

# Important changes are coming.

Changes to your AWA Mutual Limited  
(AWA Alliance Bank) membership, accounts,  
and services.

Effective 23 September 2024.

# Contents.

Welcome to Beyond Bank Australia.	4
What you need to do on or after 23 September 2024.	6
Register for Internet Banking.	8
Download the Mobile Banking App.	10
Activate and start using your new Beyond Bank Visa Debit Card.	12
New and regular payments.	13
Business banking and accounts.	16
Community banking and accounts.	17
Changes to your existing products.	20
Important changes to Credit Card.	26
Term Deposits.	28
Important changes to loan accounts.	30
Changes to loan fees, charges, terms, and conditions.	32
Foreign Currency Fees.	34
Statements.	36
Other changes.	38
Introduction of new products and services.	40
Life Membership benefits for 20-year-plus customers.	41
Mobile App features to make banking even easier.	42
Tap. Pay. Done. All with your mobile wallet.	43
Beyond Bank+ App.	44
Your new look website.	45
Account information line (telephone banking) – 13 14 02.	46

# Welcome to Beyond Bank Australia.

On behalf of Beyond Bank Australia, I would like to welcome you as our customer owners.

The merger between AWA Mutual Limited (AWA Alliance Bank) and Beyond Bank Australia Limited (Beyond Bank) took place on 1 March 2024. It was a positive step for all, marking a new beginning for customers and staff.

It is very important to us that we remain 100% owned by our customers and that our profits continue to be returned to our customers 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 65 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 Australia's best relationship bank. We strive to change the lives of our customers and communities through financial wellbeing.

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 businesses as a force for good by balancing profit and purpose.

## We're here to help.

While you can continue to call the AWA Alliance Bank team directly on **1300 056 953** after 23 September 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 23 September 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*, all of which become effective on 23 September 2024.

# We're in this together.

AWA Alliance Bank and Beyond Bank are mutually dedicated to delivering a sustainable future for customers, 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 customers.

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.

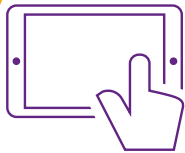
In fact, we have a dedicated community team who will support local sponsorship opportunities.



[View our Corporate Report.](#)

# What you need to do on or after 23 September 2024.

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

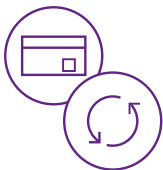
3.



You can continue using your AWA Alliance Bank Visa Cards until 1 November 2024, **but we encourage you to activate and start using your new Beyond Bank Visa card** when it arrives.

See page 12

4.



**New and regular payments.** For any new and regular payments including direct debits, please provide your BSB (325-185) and your new account number to ensure payments continue.

See page 13

5.



**Have more questions?** We would love to welcome you to our customer information sessions.

Visit [beyondbank.com.au/awa-events](https://beyondbank.com.au/awa-events) or scan the QR code for more details.



## Here to help.

If you need to clarify anything in this booklet, please call us on 1300 056 953, visit the branch or email [staff@awaab.com.au](mailto:staff@awaab.com.au)

We're here to help!

Please keep this booklet and the covering letter as you may need to refer to the information in the future.

# 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 on 23 September 2024, you'll need to do a few things:

1. Go to [beyondbank.com.au](https://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 AWA Alliance Bank 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 AWA Alliance Bank 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 and other accounts via Osko 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](https://beyondbank.com.au/tap2secure)
- **View eStatements.** Register to receive eStatements online via Internet Banking or the Mobile Banking App rather than receiving paper-based statements. eStatements provide convenient and immediate access to historical eStatement records. e-Statements significantly reduce paper wastage, aligning with our B Corp values to be sustainable in our business practices.
- **Transaction alerts.** Customise transaction alerts via SMS or email.

For details on how to use Internet Banking, visit [beyondbank.com.au/internetbanking](https://beyondbank.com.au/internetbanking)

### Saved payees.

Your saved payees in AWA Internet Banking will be migrated to the Beyond Bank system on 23 September 2024. This means your payees will automatically appear in your Internet Banking 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. If you cannot remember your password, please have it reset **prior** to Friday 20 September before the banking systems integrate. Do not attempt to log in before the banking systems integrate on September 23.
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 23 September 2024 so you are ready to receive Secure SMS.



## 2. Download the Mobile Banking App.

### Put your bank in your pocket.

From 23 September 2024, 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 new Beyond Bank 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.



## How to bank safely online.

At Beyond Bank, 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 (free)
- 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 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 Card.

Starting 23 September 2024 if you have an existing and active AWA Alliance Bank Visa card, a new Beyond Bank Visa card will be posted to you along with a new PIN. Any customer nine years or older is eligible for a Beyond Bank Visa Debit card if you don't already have one.

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:

- Please ensure your postal address is up to date to reduce the risk of your new card not arriving.
- Your AWA Alliance Bank card will only continue to work until 1 November 2024.
- Activate and start using your new Beyond Bank card immediately when it arrives.
- Once your card is activated, please be sure to update any providers where payments come directly from your card i.e. streaming subscriptions etc.

These important steps will ensure there are minimal disruptions to receiving and accessing your money.

#### 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, set up card alerts and more – all from the palm of your hand.
- **round2save** – The easy way to save money while you go about your weekly shopping and spending. round2save works by rounding up each VISA Debit card transaction you make on your nominated transaction account to the nearest whole dollar, and transferring the rounded up amount to your nominated savings account.
- **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 physical 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.
- **Under 13 Limit** – Our new 'Under 13 Limit' enables and protects our younger customers to safely use a Visa Debit card from the age of nine. Protective measures for customers under the age of 13 are limited to:
  - A Daily Value Limit for contactless transactions of \$500.00.
  - A \$500.00 limit for Cash Withdrawals at ATMs, Bank@Post, eftpos and Visa purchases with cashout or any other electronic terminal.
  - No online transactions.

