

BNK™

goldfields money
All yours. Honestly

Transaction Account

TERMS & CONDITIONS
PERSONAL, BUSINESS AND SMSF

28th May 2025

Transaction Account: Terms & Conditions

Product Issuer Details

BNK Banking Corporation Limited trading as Goldfields Money ABN 63 087 651 849 AFSL/Australian Credit Licence 246884 PO BOX 7030, Cloisters Square WA 6850

T: 1300 464 465

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We are an Authorised Deposit-taking institution and are supervised by the Australian Prudential Regulation Authority (APRA) and are authorised under the Banking Act 1959 (Cth) to take deposits from the public.

What Is A Goldfields Money Transaction Account?

A Goldfields Money Transaction Account is an account:

- that allows access to funds held in the Account any time.
- has flexible methods to make payments and withdrawals from the Account.
- Can offer a competitive variable rate of interest on deposited funds, calculated daily and credited monthly
- These Transaction Accounts comprise the following:

A Goldfields Essential Account

- A Goldfields Essential Account is a non interest bearing personal account for individuals:
- for your everyday transactions in-store and online
- that allows you to access the funds held in the account at any time.
- that can be linked to your mortgage to offset your loan balance
- with zero everyday fees and no minimum balance

A Goldfields Boss Account

A Goldfields BOSS Account is a business account for ABN holders:

- for your everyday transactions in-store and online
- that allow you to access the funds held in the account at any time.
- that can be linked to your mortgage and offset your interest
- with zero everyday fees and no minimum balance

A Goldfields Cash Management Account

A Goldfields Cash Management Account is a high interest earning account for individuals, business or companies:

- for your everyday transactions in-store and online
- that allow you to access the funds held in the account at any time.
- with zero everyday fees and no minimum balance

Is A Goldfields Transaction Account Right For You?

These Accounts are likely to be right for you if you're OK with making deposits and withdrawals using electronic banking.

They may not be right for you if you want the ability to:

- make or receive payments by cheque.
- visit a bank branch.

Are You Eligible To Open This Account?

Personal customers

'To open a Transaction Account (which includes a CMA or an Essential Account) as a personal customer, you must:

- be at least 18 years of age.
- be an individual (or 2 to 4 individuals)
- be in Australia and have an Australian residential address and phone number
- have access to an electronic device with a working internet connection

Business Customers

To open a Cash Management or Boss Account as a business customer, you must:

- be a Company, sole trader business, partnership, or a Trustee of a SMSF
- have at least one signatory who is at least 18 years of age and an Australian resident for tax purposes.
- have a business address, registered office and postal address in Australia
- have access to an electronic device with a working internet connection

Wholesale customer

To open a Transaction Account as a business customer, you must:

- fit the definition of a Wholesale customer under the Corporations Act
- have at least $2 million in the account at all times to invest

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- have at least one signatory who is at least 18 years of age and an Australian resident for tax purposes
- have a business address, registered office and postal address in Australia
- have access to an electronic device with a working internet connection

Understanding These Terms

When you open your Account, you agree to the terms below.

Please read them carefully. They will help you get the best out of your Account. Some words are explained at the end of these terms.

These terms are governed by the laws of New South Wales and we and you accept the non- exclusive jurisdiction of the courts having authority to interpret them.

Your Account is subject to the following which also comprise the terms of your Account:

- Transaction Account Fees and Charges Booklet
- Internet and Mobile Banking Terms and Conditions
- Visa Debit Card Conditions of Use

Please read them too.

Please keep a copy of these terms available and handy so you can refer to them if you need to.

These terms may change occasionally. We'll tell you about those changes or you can find the current version anytime at https:// www.goldfieldsmoney.com.au/resources/downloads/.

More details in Part E.

Any information we give to you in relation to your Account or any service offered by us, including these terms and conditions, is general in nature only and has been prepared without taking into account your objectives, financial situation or needs. You should read any information provided to work out if this product is right for you.

Privacy

Our privacy policy tells you how we manage personal information. Our privacy policy is available on our website at https://www. goldfieldsmoney.com.au. You may like to download a copy for your records.

