

## 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 Cash Deposits	Nil
Branch Cheque Deposits	\$0.50
Branch Cash Withdrawals	\$2.25
Financial Institution Cheque Withdrawals	\$9.00
Greater Bank ATM Withdrawals	\$0.70
Westpac ATM Network Withdrawals	\$1.20 (ATM owner Direct Charges do not apply)
Other ATM Withdrawals	\$0.00 (ATM owner Direct Charges will apply at time of transaction)
Greater Bank ATM Balance Enquiry	\$0.50
Westpac ATM Network Balance Enquiry	\$0.80 (ATM owner Direct Charges do not apply)
Other ATM Balance Enquiry	\$0.00 (ATM owner Direct Charges will apply at time of transaction)
Branch BPAY® Payment	\$1.00
Overseas ATM Withdrawal plus Foreign Currency Conversion Service Fee	\$5.00
EFTPOS Transaction for Purchase Only (excluding certain Visa Card transactions, see below)	\$0.70*
EFTPOS Transaction for Purchases that include a Cash Component	\$0.70
Personal Cheque Withdrawals	\$0.80
Merchant Paper Deposit	\$3.00 per envelope
Foreign Cheque Deposit	\$15.00 per cheque
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 (ie. \$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 (ie. \$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). 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 1300 651 400, visit [greater.com.au](http://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. These fees and charges are debited from your account at the time the service is provided or the transaction takes place. Conditions apply. For further information visit any branch or [greater.com.au](http://greater.com.au). Effective as at 1 February 2017. JP02/17\_GB14-2