

Important changes are coming.

Changes to your First Choice Credit Union membership, accounts, and services.

Effective 8 April 2024.

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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 First Choice Credit Union and Beyond Bank Australia (Beyond Bank) took place on 1 February 2024. It was a positive step for all, marking a new beginning for First Choice Credit Union 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 millions in community partnerships and programs through the Beyond Bank Australia Foundation, fundraising events, donations, and our advocacy program.

We are also proud to be a 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 call the First Choice Credit Union team directly on **02 6362 2944** after 8 April 2024, 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**

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

Yours sincerely,



Jake Bromwich
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 8 April 2024. 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 booklet 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 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 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 Guide, all of which become effective on 8 April 2024.

We're in this together.

First Choice Credit Union 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.

Community.

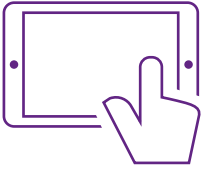
Beyond Bank are committed to strengthening our communities and we look forward to continuing to support and build on the relationships with local community organisations across the Orange region. In fact, we have a dedicated community team who will support local sponsorship opportunities.



[View our
Corporate Report.](#)

What you need to do on or after 8 April.

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

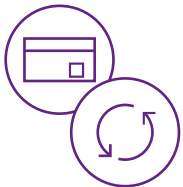
3.



You can continue using your First Choice Visa Debit Card but **activate and start using your new Beyond Bank Visa Debit card** when it arrives.

See page 12

4.



Update your regular payments. For any regular payments including direct debits, please provide your BSB (325-185) and your account number, otherwise your payment may fail.

See page 14



Here to help.

If you need to clarify anything in this booklet, please call us on (02) 6362 2944, visit the branch or email enq@firstchoicecu.com.au

We're here to help!

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 after 8 April, 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 First Choice Credit Union 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**.
3. We will ask you to update your Internet Banking Password. You may choose either a new password or re-enter your old First Choice Credit Union 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, 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, 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 Mobile banking app 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.

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

Saved payees.

Your saved payees in Internet Banking and the Mobile Banking App will be migrated to the Beyond Bank system on 8 April. This means your payees will automatically appear in your Internet Banking and Mobile Banking App 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
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 8 April 2024 so you are ready to receive Secure SMS.



2. Download the Mobile Banking App.

Put your bank in your pocket.

Your First Choice Credit Union App will no longer work when we integrate to our new banking system. From 8 April, 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 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 completely.

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



How to bank safely online.

At Beyond Bank Australia, 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
- 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 Australia immediately and report to 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 Debit Card.

Commencing 8 April, if you have an existing First Choice Visa Debit Card, a new Beyond Bank Visa Debit card will be posted to you along with a new PIN. The good news is that you will no longer be charged an annual card fee for your First Choice Credit Union Visa Debit Card. Also, any customer who is 13 years or older can apply for a Beyond Bank Visa Debit Card if you don't already have one.

As your First Choice Credit Union card will only continue to work for a limited time, we encourage you to activate and start using your new Beyond Bank Card immediately when it arrives. This will ensure there are minimal disruptions to the way you access your money with your current First Choice Credit Union Card.

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: Once your card is activated, please be sure to update any providers where payments come directly from your card i.e., streaming subscriptions etc. This will reduce payments being declined.

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, insert card alerts – all from the palm of your hand
- **Digital Wallets** – Leave your card at home and pay for your goods and services using Apple Pay, Google Pay and Samsung Pay (see page 39). 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** – 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 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.



Your membership number has been modified.

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

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 to this booklet and letter in the future.

Using your new membership number.

After 8 April, 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 8, 10 and 42.

Member shares.

On 1 February 2024, all First Choice Credit Union members transferred to Beyond Bank Australia and became a Beyond Bank shareholder. From 1 February, you will retain your current share at the original subscription price paid to First Choice Credit Union. 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.

4. Update your regular payments.

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 First Choice Credit Union BSB will continue to be accepted **for a limited time**, we encourage you to update the BSB and your account number for electronic payments made from 8 April.

We also suggest that you advise others who regularly send money to your previous BSB and Account Numbers to update to your new details. By doing so, it will avoid any inconveniences and confusion around payments not being received.

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

Please ensure you use 325-185 with your 8 digit Beyond Bank Savings Account number when modifying or setting up any new direct debits or credits from 8 April 2024.

Important Information.

You must always update your electronic payment to your account number and BSB (325-185) when altering or creating an electronic payment.

Please don't update your payments until after system conversion on 8 April 2024.

Use your account number for real-time payments.

From 8 April, where you provided your member number to a business or person to send a payment, the payments you receive will continue to take 2-3 business days.

To ensure you receive your payments in real time, you will need to ask the business or person to update your BSB to 325-185 and replace your member number with your account number.

Pay splits.

From 8 April your current pay splits will migrate and continue as is.

