

Day-to-day banking,
saving and investing

Making it easier to save.



Beyond Bank
AUSTRALIA

We're for and with you.

At Beyond Bank Australia, we're for and with you. What do we mean by that? It's simple. We believe a bank should help you. And as a customer-owned financial institution, we also believe in developing lifelong relationships with those who bank with us.

That's why we offer a range of savings options, so that whichever stage of life you're in, there's an account that's right for you.

In this brochure, you'll find details on a whole variety of accounts to make selecting the right one for you even easier.

Discover our range of savings accounts.

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Transaction Accounts.

Want the freedom and flexibility of easy access to your funds?

Purple Transactor Account

A great, everyday account for regular transactions. Keep your cash in your pocket with \$0 monthly fee (no minimum deposit) and \$0 dishonour fees.

You can access your money through our branches, Internet, Mobile or Telephone Banking, ATMs across Australia and thousands of ATMs and merchants worldwide.

Tap and go with your Visa Debit card or add it to your Digital Wallet and pay at the convenience of your mobile device.

Plus you can send and receive money instantly¹ between eligible accounts simply by using your mobile number or email as your PayID.²

To find out more, visit our website www.beyondbank.com.au

Retirement Account

If you receive an Aged or Veterans Affairs Pension or Allowance, or a Superannuation Pension, this is the account for you. It gives you all the benefits and convenience of an everyday account, plus great interest rates to help you make the most of your savings.

1. Faster transfers available between participating banks, a full list of participating banks is available at www.nppa.com.au/find-an-institution.

2. PayID is an alternative way to address payments. You can use this instead of remembering or sharing your BSB and account number. A PayID can be a mobile number or email address, and for businesses can also be an ABN or Organisation ID.

Smart Saving.

Got your eye on something special or putting money away for the right time? Earn interest with no monthly account keeping fees. This range of accounts makes saving easy.

Purple Bonus Saver Account

This is a great way to start saving or save for something special. If you can make regular deposits and limit your withdrawals each month, this account rewards you with bonus interest.³

monEsaver Account

Reach your savings goal sooner through our monEsaver Account. This account will earn you interest, and doesn't penalise you for making electronic withdrawals. You can transfer money at any time through Internet, Mobile and Telephone Banking.

Community Reward Account

Save while helping your favourite community group. Benefit from a competitive interest rate, flexible access options and having us make an annual donation to an eligible community group on your behalf.

Youth Savings Account.

Saving takes practice, so it helps to start early. At Beyond Bank, our youth savings account is designed to help children and teenagers, aged 17 and under, learn the importance of saving and the benefits it can bring. Our youth account offers most popular transactions fee free so why not encourage the next generation of savers to make a start today.

BU Savings Account (0 to 17)

This day-to-day savings and transaction account is designed for the youth. With most transactions fee free as well as a higher interest rate than most transaction accounts, it will help savings grow.⁴

3. When bonus interest conditions are met.

4. Please refer to our Fees and Charges Booklet for further information.

Investments you can count on.

Term Deposits

If you don't need or want immediate access to your money, our term deposits are a great way to make the most of it. The interest rate will be fixed for the term of your investment so you can be certain of your investment's returns. You can invest for as little as three months.

Planning your future.

If you want to get the most out of your savings, it's important to plan for your future today.

At Beyond Bank we can help you do just that by providing you with quality financial planning advice.

Wealth Management

Did you know through Beyond Bank Australia Wealth Management, we can provide specialist financial advice on a range of other services?

Whether it's personal insurance, preparing for retirement, wealth accumulation or superannuation, we'll work for and with you to determine the right strategy to set you on your path to financial freedom.

- Achieve outcomes for you and your family, using our extensive knowledge and skills.
- Our advisers work with you to tailor investments to your needs.
- Cover for you and your family in the event of illness, disability or death – you can make an informed decision.
- Our finger is on the pulse for changes in regulations, superannuation and Centrelink, so yours doesn't need to be.

Call us on 13 25 85 to book an appointment today.

We've got it all covered.

At Beyond Bank we don't just look after your personal banking needs.

We also have accounts and packages especially developed for small businesses and not-for-profit groups, including community and sporting clubs, charities and schools.

Get in touch with us to find out more.

Financial planning services are provided by Eastwoods Wealth Management Pty Ltd ABN 17 008 167 002 / AFSL 237853 trading as Beyond Bank Australia Wealth Management. Eastwoods Wealth Management Pty Ltd is a wholly owned but not guaranteed subsidiary of Beyond Bank Australia Ltd ABN 15 087 651 143 / AFSL 237 856.

Terms, conditions, fees and charges apply. For full details please review our Financial Services Guide, Product Guide and Fees and Charges Guide available on our website at www.beyondbank.com.au/disclosures, by calling us on 13 25 85 to request a copy or by visiting a branch.

This information has been provided without taking into account any of your objectives, financial situation or needs. Before acquiring any product you should read the relevant guides to decide if a product is right for you.

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FOREST MANAGEMENT



ELEMENTAL
CHLORINE FREE



ENVIRONMENTAL
MANAGEMENT SYSTEMS

Certified



Corporation

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