Once a customer turns 13, the above restrictions will be removed, and the card will be able to continue to be used.

### 4. New and regular payments.

We're pleased to let you know that there will be no immediate 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 AWA Alliance Bank 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 23 September 2024.

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

Please ensure you use 325-185 with your eight-digit Beyond Bank Savings account number when modifying or setting up any new direct debits or credits from 23 September 2024.

#### Use your account number for real-time payments.

From 23 September 2024, where you previously provided your member number to a business or person to send a payment, the payments you receive will continue to take two to three 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 new account number.

**Please only update your payments after system conversion on 23 September 2024.**

#### Pay splits.

From 23 September 2024 your current pay splits will migrate and continue as is.

However, as credit transactions will predominantly come in via the New Payments Platform (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 support.





## Changes that affect you.

One of the main changes you will notice is that our banking system is an account-based system. This means that as well as using your unique membership number, you will also have new unique account number(s). Customers will have an eight-digit account number for each savings account and a nine-digit account number for each loan or term deposit account. **Please note that all the changes will take effect from 23 September 2024.**

## Your membership number has been modified.

To uniquely identify you and your accounts in our system, we have modified your AWA Alliance Bank membership number. Your modified member number is noted in the covering letter.

### Using your new membership number.

From 23 September 2024, you will need to use your new 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 42-46.

## Member shares.

From 1 March 2024 all AWA Alliance Bank customers were transferred to Beyond Bank Australia and became a Beyond Bank shareholder. From 23 September 2024, primary customers will retain the original share subscription price. Joint account holders were issued a zero dollar subscription share and became a shareholder.

Beyond Bank is a 100% customer-owned bank giving each and every customer one share and one vote to contribute to the resolutions proposed at Annual General Meetings.

## Unique savings account numbers.

As mentioned previously, when you transfer to the new banking system on 23 September 2024, each of your savings accounts will be given a new eight-digit account number. When you transact on your account(s) you will need to use your new account number(s). See the below example of the changes to an AWAAB Everyday Account (S99).\*

AWAAB Account Name	New Account Name*	New Account Number
Everyday Account (S99)	Purple Transactor Account	02234567 (Example only)

## Unique loan account numbers.

Car Loans, Personal Loans, Home Loans and Business/Commercial Loans will be given new nine-digit account numbers. When you transact on your account(s) you will need to use your new account number(s). See the below example of the changes to an AWAAB Personal Loan (L21).\*

AWAAB Account Name	New Account Name*	New Account Number
Personal Loan (L21)	Flexi Loan (variable)	205033401 (Example only)

Please refer to the covering letter that contains a table with your new account numbers.

\*If you have a customised account name e.g. Holiday Account then this name will come across as your account name. The new account name example will only be applied where a customer has not customised their account name. This applies to all accounts.





## 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 transfers<sup>1</sup>
- bonus 0.10% p.a. interest on our standard personal 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* for further information on our Community Account.

<sup>1</sup>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:

- where possible, fee exemptions have been made on your existing Business accounts to allow you to continue transacting in the same way
- 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
- merchant services – Beyond Bank partners with Tyro to provide convenient eftpos solutions for your business. Tyro offers competitive rates tailor-made for your business with 24/7 Australian-based customer support. Whether you're on the go or in-store, Tyro has a choice of eftpos machines to accept payments - all without lock-in contracts or set-up fees.

Please refer to the enclosed *Product Guide* for further information on our Business Transaction Account and other savings accounts available to business customers.





## Personal transactional banking will continue to be fee-free.

Where possible, fee exemptions have been made on your existing 'personal' AWA Alliance Bank accounts to allow you to continue transacting in the same way without incurring any extra fees and charges. In some cases, we have increased the level of fee-free transactions on the Purple Transactor accounts.

If you choose to open a new account after 23 September 2024, some fees, charges, terms and conditions will apply. Our *Product Guide* and *Fees and Charges* booklets are available on the website or in our branches and are provided when you open an account.

Where possible, you'll pay no transaction fees on your existing accounts for deposits, withdrawals, transfers and services with the exception of Visa Card International Transaction Fee and Foreign Currency Transaction fees.

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

The fees in the adjacent table are applicable for all customers.

Service / Fee Description	AWA Fee	BBA Fee
IPEX/Swift Transfer Fees	\$20.00	\$22.50 – Sending SWIFT transfer within Australia to another financial institution \$8.00 – Process fee for depositing SWIFT payment into an account or credit card you have with us
Replacement fee for lost, captured or damaged card	No Charge	\$10.00
Emergency cash or replacement Visa Debit and Visa Prepaid card (overseas);	Service not currently offered	\$350.00 – Emergency card or cash only \$650.00 – Emergency card and cash \$70.00 – Declined request for either
Direct Entry Dishonour	\$10.00	\$6.00
Overdrawn or Overlimit Honour Fee	\$10.00	\$11.00 (Payable when we honour a transaction that overdraws an account by \$50.00 or more)
BPAY Correction Fee	\$30.00	\$25.00
Transaction query, dispute or trace fee	\$30.00 • EFT • OSKO • Bpay • Cards+ + Fee only applies to non-genuine dispute	\$25.00 – includes visa disputes, payment return requests and payment trace requests and is payable per transaction you ask us to trace or investigate and provide a response
Account or Credit Card transaction listing fee	No Charge	\$2.50
Paper Statement Fee	\$5.00	\$3.00 – charged for each quarterly or monthly statement Free – 6 monthly e-statements more frequently
Account Statement Copy fee	\$5.00 (duplicate statement fee)	\$5.00 – per statement copy you request within 12 mths of issue date \$7.50 – per statement copy you request 12 mths or more after the issue date
Dormant Account Fee	\$10.00 – Annual fee on dormant accounts (no transactions over the prior 12 months)	\$10.00 charged annually to account which has not had customer or signatory-generated transactions for at least 12 months.

