



Product Disclosure Statement

Everyday Transaction Account

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Product Disclosure Statement (PDS)

Goldfields Money's Product Disclosure Statement (PDS) contains important information that should be considered before opening a Goldfields Money deposit account. This Statement comprises the following documents:

- Product Disclosure Statement for Basic Deposit Products,
- Personal Account Fees and Charges;
- Goldfields Money's Interest Rate Advice,
- Business Account Fees and Charges (if this service is requested);
- Net Banking Terms and Conditions (if this service is requested).
- Visa Debit Terms and Conditions (if this service is requested).

Product Issuer Details

Goldfields Money Ltd
120 Egan Street KALGOORLIE WA 6430

Telephone: 9021 6444

Facsimile: 9021 4766

Email: enquiries@goldfieldsmoney.com.au

Web Page: www.goldfieldsmoney.com.au

ABN 63 087 651 849

AFS License No 246884

Product Information Table – New Everyday Transaction Account

DEPOSIT ACCOUNT NAME	Main Purpose	Interest Calculated	Interest Credited	Tier	Credit Interest Rate p.a.	With Bonus Interest	Bonus condition	Overdrawn debit interest p.a.	Mortgage Offset	Formal overdraft limit available	Monthly Service Fee	Eligible Applicants	Conditions
Everyday Transaction	Salary credit, everyday spending, direct debits, etc	Daily	Annually	Credit Balances	0.00%	N/A	N/A	N/A (positive balance only account)	Yes	Yes (interest rate % on application)	\$0	Individuals	None

Product Descriptions

Everyday Transaction Account

Introduction

The Everyday Transaction Account - is a transactional deposit account available for personal customers only. This is not a business deposit account.

Monthly Account Service Fees

This Account is generally a Fee Free Account, however please refer to the fees and charges schedule for any card, clearing or account management fees.

Mortgage Offset

The Everyday Transaction Account can be set up to provide an offset against a Goldfields Money mortgage. 100% of the minimum daily balance is offset against the mortgage balance for the mortgage interest calculations. Please be sure to contact us to establish the offset functionality.

Interest

There is no interest paid on this account.

Overdrawn Account Costs

An Everyday Transaction Account must not become overdrawn. An overdrawn account without the prior approval of a documented Overdraft Facility will incur debit interest calculated daily on the overdrawn amount at a higher penalty interest rate and debited on 30th June each year or when the account is closed.

You may also incur an overdrawn penalty fee and may incur debt collection agency costs as applicable.

Opening a Goldfields Money Deposit Account

You can open an account at www.goldfieldsmoney.com.au

You can also open a deposit account at any branch of Goldfields Money.

Joint Goldfields Money Deposit Accounts

If your Goldfields Money Deposit Account is held in the name of two or more persons, all the funds in that Bank Account will be held in joint tenancy.

If one of you dies, any balance in these accounts shall accrue in accordance with the law of survivorship in the State of incorporation of Goldfields Money.

If this Product Disclosure Statement is given to any of the joint account holders then it will be deemed that they have been received by all account holders.

All account holders are jointly and severally responsible for any indebtedness in respect to any account held in joint tenancy.

Correspondence

Unless arranged otherwise this account operates under electronic notifications and correspondence.

You will be deemed to have received email notices and other electronic correspondence sent by Goldfields Money to your registered email address when such notices have been received by your email system and you will be deemed to have received one-time password notifications sent by Goldfields Money to your registered mobile phone number when such notifications have been received by your mobile device.

Goldfields Money may still send notices, statements or any other documents by mailing them to any one of the joint account holders at the current address recorded for the account. In this event it is deemed that all of the account holders shall have received the notice, statement or other documents the next business day after it is sent.

Proof of Identification Requirements

You must be a customer to open an account. We have adopted an Anti-Money laundering and Counter Terrorism Financing Program consistent with Federal Government legislation. It requires that anyone wishing to open a new account or become a signatory on an existing account, must undergo a risk assessment which includes a satisfactory identification check.

Goldfields Money supports the Australia-wide effort to fight crime and will do everything possible to make this process as smooth as possible for you.

The simplest way to become verified is through the on-line account opening form on our website.

Otherwise you will need to provide either:

1. An original copy of a primary document with a photograph; or
2. An original copy of a primary document without a photograph plus a secondary document.

Please refer to the tables below for examples of documents you can use to verify your identity. Identification must be original documents in the same name, listing your full name and date of birth and/or residential address.

