

Stay connected to your money.



Beyond Bank
AUSTRALIA

We're for and with you.

As a 100% customer-ownes bank, we're for and with you all the way. We aim to exceed your expectations and return outstanding value through our wide range of products.

One of the ways we do this is by providing the latest in Mobile and Internet Banking technology. We want you to have access to your money, anytime, anywhere.

Whether you're depositing or withdrawing money, making a purchase or simply checking your balance, you'll find banking with us easy and secure.

Transfer money quickly and efficiently and stay on top of your spending with any of our Mobile, Internet or Telephone Banking options, or visit us in a branch – we'd love to help you.

Keeping you even more connected, our Visa cards let you make purchases, shop online or over the phone, use contactless, or make withdrawals from any ATM that displays the Visa/PLUS logo.

In this brochure you'll find a complete summary of our access options, together with details about how to use them.

Contents.

Your money, your way.	4
Mobile Banking.	5
What is Osko?	6
Mobile Wallet.	6
Internet Banking.	7
Manage your money.	7
Staying secure.	8
Deposits.	8
Withdrawals.	9
ATMs.	11
Visa and eftpos.	12
Telephone Banking.	14
Other important information.	14
Contact us.	15

Your money, your way.

With Beyond Bank, you're connected to your money – anytime, anywhere. Our range of banking options gives you control over your purchasing, everyday transactions, savings, loans, and your credit cards. Plus, our business customers can also view their accounts.

- Access your money and manage your accounts, 24/7, anywhere in the world, using our Mobile Banking, Internet Banking or our Account Information Line. We also offer the convenience of BPAY® and Bank@Post.
- Use your Visa card to make purchases, shop online or pay over the phone. Pay with your Mobile Wallet, get cash from eftpos retailers, make withdrawals at ATMs, use BPAY® or direct debit.
- Our access services aren't just limited to technology. If you want to talk to someone in person, call our Customer Relationship Centre or visit your nearest branch.

Find out more:



Mobile Banking.

Put your bank in your pocket.

We know that life can be busy, which is why we created our award-winning Mobile Banking App^, so you can manage your money easily and efficiently.

Simply register for online banking, update your personal information, and download the latest version of our Mobile Banking App – available on iPhone, Android & iPad devices. It's as easy as that. Plus, you can even add it to your Apple Watch.

Beyond Bank was also one of the first banks in Australia to launch fast payments with Osko and PayID – enabling you to send and receive money instantly between eligible accounts.

Features.

- Overview of your accounts and transaction history
- Access, transact and add your card to your digital wallet before you receive the physical card in the mail
- Manage your cards with card controls, changing your PIN, and locking your card
- Receive push notifications for payments, accounts, cards and other updates
- Create your PayID and use Osko on the go
- Advise us of your travel plans
- Send money overseas
- Securely login using your Biometrics or PIN
- Easily view your balance using Quick Balance, or transfer funds without logging in using Quick Transfer
- Find your closest branch
- Send and receive secure messages through the Secure Mailbox

We update our App regularly with new features and continuous improvements using feedback from our customers, so check your device's App store to ensure you have the most recent version.



What is Osko?

Osko is the first service launched in Australia that's available on the New Payments Platform (NPP), letting you send and receive money instantly¹ between eligible accounts with PayID.

PayID will allow you to transfer payments addressed to something that's easy to remember, like a mobile number or email. There's no need to remember or look up BSB and account numbers.

Osko is backed by BPAY[®], so you know it's safe.

You can create more than one PayID for each account or use your BSB and account number when convenient.

For personal banking, a PayID can be your mobile number or email address. And for businesses, a PayID can also be an ABN or Organisation ID.



Mobile Wallet.

Tap. Pay. Done. All with your Mobile Wallet.

Load eligible Beyond Bank Visa cards to your mobile for fast and easy payments – almost anywhere you shop.

Benefits:

- It's fast. Just tap to pay.
- It's convenient. Pay with your phone nearly everywhere you shop.

Eligible Mobile Wallets include:

- Apple Pay*
- Google Wallet
- Samsung Pay

For further information, visit our website at beyondbank.com.au



Internet Banking.

A simple, fast and secure way to keep track of your money, with information in real time, 24/7.