# Changes to your existing products.

We have implemented important changes to ensure we can provide you with a competitive suite of products and services, and we are committed to make this transition as seamless as possible.

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.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Everyday Account (s99)	Purple Transactor Account
Interest Calculation and Payment Frequency	Non-interest bearing account.	Non-interest bearing account.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

Product Name	Concession Card Account (s36)	Purple Transactor Account
Interest Calculation and Payment Frequency	Non-interest bearing account.	Non-interest bearing account.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

Product Name	Online Saver Account (s37)	monEsaver Internet Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> Any balance 3.75%p.a.  Interest is calculated on daily balance and credited on the last day of the month.	<i>Interest Tiers:</i> \$0-\$4,999 2.30%p.a. \$5,000-\$199,999 2.60%p.a. >\$200,000 2.85%p.a.  Interest calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

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

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Pensioner Account (s98) * for those over 55 years of age who hold a pensioner concession card.	Retirement Account * available to Retirees and Aged Pensioners.
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> Tiered Interest \$1-\$9,999 0.85% \$10,000 - \$49,999 1.70% \$50,000 - \$249,999 2.20% \$250,000+ 2.50%  Interest is calculated daily and paid on 30 June each year.	<i>Interest Tiers:</i> Stepped Interest \$0-\$4,999 1.25%p.a. \$5,000-\$48,599 1.45%p.a. \$48,600 plus 1.90%p.a.  Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

## Youth Accounts.

BU Savings accounts are only available to children and teenagers up to the age of 17. Those 13 years of age or older are eligible to apply for a Visa Debit card with Beyond Bank, if they don't currently hold a Visa Debit card with AWA. Customers aged 9-13 years old may also apply for a Visa Debit card but will have some limit and access restrictions applied. Refer to Section 29.2 Obtaining a Card in the enclosed *Product Guide* for further details.

Once customers turn 18 years old, the BU Savings account will be automatically changed to a Purple Transactor Account and some terms and conditions will change. We will notify customers by letter before any of these changes take effect.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Youth Account (s92) • for personal customers up to 17 years of age.	BU Account • for personal customers up to 17 years of age.
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> All balances 3.75%p.a.  Interest calculated on daily balance and credited 30 June each year.	<i>Interest Tiers:</i> All balances 3.00%p.a.  Interest is calculated daily on the whole balance and paid quarterly end of March, June, September and December.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

For further information please refer to the enclosed *Product Guide* or *Fees and Charges* booklet 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	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Youth Account (s92) • for customers aged between 18yrs-21yrs old.	Purple Transactor Account • for personal customers aged 18 years or older.
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> All balances 3.75%p.a. Interest calculated daily balance and credited 30 June each year.	Non-interest bearing account. Other high-interest savings accounts available; • Purple Bonus Saver Account • monEsaver Internet Savings Account • Community Reward Account. Please contact our staff about the option which best suits your needs.
Account Fees	No account fees.	No account fees. Some service fees may apply (see page 19).

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Christmas Club Account (s45)	Community Reward Account <i>(Christmas Club Account no longer available at Beyond Bank)</i>
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> All balances 0.80%p.a. Interest is calculated on daily balance and credited 31 October each year.	<i>Interest Tiers:</i> Tiered Interest \$0-\$4,999 2.10%p.a. \$5,000-\$199,999 2.40%p.a. \$200,000 plus 2.65%p.a. Interest is calculated on the whole balance and paid monthly on the last day of each month.
Account Fees	Branch cash withdrawals free.	No account fees. Some service fees may apply (see page 19).
Account Features	Funds only available from 1 November to 31 January.	Easy access to your savings all year round.
	Interest paid annually.	Interest paid monthly.
	Lower interest rate with single tier.	Higher interest rates with multiple tiers.
	Branch deposits and withdrawals.	Branch deposit, transfers and withdrawals.
	Mobile/Internet or Phone Banking.	Mobile/Internet Banking or Telephone Banking.
	Direct credits only.	Direct credits, transfers, and BPAY payments.
	No community bonus payment available on this account.	Beyond Bank will donate a percentage of your annual balance to a nominated community group at no cost to you. The payment is made during August each year.

Your Community Reward Account is currently linked to Beyond Bank Australia Foundation. You may choose to support a different community organisation at anytime. Refer to section 17.5 Community Reward Account in the enclosed *Product Guide* for further details relating to the Community Bonus Payment and Linked Community Organisation.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Bill Paying Account (s72)	Purple Transactor Account (upon system conversion your account description will be changed to Bill Paying Account).
Interest Calculation and Payment Frequency	Non-interest bearing account.	Non-interest bearing account.
Account Fees	Some fees apply. Each Withdrawal Transaction Cash Withdrawal Direct Debits Direct Transfers Bpay Payments	Most deposits, withdrawals and transfers are free. Some service fees may apply (see page 19). \$1.50
Electronic Access	View only access; • Internet Banking.	View only access; • Internet Banking, • Account Information Line • Mobile Banking.
Bill Paying Contract Expiry (during period 23 September – 31 December 2024)	Upon expiry your Bill Paying Account is converted to an Everyday Account (and overdraft).	Upon expiry you can choose to keep your Purple Transactor Account and continue to use it like an everyday transaction account (and overdraft). The restricted (view only) electronic access will be removed allowing you 'full electronic access' to transact on your account.
Paying your bills	Any AWA Branch (in person/phone/email).	Any in person, phone or email assistance for this service will only be available through Geelong, Portland and Mandurah branch staff.
Overdraft facility (optional)	Yes, available.	Yes, any existing overdrafts will remain active. If you wish to close your overdraft please speak to our staff who can arrange this. Standard credit closure process will apply.

