

Ultimate 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	Ultimate Access For product description see Ultimate Access .
D	Product features	<p>Key features</p> <ul style="list-style-type: none"> • General transactional account designed for the receipt of wages/ salary. • Full transactional functionality with card access, Online Banking, ATM, 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 personal use. Can be held solely or by any group of people. • Intended to be the account to receive wages/ salary establishing this as the primary transactional account of the account holder. • 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 and PayID™, Apple Pay®, Google Pay™, and worldwide access via the VISA network*#. • Fee structure designed to allow the account to operate on a fee free basis with transactions fees waived where the qualifying total deposit of \$2000/ month has been received each month. NOTE: Other service fees may apply.

+ 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"> Designed to be the primary transactional account – for day-to-day usage. Funds remain at call. Funds are held as a cash deposit and retain their face value. No account keeping fee is payable. <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>Available to any natural person or groups of people who are gainfully employed and earn at least \$2000/mth after tax.</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 an Ultimate Access account.</p>
2	Negative target market	<ul style="list-style-type: none"> Not suited where regular salary/ wage deposits of at least \$2000 per month will not flow into the account. Not suited for use as a secondary account as the fee waiver is triggered by the deposit of at least \$2000 each calendar month (Presumably salary/ wages). Transfers from other Greater Bank accounts in the name of any account holders do not contribute toward this \$2000 threshold. Ultimate Access is not necessarily suitable as an interest bearing savings account as it attracts no credit interest. Ultimate Access is designed as a transactional account for personal use. It is not suitable for business purposes nor to be held by entities other than natural people.
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>Access Savings accounts can be opened through the following channels:</p> <ul style="list-style-type: none"> Branches and Centres operated by Greater Bank (Staff assisted) Online (Self-serve basis) <p>Distribution Conditions</p> <ul style="list-style-type: none"> Access Savings accounts are chosen by customers with no personal advice supplied by Greater Bank staff Customers will need to provide 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	Greater Bank monitors the following indicators to determine if an event or circumstance reasonably suggests that the determination is no longer appropriate: (yes)

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	longer appropriate) (s 994B(5)(d) of the Corporations Act)	<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. 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="678 1335 1484 2112"> <thead> <tr> <th data-bbox="678 1335 948 1435">Type</th> <th data-bbox="948 1335 1217 1435">Information Required</th> <th data-bbox="1217 1335 1484 1435">Frequency and timeframe</th> </tr> </thead> <tbody> <tr> <td data-bbox="678 1435 948 1742">Complaints</td> <td data-bbox="948 1435 1217 1742"> <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="1217 1435 1484 1742"> <p>Frequency: Monthly</p> <p>Timeframe: Within 10 days of the end of the relevant reporting period.</p> </td> </tr> <tr> <td data-bbox="678 1742 948 2112">Significant dealings</td> <td data-bbox="948 1742 1217 2112"> <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 </td> <td data-bbox="1217 1742 1484 2112"> <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 	<p>Timeframe: Within 10 days of becoming aware of such a dealing.</p>
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			determining dealing as "significant" - Means through which dealing was identified	
		Distribution outside the target market (to the extent the distributor is aware of such dealings).	- 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.