We will not share any information we have about you unless you have consented to us doing so, but in some circumstances, we may not be able to provide banking services to you if you don't.

Complaints

From time to time, we may get it wrong. If this happens, please tell us. We appreciate constructive feedback. The more information you give us, the easier it will be for us to improve.

There are more details of how we handle complaints in Part G.

Contact

Get in touch with our customer care team if you want to:

- find out the interest rate on your Account
- understand terms that are not clear to you
- provide feedback on how we can improve our products or services
- make a complaint

Our contact details are:

Email: info@goldfieldsmoney.com.au

Phone: 1300 464 465 Monday to Friday 7am to 5pm AWST.

Web: goldfieldsmoney.com.au

Mail: PO BOX 7030, Cloisters Square, PO WA 6850

We'll do our best to answer your questions within one (1) business day or complaints or tell you if we have to investigate.

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PART A - HOW WE COMMUNICATE WITH YOU.

Communicating with you

We will generally communicate with you via internet banking secure mail, email or SMS using the details you have provided to us. Please inform us immediately if you change any of the following contact details:

- Name
- email address.
- residential address
- phone number.

We may ask for evidence of the change or other information to protect you and ensure we have the right contact details.

For Business Accounts with more than one Accountholder, you must nominate one Authorised Representative to receive all communications in relation to the Account. This will be deemed to be effective communication regarding your Account to all Authorised Representatives.

If you have appointed a Third-Party Agent, we will provide that agent with all information concerning your Account. That Third Party Agent will then have an obligation to pass on the information to you and to make it available to you in the format you have agreed with them. You must notify us in writing if you no longer wish for us to do this.

PART B — ACCOUNT

2.1 Opening your Account

You can open an Account with us via our website at goldfieldsmoney.com.au or through a Third-Party Agent.

If you open an Account as a trustee or Authorised Representative, you represent and warrant that you have the authority and power to open and operate the Account and, if you are a trustee, that;

- you are the trustee of the trust for the Account being opened and no action has been taken to replace or remove you as trustee of the trust; and
- you have an unrestricted right to be fully indemnified out of trust assets in respect of any liability that you may incur as a trustee.

We may, acting reasonably, request a certified copy of certain documents such as an original certified extract of the trust deed and/or additional information to help us identify and verify the trust and the trustee(s). Societies, companies, businesses, executors, administrators, and others can also open an account in trust for another person.

If you have not held an account with us before you will need to verify your identity to help us:

- ensure you are the person you say you are;
- check your identity under Anti-Money Laundering law; and
- ensure you're eligible to open an Account with us

Once you have done this, we will open an Account for you, sending you details, including your Account number. We do not have to open an Account for you if we do not want to and we do not have to give you any reasons for us not doing so. If you have come to us through a Third-Party Agent you have consented to that party sharing your information with us to enable us to open up your Account and you may have provided to them information about your identity.

If you have any questions regarding the account opening process, please email us at info@goldfieldsmoney.com.au or call us on 1300 464 465 Monday to Friday 7am to 5pm AWST.

PART C — OPERATIONS

NOTE: we may introduce caps on the amounts you can deposit with Goldfields Money.

3.1 Minimum and maximum balances

There is currently no minimum or maximum limit for a Cash Management Account, Goldfields Essential Account or Business Boss Account. However, we retain the right to change or introduce such limits or to place caps on maximum amounts if we choose to do so at our discretion.

3.2 Who else can operate on your Account?

NOTE: If you have a joint account you may be liable for the actions of your joint accountholder.

Only authorised signatories can operate on your Account. We will treat a person as authorised to act

on your behalf and operate on your Account if we receive evidence of their authority to do so.

Each Authorised Representative has full authority on an Account as if they were the Account Holder. For business accounts we will send notices to only one Authorised Representative you nominate unless we agree otherwise. Each action or inaction of each Authorised Representative binds the Account and the Account Holder(s) as if the Authorised Representative were an individual Account Holder(s). Each Authorised Representative is also responsible for the performance of any obligations of the Account Holder(s). To add or remove an Authorised Representative, you must contact us at info@ goldfieldsmoney.com.au or phoning us on 1300 464 465 Monday to Friday 7am to 5pm AWST.

