

# Christmas Club 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 a current copy of these documents, visit our website [www.beyondbank.com.au](http://www.beyondbank.com.au), call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

### 1. About the Christmas Club Account

The Christmas Club Account is an account to help encourage people to save for Christmas spending. The account provides fee-free access to funds during the Christmas period (1 November – 31 January).

### 2. Eligibility

Personal customers 18 years and older.  
The Christmas Club Account can no longer be opened as a new product.

### 3. Account Features

<b>Interest</b>	
Interest Calculated	Daily on the whole balance
Payment frequency and method	Interest is paid annually, credited to the account on 31 October.
Fixed or Variable	Variable
Tiered or Stepped	Single Tiered
Bonus Interest Available	No
<b>Account Specifications</b>	
Minimum balance	No minimum
Statement frequency	6-monthly <sup>1</sup>
Statement delivery	eStatement or paper
Fees and charges apply	Yes. Please refer below.
Optional line of credit facility	Not available
<b>Access Methods</b>	
<b>Card Access</b>	
Visa Debit card	No
Digital card available	No
<b>Electronic Access</b>	
Internet Banking <sup>2</sup>	Yes
Mobile Banking <sup>2</sup>	Yes
Telephone Banking	Yes
Direct Debits	No
PayTo	No
Receive Direct Credits to the account	Yes
Pay bills using BPAY	No
Make or Receive Periodic Payments	Receive Only
Make Batch payments	No
Osko Payment and PayID	Yes
round2save available	No
<b>Branch and Contact Centre</b>	
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

<sup>1</sup> More frequent statements are available on request. A fee may apply for more regular paper statements.

<sup>2</sup> Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token

#### 4. Fees and Charges

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

Transaction	Fee each
<ul style="list-style-type: none"><li>- Direct Credits</li><li>- Over the counter cash and/or cheque deposit transactions</li><li>- Any type of withdrawal or transfer between 1 November and 31 January (inclusive) (excluding overseas ATM and declined withdrawals)</li></ul>	Free
Any type of withdrawal or transfer at any other time (excluding overseas ATM and declined withdrawals)	\$4.00
Bank@Post deposits	\$2.00
Visa Debit card or overseas ATM withdrawal	\$4.50
International Transaction Fee This fee is payable on all transactions made in a foreign currency on a Visa Debit card or rediCARD (1.0% is payable to Visa International, 1.0% is payable to Cuscal Limited and 1.0% is payable to us).	3.0% of the value of the transaction
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. <i>(Customers over the age of 70 years are exempt.)</i>	\$0.40

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