However, as credit transactions will predominantly come in via NPP, you will no longer be able to edit current, or create new splits. You will only have the ability to remove the already set up splits.

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





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 transfers¹
- bonus 0.10% p.a. interest on our standard 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* and *Fees and Charges* booklets for further information on our Community Account.

¹Excludes overseas ATM withdrawals, and Bank@Post withdrawals and deposits. Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.

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:

- no account keeping fees – monthly fee free allowance available (based on Business Banking Portfolio Value)
- 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.

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

Previous First Choice Credit Union Member Reward System

Currently your relationship balance is the sum of your savings, loans and investment accounts within your membership. The Relationship Balance is calculated on the opening balance on the first day of each month. Member's who maintain a relationship balance of more than \$3,000, will receive an increasing number of free transactions. (see table)

The relationship balance and number of free transactions apply to stand alone memberships only		
Relationship Balance	Number of Free Transactions	Long Standing Members (> 10 years) Additional Free
\$ 0 - \$ 3,000	10	5
\$ 3,001 - \$ 5,000	12	5
\$ 5,001 - \$ 8,000	16	5
\$ 8,001 - \$20,000	20	5
\$ 20,001 - \$50,000	30	5
\$ 50,001 - \$100,000	40	5
Greater - \$100,000	unlimited	unlimited

As from 1 September 2012 the transactions where you will incur a \$1 fee, after your free transactions have been used are: Over the Counter Withdrawals, EFTPOS, ATM, Periodical Payments and Direct Debits. Internet Banking Transactions are free. Your relationship balance is the sum of your savings, loans and investment accounts within your membership. The Relationship Balance is calculated on the opening balance on the first day of each month. We reward you for being a long standing member (>10 years) with an additional 5 free transactions. When all free transactions have been exhausted the "Excess Transaction Fee" will apply. This fee will be debited once a month as a total fee to your main savings account. Unused free transactions are not carried forward to the next month. Members are encouraged to contact the Credit Union if they have any queries about the changes or would like advice on how to conduct fee-free banking or minimise their transaction costs.

Beyond Bank Account Details and 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.

Please refer to page 6 in the Fees and Charges booklet.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	On Call Savings Account	Purple Transactor Account
Interest Calculation and Payment Frequency	Interest Tiers: All balances 0.01% pa Interest is calculated on the minimum monthly balance and credited at the end of the month.	Non-interest-bearing account
Account Fees	Refer to Membership Reward System.	Most deposits, withdrawals and transfers are free. Please refer to the enclosed Product Guide and Fees and Charges booklet (page 8) for further information and other fees which may apply.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Budget Savings Account	Purple Transactor Account
Interest Calculation and Payment Frequency	Non-interest bearing account	Non-interest bearing account
Account Fees	Refer to Membership Reward System.	Most deposits, withdrawals and transfers are free. Please refer to the enclosed Product Guide and Fees and Charges booklet (page 8) for further information and other fees which may apply.

Product Name	Mortgage Offset Account	Mortgage Offset Account 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.
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"> • Save on interest – helps you pay your loan off sooner • Greater flexibility – retain deposits as at-call funds instead of making additional loan repayments but still receive the same benefit of reduced interest charged • Full transaction account – all the access methods you come to expect from a transaction account.
Fee Rebate	Refer to Membership Reward System.	For fees not included in the fee allowance, please refer to the enclosed Product Guide and Fees and Charges booklet (page 7).

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

Savings and Transaction Accounts*

Account Type	Youth Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Junior Saver Account	BU Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i> All balances 1.75% pa</p> <p>Interest is calculated daily and credited monthly on the last day of the month.</p>	<p><i>Interest Tiers:</i> All balances 3.00% pa</p> <p>Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December. When customers turn 18 years of age, the account will automatically convert to a Purple Transactor Account and some terms and conditions will change. You will be notified in writing before this occurs.</p>
Account Fees	Refer to Membership Reward System.	Most deposits, withdrawals and transfers are free. Please refer to the enclosed Product Guide and Fees and Charges booklet (page 8) for further information and other fees which may apply.

Account Type	Savings Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Lifestyle Plus Account (Single) Lifestyle Plus Account (Joint)	Retirement Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i> Stepped Interest</p> <p>Single \$0 - \$48,600 0.75% pa Over \$48,600 1.50% pa</p> <p>Joint \$0 - \$80,600 0.75% pa Over \$80,600 1.50% pa</p> <p>Interest is calculated daily on portions of the balance within each tier. Interest is paid half yearly (June and December).</p> <p>Available to any member aged 55 or over.</p>	<p><i>Interest Tiers:</i> Stepped Interest \$0 - \$4,999 1.25% pa \$5,000 - \$48,599 1.45% pa \$48,600 plus 1.90% pa</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> <p>This account is available to all personal customers who:</p> <ul style="list-style-type: none"> • receive a superannuation pension • are a self-funded retiree • are an aged pensioner • receive the Mature Age Allowance.
Fee Rebate	Refer to Membership Reward System.	For fees not included in the fee allowance, please refer to the enclosed Product Guide and Fees and Charges booklet (page 7).