If you have a joint Account each one of you has the full right to withdraw, deposit, or otherwise manage the operation of your Account. Your liability under these terms and conditions is both joint and separate with the other Accountholder.

If your Account becomes overdrawn, we can ask either Account holder to put the money back into the Account as you are jointly liable for the debit balance.

You agree that each joint Account holder acts as agent for the other and any notice or statement we give any joint Account holder is taken to be a notice or statement given to all joint Account holders, except where we are legally obliged to do otherwise. You agree that each joint Account holder may have access to information about the Account or any associated account without the consent of the other joint Account holder.

If a shared Account holder dies, the remaining Account holder owns the credit balance in the Account.

We are not liable for any loss or damage caused to you by people authorised to operate on your Account, except where it arises from fraudulent conduct by our employees or agents, or if we are liable by law.

We may refuse to act on any instructions:

- which we consider may be invalid, not given in accordance with our directions, given without your authority or that are unlawful or unclear; or
- if we believe there is a dispute between Account Holders, or with an Authorised Representative.

In such cases, we are not responsible for not executing or any delay in executing your instructions.

If you opened an Account through a Third-Party Agent we may act on that Third Party Agent's instructions in relation to your Account. The terms of your agreement with that Third Party Agent may affect the way you operate your Account with us. For instance, some third parties may not allow you to have a joint account or set up a direct debit with your Account. We may act in accordance with any authority you provide to that Third Party Agent.

We may, at any time, acting reasonably, withdraw our recognition and/or approval of a Third-Party Agent or Authorised Representative (for example, if we become aware of potential criminal activity), in which case we will notify you in writing as soon as practicable that we have done so. In such circumstances, we will no longer accept instructions from that Third Party Agent or Authorised Representative on your behalf.

3.3 Visa Debit Cards

A Visa Debit card is available for all your Accounts (excluding the Bank Guarantee product) and allows you to access the money in your Account and to pay for your purchases using your own money through the worldwide Visa network.

Your use of the Visa Debit card to operate your Account is subject to the Visa Debit Card Conditions of Use provided to you separately.

If you have reason to believe that your Visa Debit Card is being misused, please contact us immediately.

3.4 Automatic Teller Machines (ATMs)

Subject to your daily transaction limit on your Account you can use your Visa Debit card at most Automatic Teller Machines (ATMs) in Australia to withdraw cash, transfer money within your Account and, in some instances perform balance enquiries (a PIN is required for ATM transactions).

Using an ATMX branded machine will ensure that you are not directly charged for your transactions. Direct charges may be incurred when using other ATMs by

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the owners of those ATMs. This will be displayed at the time of the transaction and allows you to accept or decline the fee as shown.

3.5 BPAY®

BPAY® is available via Internet banking and mobile banking.

With the BPAY® facility, you can pay a variety of bills using cleared funds from your Goldfields Money Accounts. Refer to your Internet and Mobile Banking terms and conditions for more information on BPAY®.

For instructions on operating this facility, please see the Frequently Asked Questions section via https:// www. goldfieldsmoney.com.au/help/.

Please note we do not currently offer OSKO or New Payment Platform (NPP) payments.

3.6 Internet Banking

Goldfields Money's Internet banking service allows you to obtain up-to-date information about your Account as well as to transfer funds between your Goldfields Money accounts. Internet Banking also allows you to make transfers to other financial institutions by Electronic Funds Transfer (EFT) subject to any daily withdrawal limits or fees and charges applying to the transfer. Please refer to our Account Fees Booklet for relevant fees and charges. You can also make bill payments using BPAY®.

3.7 Meaning of "Available Balance"

The "Available Balance" includes any funds lodged in your Goldfields Money Account, or other agreed credit facility made available for your Goldfields Money Account.

The Available Balance does not include:

- deposits received but uncleared;
- interest accrued but not credited; or
- deposits in transit.