For further information please refer to the enclosed *Product Guide*. The *Fees and Charges* booklet and the current interest rate schedule for Transactional and Savings Account Interest Rates are available on our website.



## Savings and Transaction Accounts.

Account Type	Transaction Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	If you use any of your current AWA savings or business accounts to offset your loan, those accounts will change as follows:	Mortgage Offset Account  Unlimited offset accounts can be attached to an eligible* home or investment loans.  <i>*Existing Offset Accounts will remain unchanged. After system migration new offset accounts or offset accounts varied by the customer as part of a Rate or Product Variation will be subject to standard Mortgage Offset Account eligibility criteria.</i>
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"> <li>• Save on interest – helps you pay your loan off sooner</li> <li>• Greater flexibility – retain deposits as at call funds instead of making additional loan repayments but still receive the same benefit of reduced interest charged</li> <li>• Full transaction account – all the access methods you come to expect from a transaction account.</li> </ul>
Account Fees	No account fees.	Most deposits, withdrawals and transfer are free.  Some service fees may apply (see page 19)

For further information please refer to the enclosed *Product Guide* or our *Fees and Charges* booklet available on the website.

## New Business and Community Accounts.

If you currently hold an account for business or community purposes, your existing AWA Alliance Bank 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	Business Everyday Account (s90)	Business Transaction Account
Interest Calculation and Payment Frequency	Non-interest bearing account.	<i>Interest Tiers:</i> \$0-\$19,999                      0.01%p.a. \$20,000 plus                      0.05%p.a.  Interest is calculated daily on the whole balance and paid monthly.
Account Fees	No account fees.	Most deposits, withdrawals and transfers are free.  Some service fees may apply (see page 19).

## New Business and Community Accounts.

Account Type	Business Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Business Online Saver Account (s38)	monSaver Account
Interest Calculation and Payment Frequency	<i>Interest Tiers:</i> All balances                      2.30%p.a.	<i>Interest Tiers:</i> \$0-\$4,999                      2.30%p.a. \$5,000-\$199,999              2.60%p.a. >\$200,000                      2.85%p.a.  Interest calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	No account fees.	Most deposits, withdrawals and transfers are free.  Some service fees may apply (see page 19).

Account Type	Community Accounts	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	For Community purposes; Everyday Account (s99).	Community Account  (only available for not-for-profit organisations).
Interest Calculation and Payment Frequency	Non-interest bearing account.	<i>Interest Tiers:</i> \$0-\$4,999                      0.01%p.a. \$5,000-\$19,999              0.50%p.a. \$20,000-\$99,999              1.00%p.a. \$100,000 plus                      1.25%p.a.  Interest is calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	No account fees.	Most deposits, withdrawals and transfers are free.  Some service fees may apply (see page 19).

Product Name	For Community purposes; Business Everyday Account (s90).	Community Account  (only available for not-for-profit organisations).
Interest Calculation and Payment Frequency	Any balance                      0.00%pa	<i>Interest Tiers:</i> \$0-\$4,999                      0.01%p.a. \$5,000-\$19,999              0.50%p.a. \$20,000-\$99,999              1.00%p.a. \$100,000 plus                      1.25%p.a.  Interest is calculated daily on the whole balance and paid monthly on the last day of the month.
Account Fees	No account fees.	Most deposits, withdrawals and transfers are free.  Some service fees may apply (see page 19).

For further information please refer to the enclosed *Product Guide*. The *Fees and Charges* booklet and the current interest rate schedule for Transactional and Savings Account Interest Rates are available on our website.

# Important changes to Credit Card

From 23 September 2024 your AWA Alliance Bank Basic Blue Credit Card (s41) will automatically migrate to a Beyond Bank Low Rate Credit Card. As a result a number of your terms and conditions, transaction limits and fees and charges will change. You will be notified by letter before any of these changes take effect.

You can continue to use your AWA Alliance Basic Blue Credit Card until you receive your Beyond Bank Low Rate Credit Card in the mail during October.

A summary of the changes is outlined below.



Account Type	Credit Card	
What's changing	Current Account Name and Features	New Account Name and Product Features
Product Name	Basic Blue Credit Card (s41)	Low Rate Credit Card
Purchase Rate and Cash Advance Rate	11.99% p.a.	11.99% p.a.
Interest Free Days	Up to 55 days.	Up to 62 days.
Interest Calculations and Payment Frequency	Monthly repayment of 3% or closing balance or \$10, whichever is greater.	Monthly repayment 3% of closing balance or \$20, whichever is greater.
Statement Frequency	Monthly	Monthly
Annual Card Fee	\$45.00 paid 31 March 2024.	\$49.00 From 1 October 2024 the fee will increase to \$59.00 and will continue to be charged on 31 March each year thereafter.  The annual card fee will be waived if you hold a Total Home Loan Package (conditions apply).
Other		<ul style="list-style-type: none"> <li>• <b>New applications</b> – not available for joint card holders or in business names.</li> <li>• <b>Foreign Currency / International Transaction Fee</b> (for purchases made overseas or online with a merchant located overseas) will be listed as a separate item on your account/transaction listing.</li> <li>• <b>Gambling Transactions</b> – all gambling related transactions will be blocked on Beyond Bank credit cards.</li> </ul>
Default fee	\$35.00	\$25.00 – payable on the 15th day of every month whilst you are in default
Default notice fee	\$35.00	\$20.00 – payable whenever we send you a default notice because you have defaulted under the contract.