Product Name	Online Savings Account	monEsaver Internet Account
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i> All balances 1.50% pa</p> <p>Must maintain a minimum monthly balance of \$1,000 for interest to apply.</p> <p>Interest is calculated on the whole daily balance and paid twice yearly (June and December).</p>	<p><i>Interest Tiers:</i> \$0 - \$4,999 2.30% pa \$5,000 - \$199,999 2.60% pa >\$200,000 2.85% pa</p> <p>No minimum monthly balance</p> <p>Interest calculated daily on the daily closing balance of the account. Interest is paid monthly.</p>

Account Fees	Transaction	Fee	Transaction	Fee
	Refer to Membership Reward System		\$4.00 for all staff assisted transfer or withdrawal transactions. Other transaction fees may apply. Refer to the Fees and Charges booklet (page 9) for more information.	

Product Name	Christmas Club <i>Interest Tiers:</i> All balances 1.00% pa	Christmas Club Account (no longer open to new business) <i>Interest Tiers:</i> \$0 - \$4,999 2.50% pa								
Interest Calculation and Payment Frequency	A flat rate of interest is paid on credit balances and is calculated daily on the whole balance held in the account. Interest is calculated on the minimum monthly balance and credited at the end of the month.	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 31 October.								
Account Fees	<table border="1"> <thead> <tr> <th>Transaction</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Christmas Club Early Withdrawal Fee</td> <td>\$10.00</td> </tr> </tbody> </table>	Transaction	Fee	Christmas Club Early Withdrawal Fee	\$10.00	<table border="1"> <thead> <tr> <th>Transaction</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Per withdrawal or transfer (outside of free period (1 November to 31 January))</td> <td>\$4.00</td> </tr> </tbody> </table> <p>Other transaction fees may apply. Please refer to the Christmas Club Account Product Schedule available on our website</p>	Transaction	Fee	Per withdrawal or transfer (outside of free period (1 November to 31 January))	\$4.00
Transaction	Fee									
Christmas Club Early Withdrawal Fee	\$10.00									
Transaction	Fee									
Per withdrawal or transfer (outside of free period (1 November to 31 January))	\$4.00									

Product Name	Cash Management Account	Cash Management Account (no longer open to new business)								
Interest Calculation and Payment Frequency	<p><i>Interest Tiers:</i> Stepped Interest \$0 - \$2,999.99 0.00% pa \$3,000 - \$19,999.99 1.00% pa \$20,000 1.50% pa</p> <p>Interest is calculated on the whole daily balance and paid twice yearly (June and December).</p>	<p><i>Interest Tiers:</i> \$0 - \$4,999 0.01% pa \$5,000 - \$19,999 0.50% pa \$20,000 - \$99,999 1.00% pa >\$100,000 1.25% pa</p> <p>Interest is calculated daily on the whole balance and paid on the last day of each month.</p>								
Fee Rebate	Refer to Membership Reward System	You will receive a Cash Management Fee Allowance of \$9.00 based on Relationship Portfolio Value at the end of the last day of the previous month of \$10,000.								
		<table border="1"> <thead> <tr> <th>Transaction</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Direct Credits</td> <td rowspan="5">Free</td> </tr> <tr> <td>Over the counter cash and/or cheque deposits</td> </tr> <tr> <td>Visa Debit purchases</td> </tr> <tr> <td>Withdrawals, transfers or balance enquiries at any Beyond Bank ATM</td> </tr> <tr> <td>BPAY payments using Internet or Mobile Banking or the Account Information Line</td> </tr> </tbody> </table>	Transaction	Fee	Direct Credits	Free	Over the counter cash and/or cheque deposits	Visa Debit purchases	Withdrawals, transfers or balance enquiries at any Beyond Bank ATM	BPAY payments using Internet or Mobile Banking or the Account Information Line
Transaction	Fee									
Direct Credits	Free									
Over the counter cash and/or cheque deposits										
Visa Debit purchases										
Withdrawals, transfers or balance enquiries at any Beyond Bank ATM										
BPAY payments using Internet or Mobile Banking or the Account Information Line										

(Continued over)

Cash Management (continued)

Transaction	Fee
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	
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 enclosed Product Guide or our Fees and Charges booklet, also 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 First Choice Credit Union 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 Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	For Business purposes: On Call Savings Account	Business Transaction Account
Interest Tiers and Rates	<i>Interest Tiers:</i> All balances 0.01% pa	<i>Interest Tiers:</i> \$0 - \$19,999 0.01% pa >\$20,000 0.05% pa
Interest Calculation and Payment Frequency	Interest is calculated on the minimum monthly balance and credited at the end of the month.	Interest is calculated daily on the whole balance and paid monthly.
Fee Rebate	Refer to Membership Reward System	For fees not included in the Business Transaction Fee allowance, refer to the Fees and Changes booklet (page 11).

