

Business Access

#	Criteria	Responses for this Product
A	Entity responsible for preparing this TMD	Greater Bank, part of Newcastle Greater Mutual Group Ltd. ACN 087 651 992 AFSL/Australian credit licence 238273
B	Date this TMD is made	5 October 2023
C	Greater Bank product name	Business Access For product description see Business Access .
D	Product features	<p>Key features</p> <ul style="list-style-type: none"> • General transactional account for companies, sole traders, partnerships and associations. • Full transactional functionality with Online Banking, Branch access and ability to accept funds and pay electronically. • Designed to be either the primary transactional account – for day-to-day usage, or also suitable for secondary accounts with a defined purpose of the funds held.
E	Key Attributes and other features	<p>More detailed product description is available here:</p> <ul style="list-style-type: none"> • General transactional account for business use. • Full transactional functionality with Visa card access, Online Banking, Branch access and ability to accept funds and pay electronically. • Includes access via ATMs, EFTPOS, OSKO, PayID™, Apple Pay®, Google Pay™, and worldwide access via the VISA network*#. • Generous fee structure designed to allow most accounts to operate on a fee free basis with excess transactions charged for only after fee rebates and a base fee free allowance. • Designed to be either the primary transactional account – for day-to-day usage, or also suitable for secondary accounts with a defined purpose of the funds held. Can be held with no Account Keeping Fees and excess transaction fees avoided. • Funds remain at call.

+ Apple, the Apple logo, Apple Watch, Apple Pay, Face ID, iPhone, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries and regions. Google Pay is a trademark of Google LLC.

* PayID is a registered trademark of NPP Australia Limited.

Osko services are administered by BPAY® Pty Ltd ABN 69 079 137 518

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		<ul style="list-style-type: none"> Funds are held as a cash deposit and retain their face value. No account keeping fees apply. <p>Other Features</p> <ul style="list-style-type: none"> No minimum or maximum age criteria No minimum balance requirements.
F	Knowledge and experience	Basic – Mass marketed product of low complexity/ risk profile.
1	Description of the retail class that comprises the target market (s 994B(5)(b) of the Corporations Act)	<p>Can be held by a natural person or a business entity or association.</p> <p>Customers will generally be motivated to use this account to transact through with convenient purchase and payment options.</p> <p>No other account is required to be held to operate a Business Access account.</p>
2	Negative target market	<ul style="list-style-type: none"> Business Access is not necessarily suitable as an interest-bearing savings account. Business Access is designed as a transactional account for business use. It is not designed for personal purposes.
3	Description of distribution conditions and restrictions (s 994B(5)(c) of the Corporations Act)	<p>Distribution Conditions in relation to permitted channels.</p> <p>Business Access accounts can be opened through the following channels:</p> <ul style="list-style-type: none"> Branches and Centres operated by Greater Bank (Staff assisted) Phone (Staff assisted) Note: New customers may be required to have these accounts established by Greater Bank's Contact Centre after appropriate verification procedures. <p>Distribution Conditions</p> <ul style="list-style-type: none"> Business Access accounts are chosen by customers with no specific advice supplied by Greater Bank staff. Customers new to Greater Bank will need complete the appropriate identification details and accept the products' Terms and Conditions as available to them prior to opening the account.
4	Review triggers (events and circumstances that reasonably suggest that the determination is no longer appropriate) (s 994B(5)(d) of the Corporations Act)	<p>Greater Bank monitors the following indicators to determine if an event or circumstance reasonably suggests that the determination is no longer appropriate: (yes)</p> <ul style="list-style-type: none"> Internal decisions to materially amend or modify the product, its features and/or its distribution, including changes to pricing. Regulatory change that materially impacts the manufacture or sale of this product, and Material customer remediation events and incidents in relation to this product.

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		<ul style="list-style-type: none"> Any distribution or sales activity, outside the TMD or to ineligible customers, that meets the definition of a significant dealing. A material change in the nature and number of customer complaints and underlying complaint trends. 									
5	Maximum period from the start of the day the determination is made to the start of the day the first review of the determination is to finish (s 994B(5)(e) of the Corporations Act)	24 months									
6	Maximum period from the date the previous review finished to the start of the day the next review of the determination is to be undertaken (s 994B(5)(f) of the Corporations Act)	24 months									
7	Reporting period for reporting information about the number of complaints about the product received (s 994B(5)(g) of the Corporations Act)	Monthly									
8	<p>Specify the kinds of information needed to enable prompt identification of whether a review trigger, or another event or circumstance that would reasonably suggest that the determination is no longer appropriate, has occurred (s 994B(5)(h) of the Corporations Act) and for each type of information, specify:</p> <ul style="list-style-type: none"> the regulated persons are required to report the information to Greater Bank; and a reporting period for reporting the information under section 994F(5) of the Corporations Act. 	<p>Third party distributors of this product should provide the following to Greater Bank in writing:</p> <table border="1" data-bbox="679 1137 1485 2098"> <thead> <tr> <th data-bbox="679 1137 932 1234">Type</th> <th data-bbox="932 1137 1219 1234">Information Required</th> <th data-bbox="1219 1137 1485 1234">Frequency and timeframe</th> </tr> </thead> <tbody> <tr> <td data-bbox="679 1234 932 1514">Complaints</td> <td data-bbox="932 1234 1219 1514"> <ul style="list-style-type: none"> All written details of any complaints received Total Number of complaints received within the reporting period </td> <td data-bbox="1219 1234 1485 1514"> <p>Frequency: Monthly</p> <p>Timeframe: Within 10 days of the end of the relevant reporting period.</p> </td> </tr> <tr> <td data-bbox="679 1514 932 2098">Significant dealings</td> <td data-bbox="932 1514 1219 2098"> <ul style="list-style-type: none"> Details of the dealing (including any steps taken by the distributor in relation to the dealing) Date of the dealing Factors considered when determining dealing as "significant" Means through which dealing was identified </td> <td data-bbox="1219 1514 1485 2098"> <p>Timeframe: Within 10 days of becoming aware of such a dealing.</p> </td> </tr> </tbody> </table>	Type	Information Required	Frequency and timeframe	Complaints	<ul style="list-style-type: none"> All written details of any complaints received Total Number of complaints received within the reporting period 	<p>Frequency: Monthly</p> <p>Timeframe: Within 10 days of the end of the relevant reporting period.</p>	Significant dealings	<ul style="list-style-type: none"> Details of the dealing (including any steps taken by the distributor in relation to the dealing) Date of the dealing Factors considered when determining dealing as "significant" Means through which dealing was identified 	<p>Timeframe: Within 10 days of becoming aware of such a dealing.</p>
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		Distribution outside the target market (to the extent the distributor is aware of such dealings).	<ul style="list-style-type: none"> - All written details relating to the distribution - Reason distribution occurred outside Target Market occurred. 	Timeframe: Within 10 days of becoming aware of such a dealing.