For further information please refer to the Credit Card Terms and Conditions and *Fees and Charges* available on the website. Please also see the most recent interest rate schedule for Car and Personal Loans, Lines of Credit and Credit Cards.



# Term deposits.

From 23 September 2024, your current AWA Alliance Bank Term Deposits will convert with no changes to your interest rate and term. 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 personal term deposits if they choose to reinvest their term deposits.

See table as a reference:

AWA Alliance Bank Terms	Beyond Bank Terms
(minimum deposit \$5,000) Interest paid on maturity	(minimum deposit \$2,000) Interest paid on maturity
1 Month	Term Not Available
2 Months	Term Not Available
3 Months	3 Months
4 Months	Term Not Available
5 Months	Term Not Available
6 Months	6 Months
7 Months <sup>^</sup>	7 Months <sup>^</sup> (Special Offer)
8 Months	Term Not Available
9 Months	9 Months
10 Months	Term Not Available
11 Months	Term Not Available
12 Months	12 Months*
24 Months (monthly and annually)	24 Months*
	36 Months*
	48 Months
	60 Months

<sup>^</sup>7 Months Special Offer is available for a limited time only and may be withdrawn at any time without notice. Conditions apply.

Account Type	Term Deposit	
What's changing	Current Features	New Features
Minimum Investment	Minimum investments start from \$5,000.	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 10 days from the renewal date to change the details of your investment.</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 and 36 months. Farm Management Term Deposits are also available for 3, 6 and 12 months terms only. For further information please refer to the enclosed *Product Guide or Fees and Charges* booklet available on the website. Refer to the Savings and Term Deposits interest rate schedule for interest rates. Additional bonus interest of 0.10% available on any standard personal 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 considered.

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 Deposit													
What's changing	Current Features	New Features												
Early Redemptions	<p>You cannot withdraw or transfer money to/from a term deposit prior to maturity without giving 31 days' notice.</p> <p>Any request is upon discretion and AWA have the right to not accept the request.</p> <p>Upon early withdrawal or transfer, an interest rate reduction will apply to the deposit amount redeemed before maturity.</p>	<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	<p>If we agree to a withdrawal prior to the renewal date interest rate applicable will be the equivalent to the current "At Call Rate" for the amount withdrawn.</p>	<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%													

For further information please refer to the enclosed *Product Guide or Fees and Charges* booklet available on the website.



## Important changes to loan accounts.

The interest rates on your current loan will convert as existing from 23 September 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.

Existing Home or Investment loan customers will automatically be migrated to receive the Total Home Loan Package benefits\*. Please refer to our website for the most recent interest rate schedule for Car and Personal Loans, Lines of Credit, Credit Cards, Business and Total Home Loan Package.

### Changes to loan account names.

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

The following table lists existing AWA Alliance Bank loan accounts, which will be renamed, effective 23 September 2024.

\*Conditions apply

AWA Alliance Bank Loans		Beyond Bank Loans
Current Name	Loan type	New Name
<b>Business and Commercial Loans</b>		
L3, L81 - Business Loan	COM	Business Loan
L80 - Business Loan Interest Only	COM	Business Interest Only Loan
L98 - Social Impact Loans	COM	Commercial Secured Loan
<b>Business Overdrafts</b>		
S90 - Business Everyday Account	OD	Business Overdraft (Secured)
S90 - Business Everyday Account	OD	Business Overdraft (Unsecured)
<b>Home Loans</b>		
L16, L24, L36, L39, L43, L62 - Owner Occupied	HL	Home Loan
L28, L30, L35, L63 - Investment	HL	Investment Loan
L20 - Interest Only Owner Occupied	HL	Interest Only Home Loan
L11, L42 - Interest Only Investment	HL	Interest Only Investment Loan
<b>Mortgage Secured Overdrafts</b>		
S98 - Pensioner Account	OD	All-In-One Account
S99 - Everyday Account	OD	All-In-One Account
<b>Personal / Car Loans</b>		
L21 - Personal Loan	PER	Flexi Loan (Variable)
L22 - Secured Personal Loan	PER	Flexi Loan (Variable)
<b>Unsecured Overdrafts</b>		
S72 - Bill Paying Account	OD	Purple Transactor
S98 - Pensioner Account	OD	Retirement Account
S99 - Everyday Account	OD	Purple Transactor
<b>Credit Cards</b>		
S41 - Basic Blue Credit Card	OD	Low Rate Credit Card

Please Note: Your new loan product will be determined at system conversion and may differ from the above. From the legal merger of 1 March 2024 the Customer Owned Banking Code of Practice (COBCOP) will now apply for new and existing loans and overdrafts. If you would like a copy please ask our branch staff, alternatively a copy can be found on our website at [www.beyondbank.com.au](http://www.beyondbank.com.au)

\*Existing Home Loan, Investment Loan or Secured Overdraft customers will receive Total Home Loan Package (THLP) benefits if the loan was contracted prior to 1/3/2024. The THLP annual fee will be waived for these loans unless they are paid out or varied by the customer. Existing customers who apply for a new home or investment loan product after the 1/3/2024, the THLP fee will be waived on the new loan until 1/3/2027.