3.8 Account Transaction limits

You are restricted in the amount of funds you can transfer or withdraw from your Goldfields Money Account in any one day. Please refer to the table below for your relevant limits:

We may change any transaction limit or introduce a new transaction limit on your Account immediately if:

- you asked us to change that transaction limit and we agree; or
- we have to make the change to:
- protect the Account; or
- restore or maintain the security of our systems.

Please contact us if you would like to discuss changing your daily limit.

Personal			Business		
Global Settings*			Global Settings		
Global Daily Limit		$10,000	Global Daily Limit		$2,000
ATM withdrawals^		$1,000	ATM withdrawals^		$1,000
Transaction Settings	**Daily Limit**	**Max before Authentication**	**Transaction Settings**	**Daily Limit**	**Max before Authentication**
Internet Transfers to Own Accounts	No Limit	No Limit	Internet Transfers to Own Accounts	No Limit	No Limit
External Transfers	$10,000	$5,000	External Transfers	$20,000	$10,000
BPAY® (outward only)	$10,000	$5,000	BPAY® (outward only)	$50,000	$10,000
Batch Payments #	N/A	N/A	Batch Payments #	$20,000	$10,000

*Global settings refers to the maximum limit of all accounts in total if the account holder has more than one account

^ Other ATM Operators may impose additional withdrawal limits

Batch payments are where you have multiple recipients at once through a singular bank account in a singular payment.

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3.9 Adjustments

We adjust the balance of your Account if we need to correct a transaction error or if a recorded transaction is rejected or reversed.

Another financial institution may claim that a payment was made by mistake into your Account. We will consider that financial institution's request carefully. If there is clear evidence that the payment was made by mistake, we will adjust the Account balance by deducting the amount of the mistaken payment from the Account and paying it to the other financial institution.

We tell you if we adjusted your Account and will:

- give you reasons why.
- give you any evidence on which we relied to make the adjustment.

Also, we record the adjustment in your statements which are a record of your Account.

3.10 Overdrawn Accounts

NOTE: we may charge you interest if you overdraw your Account.

Your account must not become overdrawn. If we allow you to overdraw you must pay us back immediately and we may charge you debit interest on the overdrawn amount. Debit interest is calculated daily on the overdrawn amount until the account returns to a zero or credit balance. Debit interest is charged monthly or when the account is closed. You may also incur an overdrawn fee and may incur debt collection agency costs as applicable

Financial Hardship

If you cannot repay an overdrawn balance because you are experiencing financial hardship, please contact us and we will try to work out an appropriate repayment arrangement with you.

3.11 Suspending your Account

NOTE: we can suspend operations on your Account.

We may suspend your Account if we:

- are required to do so by law or by an Australian regulator
- we need to protect you or us from fraud or other loss;
- become aware that there is a dispute in relation to the Account
- find there are no Authorised Representatives with active authority on the Account;
- are notified of the death or bankruptcy of an individual Account Holder, an individual SMSF trustee or of an Authorised Representative;
- consider you have breached these terms;
- become aware that you're no longer able to manage your affairs
- become aware that you can no longer give us instructions
- consider it reasonably necessary to do so

If we suspend your Account, we may need to do so quickly without telling you. We will tell you about it as soon as possible after the suspension.

If the suspension is due to a cause under our control, we will diligently take steps available to us to overcome that cause.

If the cause is not under our control, we will suspend your Account until we have enough evidence that there is no longer any cause for the suspension.

We tell you in writing:

- if we need anything from you to lift the suspension
- as soon as possible after we lift the suspension

If we cannot sort out the cause for the suspension within a reasonable time, we may close your Account and pay the available balance of the Account to any other account you may nominate outside Goldfields Money.

3.12 Statements of Account

NOTE: Please check Account Statements carefully

On any day, you can access internet banking to see your transaction history. Sometimes you may not see interest credits or particular transactions for a few days.

Every 6 (six) months we will tell you a statement of your Account (Account statement) is available. You can also access your Account at any time through internet banking to review these statements.