Primary documents with a photograph
Australian Passport (current or expired within 2 years)
Current Foreign Passport
Current Australian Drivers Licence
Proof of Age Card (issued under law of Australia or Territory)

OR

Primary documents without a photograph
Australian Birth Certificate or Birth Extract
Foreign Birth Certificate
Australian Citizenship Certificate

+

Secondary documents
Current Centrelink card
Notice to the individual from the Australian Taxation Office (less than 12 months old)
Notice to the individual from a local government provider
Children (less than 18 years) education institution statement specifying the name of the child and confirming attendance of the child at the institution and signed by the principal of the institution.

Statement of Account

Goldfields Money will send a statement of account to you at least every six months, unless the account is a passbook account, or the account has a zero balance and there were no transactions during the statement period.

Statements will be mailed to the address recorded on your account. If you change your address, you must notify Goldfields Money as soon as possible. In those cases where a statement has been returned undelivered, further statements may not be mailed to you until a new mailing address has been provided.

Additional statements can be obtained upon request; however a charge may be applied.

When you receive your statement you should verify the transactions shown on your statement. If there are any errors you must contact Goldfields Money immediately.

If you are internet connected you can print your account statements at any time, by accessing the Goldfields Money Net Banking facility located on the Goldfields Money web page at www.goldfieldsmoney.com.au.

Optional Payment Facilities

All optional payment facilities apply to the deposit accounts (except Term Deposits) including:

- Visa Debit Card
- Goldfields Money Net Banking, including Bpay;
- Goldfields Money 24 Hour Phone Banking Service, called Phonelink, including Bpay;
- Periodical Payment Facility;
- Direct Debit Facility;

Bank Cheques

This is a bank-issued cheque which Goldfields Money arranges to be drawn on its bank account, rather than on a customer account. A Bank Cheque is paid for by the drawing of funds from your Goldfields Money account.

Electronic Cards

You may apply for an Electronic Access card known as a Visa Debit Card to be issued on your account.

Issue of an Electronic Access card is at Goldfields Money's discretion. You may request an Electronic Access card to be issued to a person authorised to operate your account.

Should you close your account all cards issued on it must be returned to Goldfields Money.

Electronic Cards are issued with a Personal Identification Number (PIN). Your PIN is like your personal signature and should be carefully protected at all times.

Never carry your Electronic Access card and PIN together, or leave your PIN in an unsecured place.

Specific terms and conditions relating to Goldfields Money debit cards can be found in the 'Visa Debit Card Conditions of Use' which are provided with your Electronic Access card and provided on our website.

Direct Debits

Inward

This has to be arranged through the organisation or company you wish to debit your account, as they will have to initiate the transaction. You can cancel a direct debit by requesting the organisation or company to stop debiting your account.

You can also stop a direct debit by providing a written instruction to Goldfields Money, at least three business days before the next payment is due.

Outward

This can be arranged through application to Goldfields Money. The service is called QuickDebit. Outward direct debits are only available where the name of the account to be debited is the same as that being credited.

Proof of ownership of the account being debited is required. You can cancel a direct debit by request in writing to Goldfields Money at least 3 days prior to the next payment.

Cancellation of Direct Debit

Goldfields Money reserves the right to cancel any direct debit arrangement under advice to its customer, should the arrangement result in unsatisfactory conduct of an account in the opinion of Goldfields Money.

Periodical Payments

This can be arranged through application to Goldfields Money.

You can arrange for amounts to be withdrawn from your Goldfields Money account and credited to either another Goldfields Money account or an account at another financial institution.

Cancellation of Periodical Payment

Goldfields Money reserves the right to cancel any periodical payment arrangement under advice to its customer, should the arrangement result in unsatisfactory conduct of an account in the opinion of Goldfields Money.

EFTPOS – Electronic Funds Transfer at Point of Sale

You can use your Electronic Access card at any retailer throughout Australia that displays the EFTPOS logo. Your purchase will be automatically debited to your account for the amount of the purchase.

Please ensure that you regularly check your statement for any unusual transactions. If you identify any, please contact Goldfields Money.

Visa

A Visa Debit card allows you to pay for your purchases using your own money through the worldwide Visa network.

Use your Visa Debit card:

- for shopping online;
- at ATMs (remember to avoid direct charging by using the RediATM, NAB or BOQ ATM networks);
- for EFTPOS, using the chip or magnetic strip;
- over the phone;
- wherever VISA is accepted, at tens of millions of locations around the world, including ATMs. (Fees apply for transactions in foreign currencies, and at overseas ATMs.).

Automatic Teller Machines (ATM's)

You can use your Electronic Access card at most Automatic Teller Machines (ATMs) in Australia to withdraw cash, transfer money within your account and in some instances (a PIN is required) perform balance enquiries.

However, using a RediATM, BOQ or NAB ATM will ensure that you are not directly charged for your transactions. Direct charges may be made for using other ATMs by owners of the ATMs.