# 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.

## Loan Fees

Fee Description	AWA Fee	BBA Fee
Mortgage Discharge/Settlement/ Partial Discharge fee.	At cost from external solicitor.	\$350.00
Security Handling Fee.	At cost from external solicitor.	\$150.00
Redraw: • Internet Banking • Staff Assisted.	Internet service currently not available. No charge.	Free. \$35.00* *Existing Loans – this fee will be waived for any loans funded prior to 1 March 2024 (legal merger).
Annual Review • Continuing credit loans.	\$80.00	No charge.
Default Fees on Home and Investment Loans and Car and Personal Loans.	\$35.00	\$20.00 – Payable on the 8th day you are in default . \$25.00 – Payable every 14th day thereafter for so long as you remain in default.
Default on All-In -one-Accounts and Lines of Credit.	\$35.00	\$25.00 – payable on the 15th day of every month whilst you are in default.
Default Notice on all Loan and Overdraft Accounts.	\$35.00	\$20.00 – Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.
Fixed Rate Break Costs: • Payable if you pay out the loan • Additional repayments made in a one year period which exceeds specified amount.	As per <i>Fees and Charges</i> brochure.* As per <i>Fees and Charges</i> brochure.*	As per current <i>Fees and Charges</i> brochure.* NIL.
Total Home Loan Package Fee (charged annually).	No charge.	\$395.00* *This fee will be waived for current AWA customers on their existing migrated loans until paid out.

\*Please see the *Fees and Charges* booklet on our website

## Loan Repayments and Redraws

### Personal Overdraft Repayments

Repayment of the balance of your account is to be made upon request. Until otherwise requested 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.

### Mortgage Secured Overdraft and Business Overdraft 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 and is payable within 30 days.

Previous Terms	Amount	New Terms	Amount
<b>Mortgage Loan Redraws*</b>			
Minimum redraw amount. Amount available to redraw will be the Loans 'In Advance' amount less one repayment.	\$1.00	Minimum redraw amount. Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$500.00
Maximum redraw amount. Amount available to redraw will be the Loans 'In Advance' amount less one repayment.	N/A	Maximum redraw amount. Amount available to redraw will be the Loan's 'In Advance' amount less one repayment.	\$50,000.00 For larger amounts please contact our staff.

\*Bpay or external transfers can no longer be performed directly from your loan account. Funds must be transferred to a savings account first before conducting these type of transactions.





## Foreign Currency Fees.

Current Transactional Service	Current Fee Per Transaction	New Transactional Service	New Fee Per Transaction
Telegraphic Transfers in foreign Currency	\$40.00	Sending Outward International Transfer overseas through a branch, or over the phone.	\$25.00
Telegraphic Transfers in AUD Currency	\$40.00	Sending an International Transfer overseas in AUD.	\$55.00

### International Transaction Fee

Beyond Bank's "3% of the value of the transaction fee" is payable when you use your Visa Credit Card, Visa Debit Card and Visa Prepaid Card to make a transaction:

- in a foreign currency when using your card either online or at a merchant point of sale (irrespective of where the transaction occurs); and/or
- in Australian Dollars, when either the merchant or its financial institution / payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (where a transaction denominated in a foreign currency is converted to local currency).

This fee will be collected by Cuscal, with 1.0% payable to us, 1.0% retained by Cuscal and 1.0% paid to Visa International.

Some overseas merchants may allow you to pay in Australian dollars (e.g. when you make a purchase online or over the phone). This is still considered an international transaction as the transaction is processed overseas and will attract an International Transaction fee.



# Statements.

## Changing over to Beyond Bank statements.

AWA Alliance Bank customers will receive a final statement on 31 August 2024.

Any transactions performed since your last AWA Alliance Bank statement will be displayed on your next Beyond Bank statement.

## Paper statements.

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

Customers 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. To receive free statements every six months, please register for eStatements (electronic statements). eStatements significantly reduce paper wastage, aligning with our B Corp values of sustainable business practices.

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).

If you have not provided your email address and currently receive eStatements, your statements will revert to paper.

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**.

## 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 protects the environment – e-Statements significantly reduce paper usage, aligning with our B Corp values to promote sustainability and environmental responsibility.

You can manage your eStatements in Internet Banking or Mobile Banking (Settings > eCommunication Preferences)





## Other changes.

### Service disruptions at system conversion.

There will be some disruptions to your account access and payments as we prepare to integrate our banking system from the close of business Friday, 20 September to Sunday, 22 September.

The following services will be affected:

- access to your accounts using Internet Banking
- branches will close early at 1:00pm AWST / 3:00pm AEST on Friday 20 September
- your Visa cards will operate with reduced limits
- delays with any type of incoming or outgoing money transfer.

Beyond Bank will do everything we can to reduce payment disruptions during this time. We recommend planning ahead if you have any 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.

### Change to local branch hours

There will be some changes to your local branch hours to allow us to offer consistent branch access across the country. We will write to impacted customers prior to any change being implemented.

### Bill Paying Service

The Bill Paying Service will only be available until 31 December 2024 via the Geelong, Portland or Mandurah branch staff.

From 1 January 2025 the service will discontinue.

### Cheque Service

As of 17 May 2024 Beyond Bank ceased to offer Cheque Books and Corporate Cheques to our customers. Beyond Bank is also unable to receive and process a cheque that has a BSB beginning with 80 on it. However, you are able to deposit any other cheque at a Beyond Bank branch or Australia Post outlet.





# Introduction of new products and services.

**From 23 September 2024, you'll have access to an increased range of services and benefits including:**

## **Life Membership**

Our unique Life Membership package offers benefits to customers who have achieved a total of 20 years continuous membership (including your membership with AWA Alliance Bank). See page 41 for details.

## **Specialised Business Banking team**

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.

## **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.

## **Insurance**

Beyond Bank is a proud partner with Allianz Australia (Allianz). Allianz offers a range of insurance policies, including travel, car, home and contents, landlord, caravan and trailer and boat to protect you from unexpected events.

We look forward to offering you the convenience of general insurance products through our provider Allianz Australia.