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Additional statements can be requested more frequently by contacting us.

Each Account statement sets out details of transactions on your Account in the period covered by the statement. Please check Account statements carefully as soon as you can.

You can contact us if you have a query or dispute about a transaction. We will do our best to give you details about any transactions you dispute or assist in examining the disputed transaction.

3.13 Direct Debits and Periodical Payments

Direct debits and periodical payments can be set up through your Internet Banking.

3.14 Cancellation of Direct Debits or Periodical Payments

You can cancel a direct debit or periodical payment:

- through your Internet Banking
- By sending us a request in writing at least 3 business days prior to the next payment.

Goldfields Money reserves the right to cancel any direct debit arrangement if we consider the arrangement results in unsatisfactory conduct on the Account. We will notify you if we cancel a direct debit or periodical payment.

3.15 EFTPOS – Electronic Funds Transfer at Point of Sale

You can use your Visa Debit card at any retailer throughout Australia that displays the EFTPOS logo. Your purchase will be automatically debited from your Account for the amount of the purchase.

PART D — INTEREST AND FEES

4.1 How we calculate interest

Interest is calculated daily by dividing the current interest rate by the number of days in the year (365 days, or 366 in a leap year) and multiplying by the daily closing balance, which is the credit balance of your Account at the end of a day.

Interest accruals are rounded up or down to the nearest cent daily:

- 0.5 cent or more is rounded up, and
- less than 0.5 cent is rounded down.

All interest payments will generally be paid on the last business day of the month for all interest accrued for that month up to that business day.

If the last calendar day of the month is not a business day, then any interest accrued on those remaining calendar days will be paid on the last business day of the following month.

4.2 Interest rates

All interest rates we offer on our interest bearing accounts are variable and we may, acting reasonably and subject to law, change the interest rate(s) applicable on any individual Account from time to time.

Our current interest rates are published on our website or are available by contacting us. Not all accounts pay interest or have an applicable interest rate. Visit our website to see if your account pays interest.

For business and wholesale customers, discretionary pricing may be available. Contact us to discuss the criteria for discretionary pricing.

4.3 When we may charge fees

We do not charge account keeping fees on our Transaction Accounts.

The Australian Government may introduce new charges payable on Transaction Accounts. If they do we will tell you if that happens and pass them on to you. We debit your Account with any fee or charge on the date it is payable. We may do so even if that debit will overdraw your Account. If we debit a fee or charge and there is an overdrawn balance on your Account:

- we may charge interest on that overdrawn balance; and
- you must repay that overdrawn balance immediately; and
- overdrawn fees may be incurred.

We may introduce fees or charges on your Account at any time. If that happens, we will tell you in advance.

A copy of our Transaction Account Fees and Charges

is available on our website. You can also contact us to request a copy.

More details on changes to these terms are in Part E.

PART E — CHANGES TO THESE TERMS

NOTE: We can change any of these terms at any time at our discretion.

5.1 General

If we have good business reasons to do so, we may change:

- any interest rate we apply to your Account;
- minimum or maximum account balances
- any fee we have introduced under these terms and when fees are payable. We may also introduce new fees
- your liability for losses relating to electronic transactions on your Account
- a daily or other periodic limit on transactions
- any other of these terms
- Some reasons we may have for changing these terms are (but are not limited to):
    - ensuring we comply with the law or codes of practice or the way in which they are interpreted or applied
    - making new services available on your Account
    - improving existing services on your Account
    - covering new or increased costs we incur in managing your Account
    - improving the security of your Account or our systems.

5.2 How you'll be notified of changes

We'll tell you by mail, secure mail, email, advertisement, SMS or any other way legally permitted of the changes and provide you with a summary of those changes and when they will take effect. Where we are required to provide you with notice in writing you agree that we may satisfy this requirement under any law or applicable code by any of the following means:

- email to your nominated email address;
- making the information available on our app or through our website. If we do this, we will notify you via email, SMS, or post that the information is available;
- by SMS message to your mobile phone number;
- sending you a notice through the mail.

