

Life Membership

**Loyalty
should be
rewarded.**

BeyondBank
AUSTRALIA

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Life Membership.

At Beyond Bank, we're for and with you. We believe in long-lasting relationships. As a customer you are more than numbers in an account; you play a crucial role in our growth and prosperity.

For that reason, we want to reward you for the loyalty you have shown us. Having supported our institution for over 20 years, we're pleased to inform you that you now qualify to be a life member.

Life Membership provides a range of rewards and benefits for you and your family. With this package we aim to help you build an even brighter financial future.

Simply put, it's our way of saying thank you.

How we've grown.

Just like you, over your 20 years with us, we have constantly evolved.

This evolution has reflected the changing pace of life, advances in technology, and the needs of our loyal customers.

Over time we have learnt that what our customers want most from us is an enduring and trusting financial partnership that nurtures financial success and the pursuit of individual lifestyle goals, and we constantly strive to achieve this.

By offering you *Life Membership* we aim to continue our development together and make your future even brighter.

Life Membership benefits for you.

As a long-term customer of our institution, you're entitled to the following range of benefits:

- No entry or annual fees for *Life Membership*;
- Preferential interest rates on products such as Home and Investment Loans and Car and Personal Loans.;¹
- No Loan Establishment or Loan Variation Fees on eligible Loans and Lines of Credit;²
- Bonus 0.20% p.a. interest on standard Term Deposit rates or 0.10% p.a. on any advertised special Term Deposit offer;³ and
- Up to \$100 per annum waived on term deposit early redemption fees per membership.

***Life Membership* benefits for your family.**

We understand that just as our customers are important to us, your family is integral to you.

That's why when you become eligible for *Life Membership*, your immediate family⁴ members receive the following rewards:

- No Loan Establishment or Loan Variation Fees on eligible Loans and Lines of Credit for immediate family members.²

Understanding your *Life Membership* benefits.

The benefits conferred by *Life Membership* apply to eligible loan products and eligible deposit products.

Eligible loan products.

Qualifying customers are entitled to the following benefits on eligible loan products:

1. Preferential interest rates.
2. Waived fees and charges.

Our eligible loan products are:

- Standard Variable and Fixed Rate Home and Investment Loans (excluding all Introductory Rate Loans, Basic Variable Home Loans, Total Home Loan Package Loans, limited time Special Variable or Fixed promotional rates, Bridging Finance and loans with an already discounted interest rate);
- All-In-One Accounts;
- Standard Fixed Interest Rate Car and Personal Loans (excluding Discounted Green Car Loans, Introductory Rate Loans, limited time special promotional rates and loans with an already discounted interest rate);

Waived credit fees and charges only apply to:

- Standard Variable and Fixed Rate Home and Investment Loans and the All-In-One Account Loan Establishment and Loan Variation fees;
- Car and Personal Loan Establishment and Loan Variation fees (excluding Discounted Green Car Loans, Introductory Rate Loans and limited time special promotional rates);
- Lines of Credit (excluding the Low Rate Visa Credit Card) and Loan Variation fees.

Eligible deposit products.

Preferential interest rates will only apply to eligible deposit products acquired, or maturing and rolled over after you become eligible for *Life Membership*.

Waived fees and charges apply only to:

- Term deposit early redemption fees (to a maximum benefit of \$100 per calendar year per membership).

Terms and Conditions.

Effective 1 January 2023.

ELIGIBILITY.

You qualify for *Life Membership* upon achieving a total of 20 years' continuous membership. When you qualify we will notify you in writing early in the year after the 20th anniversary of your membership.

Entry into, and the associated benefits of, *Life Membership* is only available to individuals for non-business purposes.

All benefits from *Life Membership* become available on the effective date we specify in our letter confirming your entry into *Life Membership*.

Any fees and charges you have previously paid for our products and services prior to receiving written notification of acceptance into *Life Membership* are not refundable, regardless of your previous eligibility status.

When you qualify for *Life Membership* and have an account in joint names with another individual, they are also eligible for the *Life Membership* benefits on those joint accounts.

Preferential interest rates for eligible fixed interest rate deposit products only apply if the fixed rate deposit product is acquired, or matures and is rolled over after you have been admitted into *Life Membership*.

Preferential interest rates for eligible fixed interest rate loan products only apply if the fixed interest rate loan product is acquired, or the fixed interest rate term expires and the loan is fixed for another fixed interest rate term after you have been admitted into *Life Membership*.

CHANGING BENEFITS OF LIFE MEMBERSHIP.

We may, at our discretion, change the eligibility criteria or the benefits available from *Life Membership*. If we do, we will notify you and the revised benefits available from *Life Membership* will apply from the effective date of the change for all new and existing products or services you acquire, or have previously acquired, with the following exceptions:

- Any existing interest rate benefits you received on eligible fixed interest rate deposit products before any change to the *Life Membership* benefits will continue to apply on those eligible products until the current fixed term expires, you close the account or vary the product terms (e.g. change the investment term of a term deposit);
- Any existing interest rate benefits you received on eligible fixed interest rate loan products before any change to the *Life Membership* benefits will continue to apply on those eligible products until the current fixed term expires, you close the account or vary the product terms (e.g. change your fixed interest rate period).

Life Membership is subject to the terms and conditions to each product and service. Benefits and concessions are based on standard member interest rates, fees and charges and do not apply in addition to any advertised 'specials' or separately negotiated pricing offers on eligible deposit or loan products.

CANCELLING LIFE MEMBERSHIP.

You will continue to enjoy the benefits of *Life Membership* so long as you retain your existing membership with us. If you close your membership, all *Life Membership* benefits will be cancelled.

We may, at our discretion, cancel your entitlement to *Life Membership* by notice at any time.

NOTICES.

We may give notices about *Life Membership* by newspaper advertisement, electronically or in any other way permitted by law.

1. Maximum benefit limits apply on preferential interest rates. Interest rate discounts are applied to our current standard interest rates, and are not in addition to any previously negotiated discounts or special offers.
2. Terms, conditions, fee and charges apply. For full details please review our Financial Services Guide, Product Guide and Fees and Charges booklet 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.
3. Excludes Farm Management Term Deposits.
4. An immediate family member means your spouse (including putative spouse), children, step children, parents and siblings.

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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