Junior Savers Club Account

Product Schedule
Effective 4 October 2022

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 Bank's terms and conditions for the account. To obtain a current copy of these documents, visit our website www.beyondbank.com.au, call in at your nearest branch or phone our Customer Relationship Centre on 13 25 85.

1. About the Junior Savers Club Account
The Junior Savers Club Account is specifically designed for children up to and including 12 years of age.

2. Eligibility
Personal customers up to and including 12 years of age.
Children under the age of 12 may have the account opened and held in trust by a parent or guardian.
Upon the account owner turning 13 years of age, the account will be converted to either a BU Account or an Access Saving Account and some terms and conditions will change. We will notify you before any change takes effect.

The Junior Savers Club Account can no longer be opened as a new product.

3. Account Features

Interest	
Interest Calculated	Daily on the whole balance
Payment frequency and method	Interest is paid annually, credited to the account on 31 May.
Fixed or Variable	Variable
Tiered or Stepped	Single Tier
Bonus Interest Available	No
Account Specifications	
Minimum balance	No minimum
Statement frequency	6-monthly[1]
Statement delivery	eStatement or paper
Fees and charges apply	Yes. Please refer below.
Optional line of credit facility	Not available
Access Methods	
Card Access[2]	
Visa Debit card	Yes
rediCARD	Yes
Digital card available (lost or stolen)	Yes
Electronic Access[2]	
Internet Banking[3]	Yes
Mobile Banking[3]	Yes
Telephone Banking	Yes
Direct Debits	Yes
PayTo	No
Receive Direct Credits to the account	Yes
Pay bills using BPAY	Yes
Make or Receive Periodic Payments	Yes
Make Batch payments	No
Osko Payment and PayID	Yes
round2save available	No
Cheques	
Personal Cheque book	No
Corporate Cheques	Yes
Branch and Contact Centre	
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

---

[1] More frequent statements are available on request. A fee may apply for more frequent paper statements.
[2] Cards and electronic access may be restricted for persons under 13 years of age.
[3] Some Internet and Mobile Banking transactions require you to register for Secure SMS or a security token.

Beyond Bank
AUSTRALIA

4. Fees and Charges

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

Transaction	Fee each
All deposits, withdrawals and transfers (excluding Bank@Post, overseas ATM cash withdrawals and declined withdrawals)	Free
Bank@Post deposits Bank@Post withdrawals	$2.00 $4.50
Visa Debit card or rediCARD 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.	$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.

Beyond Bank
AUSTRALIA