5.3 How much notice will we give for changes?

We'll tell you about interest rate changes or changes to the minimum or maximum balances on our website no later than the day the change takes effect.

When we change or amend our terms and conditions, we'll provide you with 30 days' notice of the changes.

5.4 Transaction limits

We may change any transaction limit (that is the amount you can transfer out of your Account) or introduce a new transaction limit on your Account immediately if:

- you asked us to change that transaction limit; or
- we have to make the change to:
    - protect the Account
    - restore or maintain the security of our systems

5.5 Fees

NOTE: We can introduce fees on your Account and change the amount of fees.

If we want to make a change to:

- introduce a new fee or charge (other than a government charge payable directly or indirectly by you)
- increase a fee or charge (other than a government charge)
- change the method by which interest is calculated; or
- change the frequency with which interest is debited or credited.

we will give you 30 days' notice.

5.6 Immediate changes

We may change anything immediately if:

- you asked us to make the change and we agree to it, for instance updating your residential address; or
- we have to make the change to protect you or restore or maintain the security of our systems.

5.7 Other changes

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For all other changes we will tell you about the change no later than the day the change occurs if we do not believe the change is adverse to your interests.

If you would like more information about any change to these terms, please contact us and we will do our best to explain the change

PART F — MISCELLANEOUS

6.1 Combining accounts

An explanation

The law allows us to combine accounts you hold with us. We may do so to work out:

- how much you owe us (if the debit balances are greater than the credit balances)
- how much we owe you (if the credit balances are greater than the debit balances)

We may combine accounts only if:

- they are in your name only
- you hold each of the accounts in the same capacity. For example, we will not combine an account that you hold in your name only with an account you hold jointly with others
- there is no agreement between us to keep the accounts separate. For example, we may have promised to keep your Account separate from a loan account you hold with us while we consider a hardship application you made on that loan account.

Hardship applications and arrangements

We will not combine your Account with a loan you have with us if:

- we are reviewing a hardship application from you about that loan. We may ask you to retain money in your Account while we consider the hardship application
- you're complying with an arrangement we have with you about that loan resulting from a hardship application.

6.2 Tax file numbers

We are authorised under the Income Tax Assessment Act 1936 to collect tax file numbers of account holders. It is not compulsory to give us your tax file number. However, if you do not provide us with your tax file number or any exemption that may apply, Australian tax law may require us to withhold a portion of the interest earned on your account and send it to the Australian Tax Office.

If you are also a resident of another country and have a Tax Identification Number from that country, you must provide us with that information.

6.3 The collection, use, and disclosure of TFNs is regulated by the Privacy Act 1988.

Financial Claims Scheme

The Financial Claims Scheme (FCS) is an Australian Government scheme that guarantees deposits (up to a limit of $250,000) per accountholder held in an authorised deposit-taking institution (ADI) in the event that the ADI becomes insolvent.

Your deposits with Goldfields Money are covered under the FCS. More information about the FCS is available at www.fcs.gov.au

6.4 Unclaimed money

If you have not operated on your Account for at least seven years, and the balance is more than $500, the law requires us to pay the amount standing to the credit of the Account (the 'unclaimed money') to ASIC. You can apply to recover your unclaimed money via ASIC's MoneySmart website at https://moneysmart.gov.au/. Once we pay out unclaimed money from your Account, the Account will have a nil balance and we may close it. We will notify you at your last known contact details before we close your Account.

6.5 Death of an individual Account Holder or Authorised Representative

In the event of the death of an individual Account Holder of a joint Account, we may treat the surviving Account Holder asexclusively holding the Account upon receipt of formal notification of the death of the Account Holder, together with any other relevant documentation which we may reasonably request.

In the event of the death of an individual Account Holder, an individual SMSF trustee or of an Authorised Representative, we may suspend all activity on the relevant Account upon receipt of formal notification of the death until such time as we receive all relevant documentation which we may request, including

confirmation of the identity of the deceased's legal representative(s) who is authorised by grant of probate of the deceased's estate to operate or close the Account. Interest will continue to accrue on the Account until the funds are released.