What you can access online:

- **Interest details.** Know your money inside and out with interest details that include your year-to-date and previous financial year.
- **Balance details.** Keep track of your finances with a list of all account balance information, including current balance, overdraft limit, available and unavailable funds.
- **Transaction search and display.** Download transactions to your computer. Or for something more specific, use our online search function.
- **View eStatements.** Register to receive your statements online. eStatements provide convenient and immediate access to historical statement records – plus, they save on paper.
- **Transaction alerts.** You can customise transaction alerts via SMS or email.
- **Send and receive money.** Create your PayID to transfer money instantly.

Manage your money.

Control your money with Beyond Finance Manager:

- Analyse transactions
- Set saving goals and track progress
- Automatically categorise expenses and income – making budgeting easy.

Staying secure.

We take online security of your money 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 Two-Factor Authentication for high risk transactions and tasks. This enhanced security is simple to set up and use, and protects you against online fraud.

Safe and secure banking:

1. Log in with your member number and password.
2. A secure code is sent via SMS to your mobile, which must be entered into Internet Banking to transfer money or access personal information. (If you are unable to use Secure SMS, talk to us about our other forms of security.)

NOTE: Only bank on your private computer and always ensure that you operate up to date anti-virus/malware on your devices.

New to Internet Banking? Call us on **13 25 85** and we'll help set you up! If you're overseas, you can contact us by calling +61 8 8205 8888.

Deposits.

At Beyond Bank you can easily make deposits in the following ways:

- At a branch
- Using the self-service automated teller machine (Gloria) located at some of our branches
- By electronic direct credit, such as salary credit.

Withdrawals.

There are a number of ways for you to withdraw your money, including:

- Transfers through Mobile Banking or Internet or our Account Information Line
- Over the counter at a branch as cash or corporate cheques
- Using the self-service automated teller machine (Gloria) located at some of our branches
- ATMs
- In-store eftpos purchase with cash out.

Bank@Post.

Available at over 3,500 Post Offices across Australia, Bank@Post allows you to make deposits and withdrawals using the PIN on your Visa Debit card.

How to use Bank@Post:

- The Savings button gives you access to your first savings account
- The Cheque button gives you access to your second savings account.

Operating hours vary slightly between Bank@Post outlets, but all are open from 9am to 5pm, Monday to Friday (excluding public holidays).

Transfers.

Easily transfer between or from savings accounts, pay loan accounts, or transfer to your Beyond Bank Visa Credit card using the following options:

- Mobile Banking (PIN required) or Biometrics
- Internet Banking (password required)
- Create a PayID and use Osko on the go
- Telephone transfers using our Account Information Line (passcode required)
- Visiting a branch (identification required)
- Asking a consultant in our Customer Relationship Centre to transfer funds for you (passcode required).

When transferring funds via mobile, internet or phone you'll be given a receipt number confirming your transaction.

If your personal account requires two or more people to sign and operate, transfers will be restricted to over the counter with all signatories required to sign in order to authorise the transfer. However, Business Banking customers with accounts that require two or more people to sign are also able to process transactions within Internet Banking using batch transactions.

Refer to our Fees and Charges booklet regarding applicable fees on transfers.

ATMs.

Get access to your money quickly and easily, check your balances and make withdrawals from ATMs all over Australia. All you need to do is follow the instructions on the ATM screen.

ATM Withdrawals.

Withdraw cash from any ATM within Australia or overseas that displays the Visa/PLUS logo. If you're unsure of how much money you have available, 'balance only' checks are available at some ATMs.

Visa and eftpos.

Card Options.

Your card gives you convenient access to your money, when and where you need it. If you have Mobile or Internet Banking, when you order a card, you'll receive a digital card version first, so you can transact straight away while waiting for your physical card to arrive.

Scan the QR code to find out more.



Use your card for:

Withdraw from Australian ATMs displaying the Visa logo

VISA

Withdraw from overseas ATMs displaying the Visa/Plus logo



Make Visa Debit purchases fee-free

Purchase via eftpos within Australia at retailers displaying the eftpos logo. Not available for prepaid cards.

eftpos

Purchase from anywhere displaying the Visa/Plus logo



Purchases and BPAY® via the Internet, mail or telephone

Visa Secure confirms that it's you making the purchase

Smart Chip protection provides a security against counterfeiting, card skimming and other fraudulent use

Deposits and withdrawals at Australia Post outlets displaying the Bank@Post symbol

Identification purposes when you withdraw or deposit funds at our branches

Visa merchant purchases.

With your Visa card you can make purchases at any merchant worldwide that displays the Visa logo.

