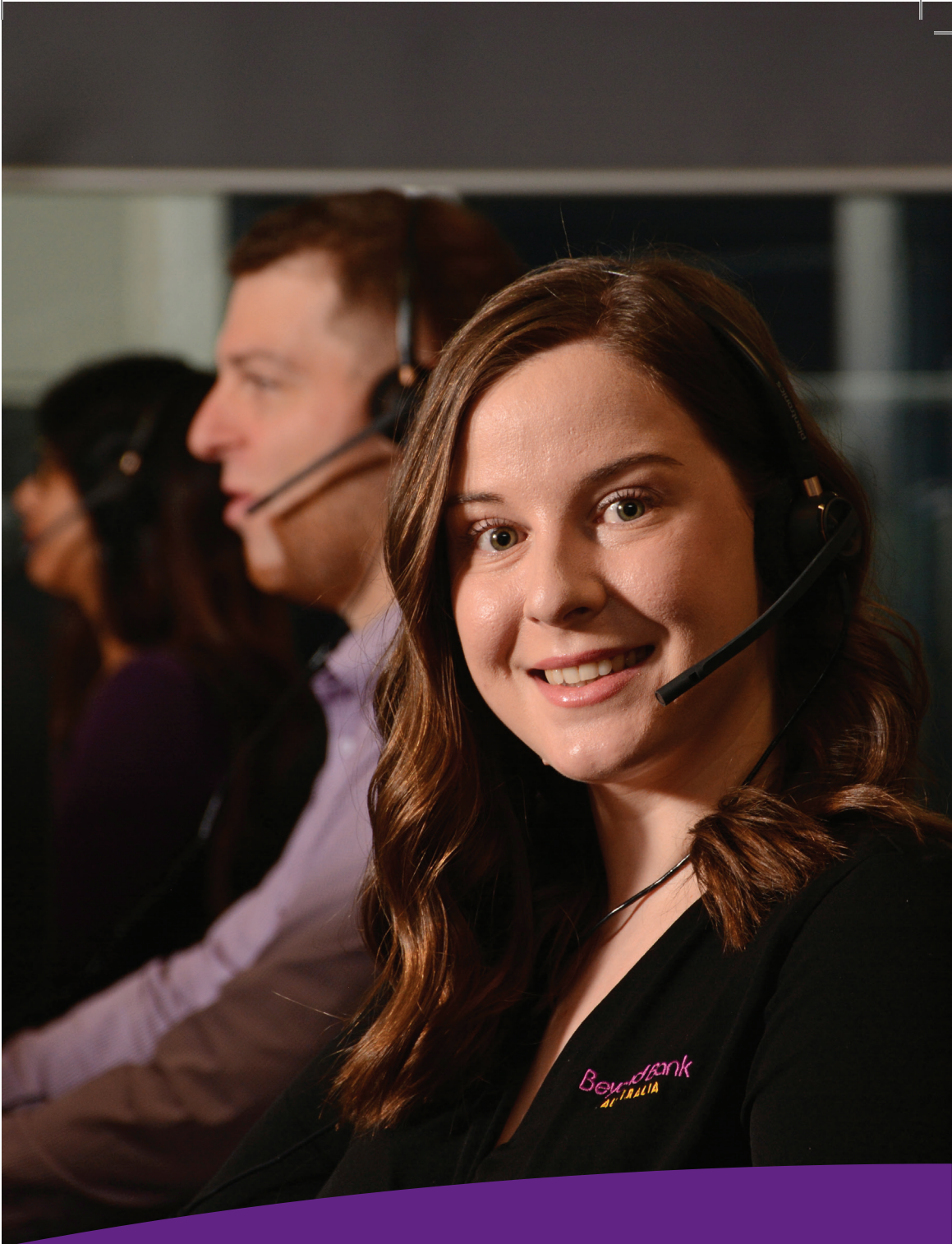
- check your balances and transactions
- transfer money between your accounts or to another membership
- pay bills using BPAY®, and more.

## How to use the Account Information Line.

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.

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.



## Getting in contact:


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

**Phone:** 13 25 85


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

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

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

 [@beyondbank](https://twitter.com/beyondbank)

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

 [@beyondbank](https://www.instagram.com/beyondbank)