Account Type	Business Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	For Business purposes: Budget Account	Business Transaction Account
Interest Tiers and Rates	Non-interest bearing account	<i>Interest Tiers:</i> \$0 - \$19,999 0.01% pa >\$20,000 0.05% pa
Interest Calculation and Payment Frequency	Non-interest bearing account	Interest is calculated daily on the whole balance and paid monthly.
Fee Rebate	Refer to Membership Reward System	For fees not included in the Business Transaction Fee allowance, refer to the Fees and Changes booklet (page 11).

Product Name	For Business purposes: Cash Management	Business Transaction Account
Interest Tiers and Rates	<i>Interest Tiers:</i> \$0 - \$2,999.99 0.00% pa \$3,000 - \$19,999.99 1.00% pa >\$20,000 1.50% pa	<i>Interest Tiers:</i> \$0 - \$19,999 0.01% pa >\$20,000 0.05% pa
Interest Calculation and Payment Frequency	Interest is calculated on the whole daily balance and paid twice yearly (June and December)	Interest is calculated daily on the whole balance and paid monthly.
Fee Rebate	Refer to Membership Reward System	For fees not included in the Business Transaction Fee allowance, refer to the Fees and Changes booklet (page 11).

Product Name	For Business purposes: Lifestyle Plus Account (Single) Lifestyle Plus Account (Joint)	Business Transaction Account
Interest Tiers and Rates	<i>Interest Tiers:</i> Stepped Interest Single \$0 - \$48,600 0.75% pa Over \$48,600 1.50% pa Joint \$0-\$80,600 0.75% pa Over \$80,600 1.50% pa	<i>Interest Tiers:</i> Tiered Interest \$0 - \$19,999 0.01% pa >\$20,000 0.05% pa
Interest Calculation and Payment Frequency	Interest is calculated daily on portions of the balance within each tier. Interest is paid half yearly (June and December).	Interest is calculated daily on the whole balance and paid monthly.
Fee Rebate	Refer to Membership Reward System	For fees not included in the Business Transaction Fee allowance, refer to the Fees and Changes booklet (page 11).

New Business and Community Accounts*

Account Type	Community Account	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	For Community purposes: On Call Savings Account	Community Account (only available for not-for-profit organisations)
Interest Tiers and Rates	<i>Interest Tiers:</i> All balances 0.01% pa	<i>Interest Tiers:</i> \$0 - \$4,999 0.01% pa \$5,000 - \$19,999 0.50% pa \$20,000 - \$99,999 1.00% pa >\$100,000 1.25% pa
Interest Calculation and Payment Frequency	Interest is calculated on the minimum monthly balance and credited at the end of the month.	Interest is calculated daily on the whole balance and paid monthly.
Account Fees	Refer to Membership Reward System	Most deposits, withdrawals, transfers are free. Refer to Fees & Charges booklet (page 10) for exclusions & other fees which may apply.
Product Name	For Community purposes: Budget Savings Account	Community Account (only available for not-for-profit organisations)
Interest Tiers and Rates	Non-interest bearing account	<i>Interest Tiers:</i> \$0 - \$4,999 0.01% pa \$5,000 - \$19,999 0.50% pa \$20,000 - \$99,999 1.00% pa >\$100,000 1.25% pa
Interest Calculation and Payment Frequency	Non-interest bearing account	Interest is calculated daily on the whole balance and paid monthly.
Account Fees	Refer to Membership Reward System	Most deposits, withdrawals, transfers are free. Refer to Fees and Charges booklet (page 10) for exclusions and other fees which may apply.

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

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	\$2.50	Paper Statement This fee is charged for each paper statement issued on a quarterly or monthly statement	\$3.00
Overseas ATM Cash Withdrawal	Fee charged by the ATM operator.	Overseas ATM Withdrawal (only with Purple Transactor Account and card)	Free
Member cheque dishonour (when payment of a cheque from your account is rejected)	\$15.00	Dishonour cheque fee (payable whenever a cheque is dishonoured due to insufficient funds or having a stop payment placed on it)	\$11.00
Referral Fee (where a cheque or direct debit overdraws your account) Referral Fee	\$7.50 honour fee;	Dishonour fee (payable whenever a direct debit is dishonoured due to insufficient funds)	\$6.00
Any accounts overdrawn will attract a daily debit interest charge	Currently 15%	Overdrawn or Overlimit Honour Fee (payable when we honour a transaction that overdraws an account by \$50.00 or more. This fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit, or that occurs while your account balances is overdrawn or overlimit)	\$11.00
BPAY Error Correction (per correction)	\$22.00	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 further information please refer to the enclosed *Product Guide* or our *Fees and Charges* booklet, Part F Transaction and Service Fees (page 13), also available on the website.



Term deposits.

