

Bonus Saver Youth Account

Product Schedule

Effective 17 May 2024

This Product Schedule is specific to the above account. This Schedule should be read in conjunction with the Product Guide, Fees and Charges and the 'Savings Interest Rate Schedule – Products No Longer Available'. Together these documents comprise the terms and conditions for the account. To obtain current copies of these documents, visit our website www.beyondbank.com.au, call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

1. About the Bonus Saver Youth Account

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

2. Eligibility

Personal customers up to 17 years of age.

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

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

The Bonus Saver Youth Account can no longer be opened as a new product.

3. Account Features

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

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

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

³ Cards and automatic payments are not recommended access methods.

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

⁵ Restricted for account holders under the age of 13.

4. Fees and Charges

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

| Transaction | Fee each |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| All deposits, withdrawals and transfers (excluding Bank@Post, overseas ATM cash withdrawals and declined withdrawals) | Free |
| Bank@Post deposits | \$2.00 |
| Bank@Post withdrawals | \$4.50 |
| Visa debit card or overseas ATM withdrawals | \$4.50 |
| Declined eftpos or Visa Debit transactions – One free per relationship per month then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN) entered; or c. number of PIN tries exceeded | \$0.40 |

Withdrawals and enquiries at Australian and overseas ATMs may also incur an ATM operator fee charged by the ATM operator and disclosed and charged at the point of transaction.

Other fees that may be incurred on the account

Other fees which the Bank charges for its services, including services not specific to this account but for which you may be charged, are listed in the Beyond Bank Fees and Charges brochure.