6.6 Commissions and Bonuses

Goldfields Money may earn or pay a commission or employee bonuses on some of the products and services offered. Other commission arrangements may apply to other products. Details of commissions are stated in Goldfields Money Financial Services Guide (FSG). See www.goldfieldsmoney.com.au/resources and download the guide.

6.7 ePayments Code

We are subscribers to the ePayments Code. The ePayments Code sets out rules about how electronic transactions should work. All transactions you can make on your account are electronic transactions.

The ePayments Code:

- requires detailed terms about electronic transactions; and
- sets out rules for determining who pays for electronic transactions you did not authorise. Sometimes, you can be responsible for all or part of an unauthorised electronic transaction.
- will work out who is responsible for unauthorised transactions and liability in accordance with the ePayments Code.

Goldfields Money will:

- comply with the ePayments Code whenever that code applies; and
- work out who is responsible for unauthorised transactions and liability in accordance with the ePayments Code.

More information about the ePayments Code is available in our Internet and Mobile Banking Terms and Conditions and on ASIC's website at https://asic.gov.au/epayments/

PART G — COMPLAINTS

7.1 Contact

If you have a complaint, you can choose to lodge it using any of the following methods:

Calling us: 1300 464 465 (Monday to Friday 7am to 5pm AWST)

Emailing us: complaints@goldfieldsmoney.com.au

Sending us a Secure Mail: via your Internet Banking

Writing to us at:

Attn: The Resolutions Officer Goldfields Money

PO BOX 7030

Cloisters Square, WA 6850.

7.2 Dealing with your complaint

Your complaint will be acknowledged within 1 business day and our aim is to resolve your complaint as quickly as possible, ideally within 5 business days. If we are unable to resolve your complaint within 5 business days, we will keep you informed of the progress of your complaint until you receive our final response.

We will investigate your complaint thoroughly to determine the details and cause of the complaint. We will seek to understand your concerns fully and we will review the facts in order to identify an appropriate resolution.

The table below outlines the maximum resolution timeframes from receipt of your complaint. Please note that in certain circumstances, such as matters that are particularly complex, these timeframes may be extended.

Complaint Category	Maximum Response Timeframe
Standard complaints	30 calendar days
Credit-related complaints involving default notices	21 calendar days
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days

If we are unable to meet these timeframes, we will advise you of the delay. You will be provided with a written response of the complaint outcome if the complaint was resolved after 5 business days or if

your complaint relates to hardship. Should you wish to receive a written response regardless, please do not hesitate to request this from our team.

What to do if you are not satisfied with our response

If you are unhappy with our final response or how we have handled your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external resolution service for individuals and small businesses to resolve disputes between financial institutions and their customers. AFCA's contact details are as follows:

Call: 1800 931678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

If you have a complaint about the way we handled your personal information, you can make a complaint to the Office of the Australian Information Commissioner (OAIC). You can contact the OAIC on:

Phone: 1300 363 992

Website: https://www.oaic.gov.au/contact-us

Mail: GPO Box 5288, Sydney NSW 2001

PART H — CLOSING YOUR ACCOUNT

8.1 By you

You can close your Account at any time by emailing info@ goldfieldsmoney.com.au or calling us on 1300 464 465 on a business day Monday to Friday 7am to 5pm AWST and providing us with a completed Account closure form.

If your Account is joint, we will take instruction from any one of you.

Note if you close your Account you will remain liable for any transactions made using any card linked to your Account.

8.2 When we might close your Account

NOTE: there are circumstances in which we can close your Account.

We may close your Account at any time. We normally give you at least fourteen days' notice by email.

We may close your Account immediately without telling you if:

- we're not able to verify your identity or the source of your money or your Account no longer meets our risk criteria
- we consider there is suspicious activity on your Account
- your Account has never been used and has a nil balance for a consecutive period of at least 90 days
- your Account has become inactive for a continuous period of six months (i.e. no deposits or withdrawals)
- we are required to do so under law or by an Australian regulator
- we suspect on reasonable grounds that there's been a breach of law
- We suspect you are threatening or promoting criminal activity, being defamatory, harassing or threatening or exhibiting, promoting or encouraging inappropriate or harmful behaviour.
- the Account has been suspended under Part C for at least 10 business days.
- we need to protect you or us from fraud or other loss
- you're no longer eligible to bank with us
- your Account becomes overdrawn and you don't pay us back immediately
- we consider it reasonably necessary to do so.