From 8 April, your current First Choice Credit Union Term Deposits will convert with no changes. 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 those customers who are eligible for Life Membership will receive a bonus 0.20% p.a. on standard Term Deposit if you choose to reinvest your term deposit. See table as a reference:

First Choice Credit Union Terms	Beyond Bank Australia Terms
(interest paid on maturity)	(Interest paid on maturity/annually)
3 months	3 months
6 months	6 months
9 months	9 months
12 months*	12 months*
Not available	24 months*
	36 months*
	48 months
	60 months

Account Type	Term Deposits	
What's changing	Current Account Name and Features	New Account Name and Product Features
Minimum Investment	Minimum investments start from \$500.	Minimum investments start from \$2,000.
Maturity Instructions	<p>We will notify you prior to maturity and seek instructions for reinvestment.</p> <p>If we do not hear from you, we will reinvest your Term Deposit at its current term.</p> <p>You have a grace period of seven (7) days prior and after the maturity date to advise us of alternative instructions.</p>	<p>Prior to maturity we will send a renewal notice (excluding lien on deposits).</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 also available for 12, 24 & 36 months. Refer to the Savings & Term Deposits interest rate schedule for interest rates.

Additional bonus interest of 0.10% available on any standard 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 completed.

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 Deposits													
What's changing	Current Account Name & Features	New Account Name & Product Features												
Early Redemptions	You cannot withdraw, deposit or transfer money to/from a term deposit prior to maturity without giving 28 days' notice. Upon early withdrawal or transfer, a fee and penalty interest will be applied.	<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	\$30 fee + accrued interest will be decreased by up to 2% of the accruing interest rate.	<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%													



Important changes to loan accounts.

The interest rates on your current loan will convert as existing from 8 April 2024.

However, there are some circumstances where we have identified customers who are eligible for a lower interest rate on their loan, and therefore this will be automatically applied at system conversion.

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 current interest rates and standard variable reference interest rates that may be applicable. These are also available upon request.

Changes to loan account names.

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

Secured Home Loans and Commercial Loans will have their repayments changed (increase/decrease) if there are interest rate changes to keep within your current maturity date.

The following table lists existing First Choice Credit Union loan accounts, which will be renamed, effective 8 April 2024.

FCCU Loans		Beyond Bank Loans
Current Name	Loan type	New Name
Business and Commercial Loans		
Commercial Mortgage	COM	Business Loan
Commercial Personal Loan	COM	Commercial Unsecured Loan
Commercial New Car Loan	COM	Commercial Unsecured Loan
Commercial Used Car Loan	COM	Commercial Unsecured Loan
Unsecured OD Commercial	OD	Business Overdraft (Unsecured)
Secured OD Commercial	OD	Business Line of Credit (Secured)
Home Equity Loan Commercial	OD	Business Line of Credit (Secured)
Home Loans		
Variable Home Loan S	HL	Home Loan
Variable Home Loan NS	HL	Home Loan
Variable Investment Loan S	HL	Investment Loan
Variable Investment Loan NS	HL	Investment Loan
Discount Home Loan S	HL	Home Loan
Discount Home Loan NS	HL	Home Loan
Discount Investment Loan S	HL	Investment Loan
Discount Investment Loan NS	HL	Investment Loan
Interest Only Loan	HL	Interest Only Investment Loan
Standard Home Equity	OD	All-In-One Account
Non Stnd Home Equity	OD	All-In-One Account
Secured OD Consumer	OD	All-In-One Account - Investment
Personal / Car loans		
Personal Loan	PER	Flexi Loan (Variable)
Special Car Loan > \$30,000	PER	Flexi Loan (Variable)
Special Car Loan > \$20,000	PER	Flexi Loan (Variable)
Used Car Loan- 20% Deposit	PER	Flexi Loan (Variable)
Used Car Loan	PER	Flexi Loan (Variable)
Unsecured OD Consumer	OD	Access Account
Billing Overdraft	OD	Access Account

Please Note: Your new loan product will be determined at system conversion and may differ from the above.

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
Mortgage Secured Loans and secured Line of Credit			
Security Handling fee	N/A	Security Handling fee Payable if you ask us to consent to a dealing or prepare documentation to note a change of your name on the title, or produce your land title.	\$150
Overdraft Annual review fee Excluding Home equity overdraft and billing overdraft	\$50	This is no longer applicable	NA
Home Equity Loan Monthly Account keeping fee (debited to your Equity Loan Account)	\$10	This is no longer applicable	NA
Mortgage Discharge preparation	\$100	Mortgage Discharge/Settlement/ Partial Discharge Fee	\$345
Redraw fee	\$100	Redraw fee • Staff-assisted • Internet Banking (available on request)	\$35 Free

Previous Fee Title	Current Fee	New Fee Title	New Fee
Personal Loans			
Redraw fee	\$25	Redraw fee • Staff-assisted • Internet Banking (available on request)	\$35 Free

Personal Overdraft Repayments

Repayment of the balance of your account is to be made on our demand. Until demand 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.

