

Greater Bank Business Account

Transaction Fees

The following transaction fees apply to Business Access, Business Optimiser and Business Line of Credit loan accounts. You can control the fees you pay by the way you conduct transactions on your account.

Transaction	Fee
Branch Cheque Deposits	\$0.25
Over-the-counter withdrawals	\$2.25
Bank Cheque Withdrawals	\$9.00
Greater Bank ATM Withdrawals	Nil - Greater Bank ATM's are now free for NGM Group customers
Greater Bank ATM Balance Enquiry	Nil - Greater Bank ATM's are now free for NGM Group customers
Over-the-counter BPAY®	\$1.00
Overseas ATM Withdrawal plus Foreign Currency Conversion Service Fee	\$5.00 plus 3.00% of the AUD amount
EFTPOS Fee (with or without cash out)	\$0.70*
Cheque Withdrawals	\$0.80
Coin Deposit (Bagged)	1% (one percent) of total coin deposit. For example: if \$300.00 of coin is deposited "bagged" the transaction fee will be \$3.00 (i.e. \$300.00 x 1% = \$3.00)
Coin Deposit (Not Bagged)	2% (two percent) of total coin deposit. For example: if \$100.00 of coin is deposited "not bagged" the transaction fee will be \$2.00 (i.e. \$100.00 x 2% = \$2.00)

Cash deposits and government charges will not incur a transaction fee.

The business account transaction fees are merely part of a "User Pay" system. Unlike many other financial institutions, Greater Bank does NOT have a monthly maintenance fee (excluding Line of Credit).

Manage your accounts to reduce your fees

Business Access and Line of Credit loan accounts receive a "Fee Allowance" of \$3.00 per month and a "Fee Rebate" of \$3.00 for each \$1,000.00 account that is in credit (\$10.00 per month maximum rebate for Business Optimiser Accounts). The \$3.00 fee allowance is increased to \$20.00 per month if your account is for a charity or community based organisation. In addition Business Access and Business Optimiser will also receive a "Loan Link Subsidy" of \$10.00 per month if your account is attached to your loan account.

For more information on Greater Bank Business Banking call **13 13 86**, visit greater.com.au or contact your local branch.

*If you press "Credit" when using your Visa Card, as opposed to an EFTPOS (cheque/savings) purchase, we do not charge fees on that EFTPOS transaction. Some merchants may not permit the use of the "Credit" option. The content of this flyer was prepared without taking into account your objectives, financial situation or needs. Before you act on any advice contained in this flyer you should consider the appropriateness of the advice having regard to the possible acquisition of a financial product. Fees and charges may apply if you request other services or facilities from us. Transaction fees are charged monthly on the first day of the following month and upon closure of your account. Service fees and charges are debited from your account at the time a service is provided or the transaction takes place. Conditions apply. For further information visit any branch or greater.com.au. Effective as at May 2023.