PART I — DEFINITIONS

9.1 Definitions

ACCOUNT means your Goldfields Money Transaction Account being the Essentials Account, BOSS Account, Cash Management Account or any other Account held with Goldfields which is governed by these terms.

ACCOUNTHOLDER means the person or entity that opens an Account with us.

ACCOUNT KEEPING FEE means a fee charged by us in exchange for granting you the benefit of an Account.

AEST means Australian Eastern Standard Time and includes daylight savings.

ANTI-MONEY LAUNDERING law is the Anti-Money Laundering and Counter-terrorism Financing Act 2006 (Cth), the regulations under that Act and the regulatory guidelines issued about that Act.

APRA is the Australian Prudential Regulation Authority. APRA regulate the way we do banking business.

Transaction Account: Terms & Conditions

AUTHORISED REPRESENTATIVE means the person(s) authorised by you to operate an Account on your behalf.

AVAILABLE BALANCE is the balance in your Account at a particular time less any amount:

- deposited into your Account that is not cleared
- that is subject to a dispute we are investigating.

BANK GUARANTEE refers to the product issued by us where we provide a guarantee on your behalf to a third party using the money you deposit with us a security for that guarantee.

BPAY® is a registered trademark owned by BPAY Pty Ltd ABN 69 079 137 518 and a system you can use to make payments from your Account to others; generally, suppliers of goods or services.

BUSINESS refers to a company, SMSF or an individual who is operating an Account wholly or predominately for trading or commercial purposes..

BUSINESS DAY is a weekday, excluding a public or bank holidays, in Western Australia

EPAYMENTS CODE means the voluntary code of practice administered by ASIC which regulates electronic payments, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY®.

FINANCIAL HARDSHIP is when you are experiencing difficulties coping with financial commitments due to unforeseen circumstances such as loss of employment, relationship breakdown, illness or injury or anything else we in our discretion determine from time to time.

INTEREST RATE is the annual percentage rate we use to calculate interest we pay on your Account.

MONTH is a calendar month.

PERSONAL INFORMATION is information or an opinion about you, as an individual, and from which you can be reasonably identified.

PERSONAL means the Account is provided to the individual for wholly or predominantly personal purposes and not in connection with a business

SMSF means a Self- Managed Super Fund.

THIRD PARTY AGENT means any third party you use to apply for an account with us.

WE or **US** or Goldfields Money means BNK Banking Corporation Ltd trading as Goldfields Money ABN 63 087 651 849 Australian Financial Services Licence 246884 and our means belonging to us.

WHOLESALE means any person or entity that does not fit within the definition of a retail client under section 761G of the Corporations Act 2001

YOU means anyone that applies to open an Account or that opens an Account with us (the ACCOUNTHOLDER) and your means belonging to you.

Any reference to "$" is to Australian dollars.

Frequently Asked Questions (FAQs)

1. What is a BSB? What is Goldfields Money's BSB?

Each Australia bank has its own identification number called a Bank State Branch (BSB) number. A BSB number contains 6 digits.

Goldfields Money's BSB Number is: 806-043

2. What is Goldfields Money's Website and Email Address?

Goldfields Money's website: www.goldfieldsmoney.com.au

Goldfields Money's email address: info@goldfieldsmoney.com.au

3. How can I leave an important message after hours?

Please email us via info@goldfieldsmoney.com.au or fill out the contact form on our website or message us through your secure messages in Internet Banking.

4. How do I send money from an overseas bank to a Goldfields Money account?

Give the sender the following details:

Swift Code: CUSCAU2SXXX BSB: 806-043

Account Number: (Your account number) Bank: Goldfields Money Beneficiary name: (Your name)