Home and Business Overdraft and Commercial Loan 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. The last repayment is the balance of the account. The first repayment is to be made within 30 days after the closing date of the first statement of account. Subsequent repayments are to be made within 30 days after the closing date of each statement of account.

Previous Fee Title	Current Fee	New Fee Title	New Fee
Overdue payment fees (all loan products)			
• Payable on the 8th day you are in default	\$15	Default fee on Home, Investment, Car, and Personal Loans:	
• Payable every 14th day thereafter for so long as you remain in default	\$15	• Payable on the 8th day you are in default • Payable every 14th day thereafter for so long as you remain in default	\$20 \$25
		Default fee on All-In-One and Unsecured Line of Credits and Overdrafts: • Payable on the 15th day of every month whilst you are in default.	\$25
		Default Notice Fee on all Loan Accounts: • Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	\$20

Previous Terms	Amount	New Terms	Amount
Personal Loan Redraws			
Minimum redraw amount (each redraw – minimum \$500) Amount available to redraw will be the Loans 'In Advance' amount.	\$500	Minimum redraw amount Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$500
Mortgage Loan Redraws			
Minimum redraw amount Amount available to redraw will be the Loans 'In Advance' amount.	\$5000	Minimum redraw amount Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$500
Maximum redraw amount Amount available to redraw will be the Loans 'In Advance' amount.	N/A	Maximum redraw amount Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$50,000

Please Note: if you are doing a new loan or recontracting your existing loan please refer to the Fees and Charges booklet, Part G Loan Fees (page 17) that is attached to this document.



Statements.

Changing over to Beyond Bank statements.

Members currently receiving six-monthly statements (paper or electronic) will have received their final First Choice Credit Union statement dated 31 December 2023. Members currently receiving quarterly and monthly statements will receive their final First Choice Credit Union statements (paper or electronic) dated 31 March 2024.

Any transactions performed since your last First Choice Credit Union statement will be displayed on your next Beyond Bank statement at the end of April 2024 (for monthly frequency) or end of June 2024 (for quarterly and six-monthly frequency).

Paper statements.

Members who have an existing overdraft and have opted to receive paper statements will continue receiving them for free each month.

Members who do not qualify for a free monthly paper statement (i.e., those who don't have existing overdrafts) will incur a paper statement fee of \$3.00 per statement, unless they opt to receive their statements every six months or register for eStatements.

Members who are joint account holders and are currently receiving a statement addressed in joint names will receive a statement in their name only. This statement will contain all single and joint owned accounts. The statement will display the owner names of each account, so you can distinguish your single owned accounts from your joint owned accounts.

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).

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
- call us on **13 25 85**.

Foreign Currency Fees.

Current Transactional Service	Current Fee Per Transaction	New Transactional Service	New Fee Per Transaction
Telegraphic Transfers in foreign Currency	\$30.00	Sending Outward International Transfer overseas through a branch, or over the phone	\$25.00
Telegraphic Transfers in AUD Currency	\$50.00	Sending an International Transfer overseas in AUD	\$55.00
Deposit of travellers/foreign currency cheques recourse under AUD \$50	\$5	Foreign Cheques – depositing foreign currency cheques and drafts	\$15
Deposit of travellers/foreign currency cheques recourse over AUD \$50	\$20		Not applicable
Deposit of travellers/foreign currency cheques on collection	\$20	Foreign Cheques – bill for collection to negotiate a foreign document	\$50
Bank draft stop payment, buy back or repurchase	\$25	Drafts – buying back a Draft issued by us	\$11

Please refer to the Fees and Charges booklet (page 16) attached to this document.

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 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 the close of business Friday, 5 April to Sunday, 7 April.

The following services may be affected:

- access to your accounts using Internet and Mobile Banking App
- 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 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.

Mastercard Cash Passport Card

After 8 April, you will no longer be able to order or recharge a Mastercard Cash Passport Card at our branches. If you already have an active Cash Passport card in use, it will remain active and transactions can be completed. However, you will no longer be able to recharge the Card at our branches. To recharge the card, you will need to do this via the Mastercard Cash Passport website.

Some things that won't change.

Cards.

Your First Choice Credit Union Visa Debit Card will continue to work from 8 April for a **limited time**. However, we encourage you to activate and start using your new Beyond Bank card as soon as possible to take advantage of the new services only available through a Beyond Bank card.

Introduction of new products and services.

From 8 April, 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 First Choice Credit Union). See page 37 for details.

Business accounts

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

New savings accounts

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

Credit Card

Our low rate Visa card.

Community account

A specialised operating account for not-for profits.

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.

Real Time Payments (NPP Osko, PayID and PayTo)

From 8 April you will be able to send and receive payments in real time! Beyond Bank is NPP enabled. To successfully send or receive a payment in real time you will need to:

- Receive a Payment – Make sure to provide the sender with your new Beyond Bank BSB
- Make a Payment – When you send a payment via Internet or Mobile Banking, the payment will automatically be sent and delivered in real time*
- PayID – Create a PayID via Mobile or Internet Banking using your email address or mobile number.