## **New Payments Platform (NPP) Services:**

### **PayTo**

Just like a direct debit, PayTo allows you to make automatic payments from your bank account for anything from phone bills to flights or your gym membership. You can choose to use your PayID or BSB and account number to set up payments.

It's better than a direct debit because you can set up your payment authorisation to merchants online, which is faster and easier than arranging for a direct debit authority.

PayTo agreements (records of your payment authorisation) can be viewed, changed, or stopped within the security and convenience of Internet Banking, giving you more control over these payments.

## **Incoming International Payments**

Receive incoming cross-border payments faster and cheaper than ever before. The majority of payments from an international financial institution will hit Australian shores, and the final leg of the payment will route via NPP.

# Life Membership benefits for 20-year-plus customers.

At Beyond Bank, we believe in long-lasting relationships. Our customers are more than just a number; they play a crucial role in our growth and in the prosperity of the communities we serve.

For that reason, if you have held 20 years or more continuous membership at AWA Alliance Bank, 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. It's a way for us to thank you, our long-term customers, for your loyalty, and to provide more value that could help you with your financial wellbeing.

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 Credit<sup>1</sup>
- bonus interest on standard Term Deposit rates or on any advertised special personal Term Deposit offer<sup>2</sup>
- 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.au/brochures](https://beyondbank.com.au/brochures).

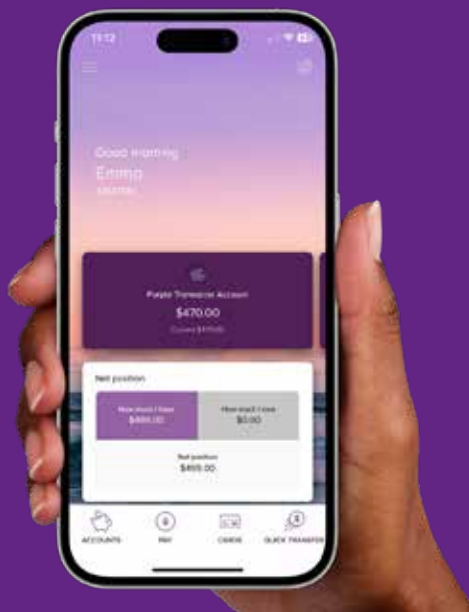
<sup>1</sup>Terms, conditions, fees, charges and normal lending criteria apply. Reductions do not apply to loans where interest rate discounts or discretions have already been applied. <sup>2</sup>Excludes Farm Management Term Deposits, Self Managed Superfund Term Deposits, Term Deposits with a negotiated interest rate and/or Term Deposits held by non-personal customers.

# 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](https://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](https://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.

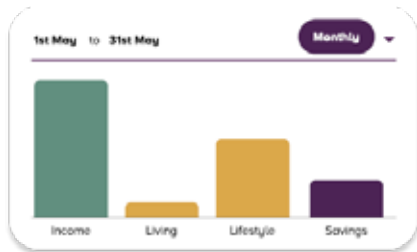
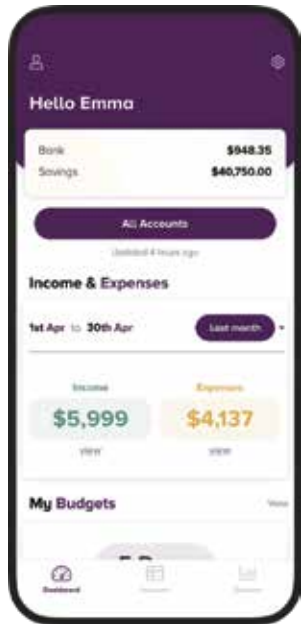
## Your personal financial manager.

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.

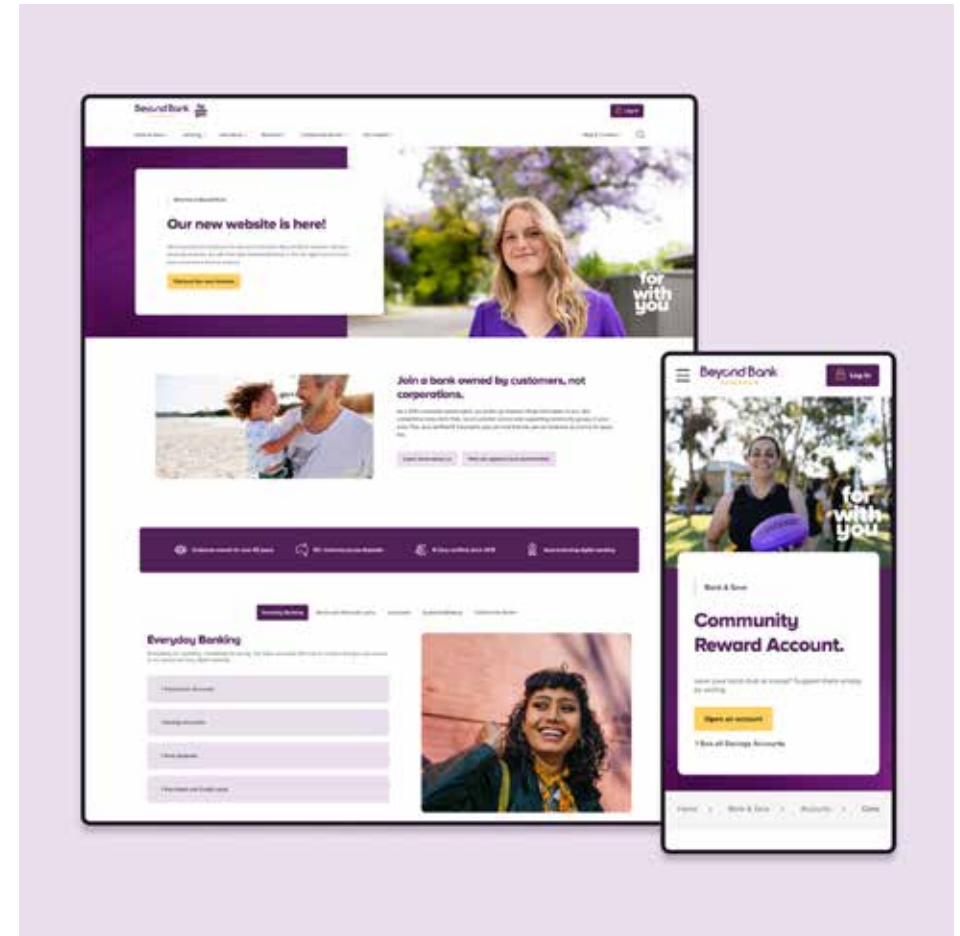
Visit [beyondbank.com.au/beyondbankplus](https://beyondbank.com.au/beyondbankplus) for details on how to download the BeyondBank+ App from the App Store or Google Play.



