

Communications

Greater Bank is a part of Newcastle Greater Mutual Group Ltd ACN 087 651 992 (**NGM Group**). References to "Greater Bank", "our", "us" or "we" in this form means Greater Bank as a part of NGM Group.

Consent to Electronic Communications

Essential communications include (but are not limited to) instructions, requests, letters, notices, statements, certificates, disclosures and other important documents and communications. We may send you essential communications from time to time (where permitted by law). If you would like to receive essential communications and other documents and communications by electronic means (where possible), please acknowledge that by signing and submitting this form to us.

I consent to:

- Greater Bank sending me notices, statements and other documents and communications, including essential communications, electronically;
- Digitally signing documents that Greater Bank send me (when requested); and
- Receiving notices, statements and other documents and communications, including essential communications, from Greater Bank electronically.

I understand that I will not receive essential communications in physical/paper form and will receive them electronically, by one or more of the following means: by email or SMS to the email address or phone number last notified to Greater Bank by me, by notification via online banking (if I am registered for online banking), by push notification to any app Greater Bank has made available to me, via a link to the Greater Bank or NGM Group website, by Greater Bank making the communication available in online banking or on the Greater Bank or NGM Group website and telling me (including by letter, email, SMS or other permitted method of electronic communication) it's there and how to access and retrieve it, or by any other method of electronic communication permitted by law. Refer to our product terms and conditions for further details.

I acknowledge that:

- Email and SMS are not secure communications and unauthorised persons may be able to gain access to them and that other persons who have access to my email or who use my mobile phone may see my essential communications;
- Greater Bank may still send essential communications in physical/paper form (e.g. by post) when it cannot send them electronically or it believes that I am not receiving essential communications electronically;
- I am able to save/and or print essential communications that I receive electronically; and
- I can choose to receive essential communications in physical/paper form at any time by contacting Greater Bank.

You may elect to receive essential communications in physical/paper form (e.g. by post) at any time. You can make such an election by contacting us on 13 13 86 or by visiting us in any of our branches: the locations of our branches are listed on our website. You can also call us to find out the locations of our branches. You can change your election at any time by contacting us.