**For the beneficiary bank to receive the payment in real time they must also be NPP enabled.*

You can also discuss your banking needs or get assistance with your accounts from our Customer Relationship Centre located in Australia on **13 25 85**, any time between 8.30am to 8.30pm AEST weekdays, and 9.30am to 3.30pm AEST on Saturdays (excluding public holidays).

Life Membership benefits for 20-year-plus members.

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

For that reason, if you have held 20 years or more continuous membership at First Choice Credit Union, 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. This package aims 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
- 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 Credit¹
- bonus interest on standard Term Deposit rates or on any advertised special Term Deposit offer²
- 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/brochures**.

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



Mobile App features to make banking even easier.

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.

- 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



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.

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.

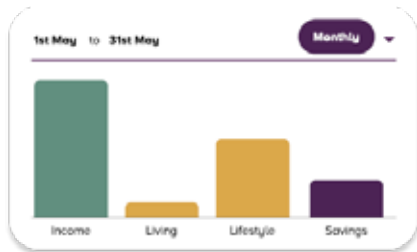
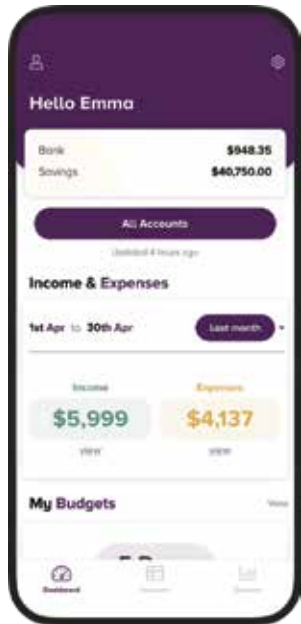
Your personal financial manager.

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 goal.

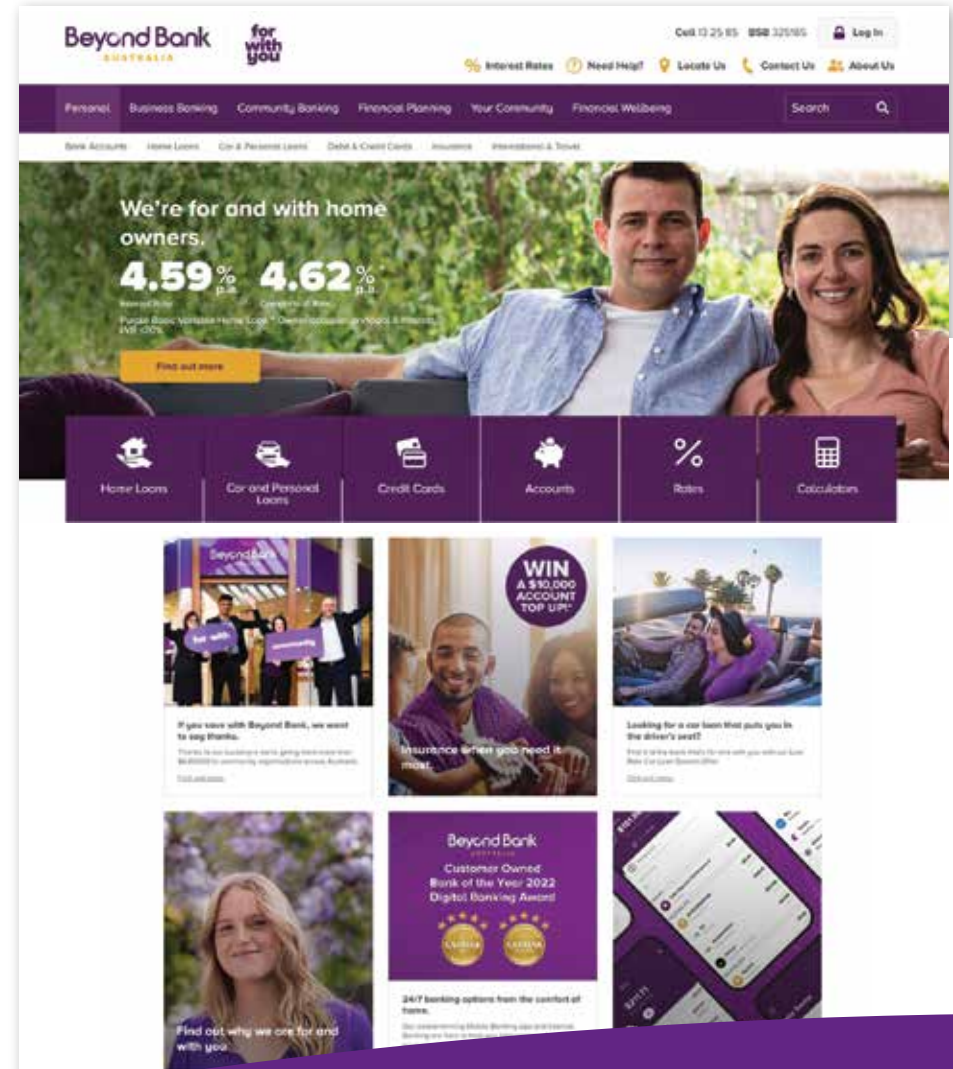
Visit beyondbank.com.au/beyondbankplus for details on how to download the BeyondBank+ App from the App Store or Google Play.