Contactless payments.

Contactless is a convenient way to pay. Featuring a distinctive symbol, contactless cards have a tiny antenna embedded into the chip, which securely transmits purchase information. Simply wave your card in front of the terminal and you're done!

eftpos purchases.

Use your Visa Debit card to pay for goods and services, and withdraw cash from any Australian retail outlet that displays the eftpos logo.

When you use eftpos with your PIN or contactless where the merchant has chosen eftpos routing, your money will be drawn directly from your account as soon as you make a purchase.

Withdrawing cash using eftpos.

With eftpos you can withdraw cash from your account when you make a purchase at most outlets. The amount of cash you wish to withdraw is added to the total of your purchase. It's worth noting that some retailers will set a withdrawal limit.

BPAY® your bills.

With Beyond Bank, you can use BPAY® as a flexible and convenient bill payment service over the phone or internet – any time, any day.

Use it through the Mobile Banking, Internet Banking services and our Account Information Line.

TEXT ME! SMS Banking (0428 132 585).

Our SMS Banking service TEXT ME! helps you keep track of your finances and accounts by sending and receiving text messages.

On Demand service:

Request information about your account, whenever you need. Simply text one of the following predefined messages and send it to 0428 132 585.

- For account balance(s) – text B or b
- For transaction history on your account(s) – text TXCR or txcr
- For transaction history - recent credits to your account(s)
- For transaction history - recent debits to your account(s) – text TXDR or txdr
- For interest earned/paid on your account(s) – text I or i.

Register for SMS alerts (TEXT ME!) within **Internet Banking**, by calling us on **13 25 85** or visiting your nearest **branch**. Please refer to our Fees and Charges booklet for more information.

Telephone Banking.

Account Information Line (13 14 02).

You can access our Telephone Banking services – anywhere, anytime – 24/7.

Telephone Banking with Beyond Bank is safe and convenient.

- Check your balances and transactions
- Transfer money between your accounts and to other people
- Pay bills using BPAY®, and more.

To access the Account Information Line from outside of Australia, call +61 8 8205 8888.

Other important information.

BSB Number.

Our BSB Number is **325-185** and the branch address is either Adelaide, Canberra, Cessnock, Victoria, Perth or Wagga Wagga, depending on where you live.

Simple identification:

- By creating a PayID you can forget your BSB and account number
- Link your mobile number, email address or ABN/ACN to your bank account through PayID.

Lost or stolen cards.

If your Visa card is lost or stolen, you believe your card has been misused, or the PIN has become known to someone else, it's important to tell us immediately.

- This can be done at any time via Mobile Banking or Internet.
- You can also use tap2secure card controls in the App to change your card PIN, temporarily lock your cards or set notifications for card activity.
- During business hours, call our Customer Relationship Centre on **13 25 85** or visit your nearest branch.

- After hours, phone the 24 Hour Card Hotline on **1800 648 027**.
- If overseas, call the Visa International 24 Hour Hotline on **+61 2 8299 9101** or **1 410 581 9994**.

Contact us.

Branch locations.

To find your nearest branch visit beyondbank.com.au/locate-us

Customer Relationship Centre Open Hours.

8am to 8pm (CST) weekdays

9am to 3pm (CST) on Saturdays (All States)*

*Excluding Public Holidays

[^]Awarded Canstar's 2023 Customer Owned Bank of the Year - Digital Banking.

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

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Android, Google Pay and Google Wallet are trademarks of Google LLC. [Find our more here.](#)

To apply for any of the products or services listed in this brochure or for more information, visit a branch, phone **13 25 85**.

For fees and charges relating to any products or services, please refer to our Fees and Charges booklet.

For terms and conditions please refer to the Product Guide for Savings and Business Accounts, Term Deposits and Access Products booklet.

Getting in contact:


Phone enquiries: 13 25 85

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 facebook.com/beyondbank

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

 beyondbank.com.au/blog

Beyond Bank Australia cares about the community and is committed to environmental sustainability. This leaflet has been printed on Monza Recycled, manufactured by an ISO 14001 certified mill, and contains 99% recycled fibre and elemental chlorine free pulp. All virgin pulp is derived from well-managed forests and controlled sources.



RECYCLED CONTENT



FOREST MANAGEMENT



ELEMENTAL
CHLORINE FREE



ENVIRONMENTAL
MANAGEMENT SYSTEMS

Certified



Corporation