# Your new look website.

From 23 September 2024, when you go to [www.awaalliancebank.com.au](https://www.awaalliancebank.com.au), you will be redirected to the Beyond Bank website [beyondbank.com.au](https://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 23 September 2024, you can access 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:

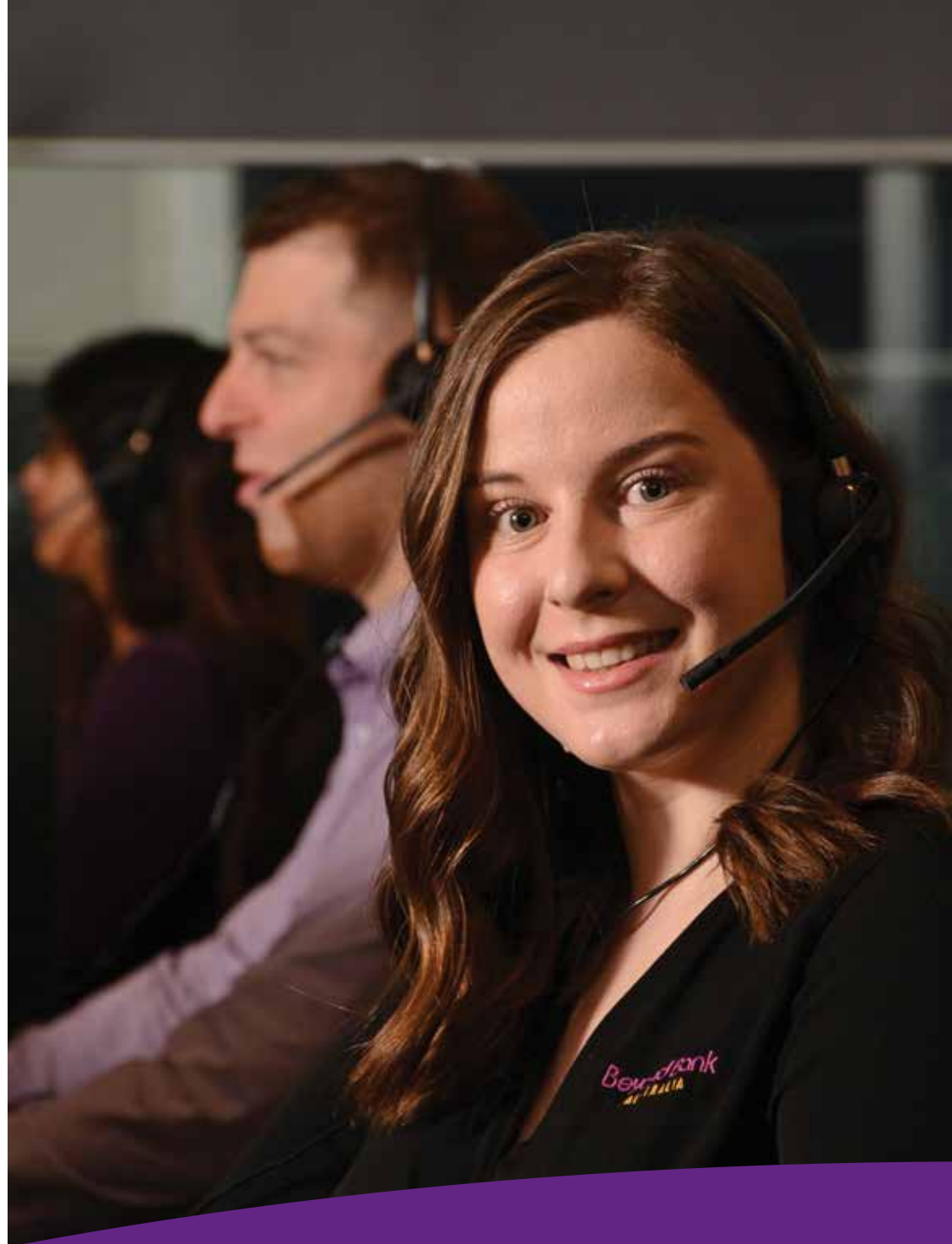
- check your balances and transactions
- transfer money between your accounts or to another membership
- pay bills using BPAY®, and more.

### 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](https://beyondbank.com.au)

**Phone:** 13 25 85

**Post:** GPO Box 1430 Adelaide SA 5001

**Email:** [contactus@beyondbank.com.au](mailto:contactus@beyondbank.com.au)

 [facebook.com/beyondbank](https://facebook.com/beyondbank)

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

 [beyondbank.com.au/blog](https://beyondbank.com.au/blog)

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