Your new look website.

From 8 April, when you go to firstchoiceecu.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.



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

From 8 April, 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.

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:

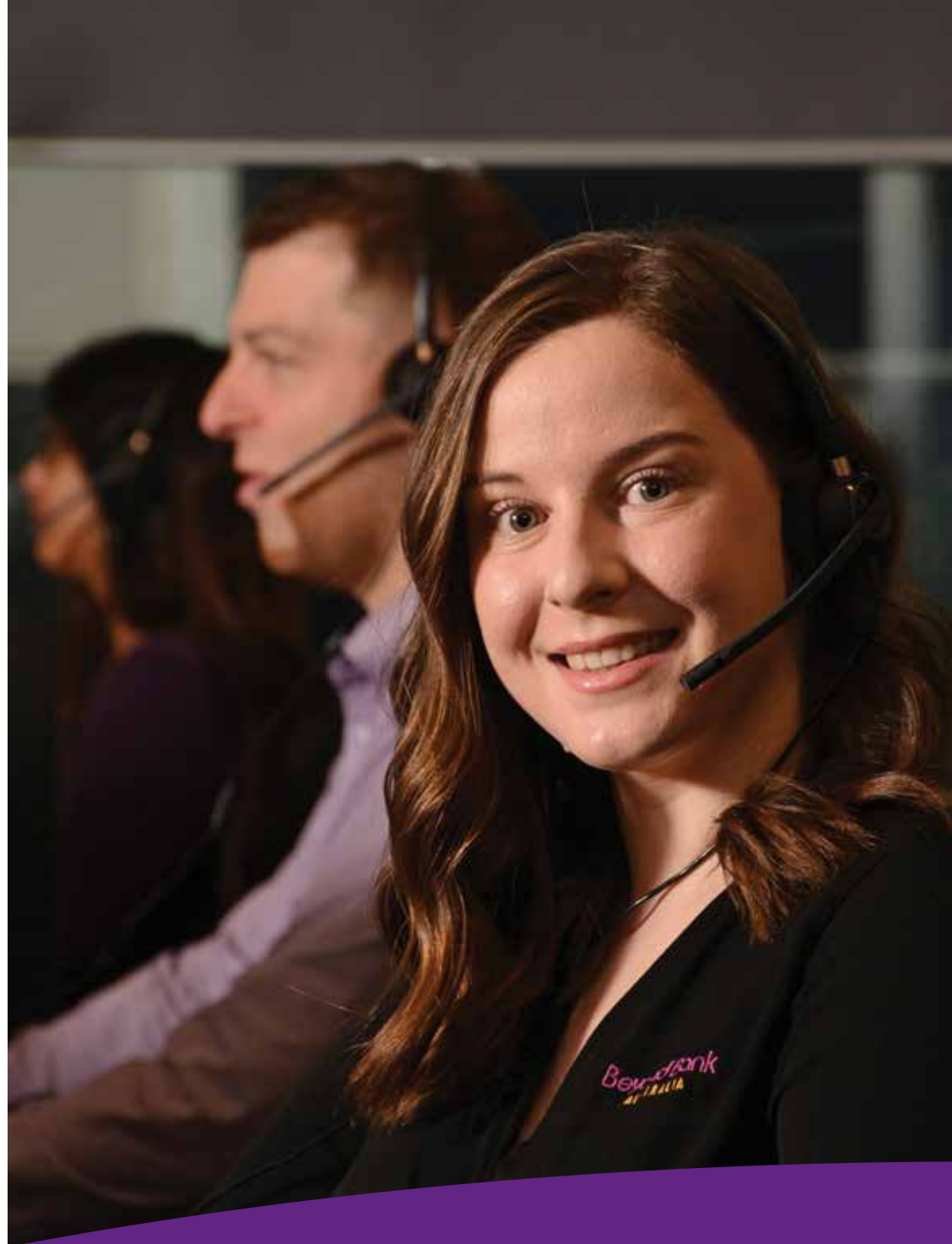
- check your balances and transactions
- transfer money between your accounts or to another membership
- pay bills using BPAY®, and more.

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

Phone: 13 25 85

Post: GPO Box 1430 Adelaide SA 5001

Email: contactus@beyondbank.com.au

 facebook.com/beyondbank

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

 beyondbank.com.au/blog

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