The amount of your withdrawal will be automatically debited to your account. Please ensure that you regularly check your statement for any unusual transactions. If you identify any, please contact Goldfields Money, immediately.

Bpay

Bpay is available online, via internet banking and through telephone banking. The same phone number is used for BPAY and telephone banking.

With the BPAY facility, you can pay a variety of bills using cleared funds from your Goldfields Money Accounts. For instructions on operating this facility please see the FAQ section below.

Please ensure that you regularly check your statement for any unusual transactions. If you identify any of these, please contact Goldfields Money.

Internet banking - Goldfields Money Net Banking

Goldfields Money's internet banking service allows you to obtain up-to-date information about your account as well as transfer funds between Goldfields Money accounts.

Net Banking also allows you to make transfers to other financial institutions by Electronic Funds Transfer (EFT). You can also make bill payments using BPAY.

To use internet banking you will need a password which is distributed to you when you register.

Full terms and conditions for Net Banking are available in the brochure Net Banking Terms and Conditions and these form part of Goldfields Money's Product Disclosure Statement.

Phonelink, Phone Banking

Goldfields Money's telephone banking service Phonelink allows you to access your accounts by telephone. You can transfer funds between your accounts and keep a regular check on all your transactions.

Any transfers will be automatically debited and then credited to your specified account. To use telephone banking you

will need an access code which will be distributed to you when you register.

Bpay is also available through Goldfields Money's telephone banking service.

Full terms and conditions for Phonelink are available in the brochure Terms and Conditions Net Banking and Phonelink and these form part of Goldfields Money's Product Disclosure Statement.

See the Frequently Asked Questions section below for further information on using Phonelink.

Branch Access

Customers can access their accounts over the counter at a Goldfields Money branch in Kalgoorlie and Esperance.

Telegraphic Transfers and Drafts

Goldfields Money has facilities in place to allow telegraphic money transfers.

Goldfields Money cannot give general assurances on the timing of receipt of funds should there be complications arising in the routing of payments or in overseas banking systems.

Overseas Banks may impose handling charges, particularly for payments in currency other than that of the receiving country. These charges are the responsibility of the beneficiary. Stop payments, inquiries or investigations requested by the Purchaser are subject to additional fees.

Inquiries are to be made at the Goldfields Money branch from which the payment was initially purchased. Please retain your receipt of transaction.

Goldfields Money is in no way responsible for any delays or loss incurred in respect to any overseas transaction.

Cheques

Personal cheque books are not offered on the Everyday Transaction Account.

Goldfields Money Corporate cheque

This is a cheque that is drawn by Goldfields Money on itself. If a Goldfields Money cheque is lost or stolen and Goldfields Money is satisfied that this has occurred, Goldfields Money will place a stop on the cheque. Goldfields Money will require a signed indemnity from you against any loss Goldfields Money may suffer as a result of providing a replacement cheque.

Where the signature of an officer of Goldfields Money is forged or placed on a cheque without Goldfields Money's authority, Goldfields Money is not legally liable for the cheque concerned. Goldfields Money may charge you a fee for providing a corporate cheque where one has been lost or stolen.

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:

- ATMs and via EFTPOS: A daily withdrawal limit of \$1,000 applies to the combined total of all withdrawals made using ATMs and via EFTPOS.
- Internet Banking: A daily withdrawal limit of \$1,000 applies to internet banking transfers and bill payments. In some cases this limit can be increased, please contact Goldfields Money during office hours to discuss this option.

Risks

When you own and use a financial product, there is always a risk that someone could access it without your knowledge or authority.

However, if you take precautions, you can minimise your exposure to such risks.

For further information on reducing the risk of unauthorised transactions on your account, please refer to the Australian Securities & Investment Commission's (ASIC) website (www.moneysmart.gov.au).

We recommend you check your statements regularly and notify us immediately if you notice any unusual or invalid transactions.

When an Electronic Access card is issued, it is distributed with a 'Conditions of Use' brochure pertaining to the particular product.

Please read these documents carefully as they contain important information about limiting the risks associated with the particular product.

Loss or theft of a Payment instrument

Payment instruments are items such as credit or debit cards and their associated PIN or security password which should

always be kept safe at all times.

If Goldfields Money payment instruments are lost or stolen, you must notify Goldfields Money, as soon as possible on (08) 9021 6444.

If your Electronic Access card issued on your account is lost or stolen, either in Australia or overseas, you must report the loss by either ringing Goldfields Money on (08) 9021 6444 during normal office hours or you can call the Lost and Stolen Card Hotline 1800 648 027.

Similarly, if your PIN has become known to anyone else you must immediately notify Goldfields Money. Your card and PIN are your electronic signature, hence your PIN should not be disclosed to another party.

If you have caused or contributed to the loss by failing to:

- Safeguard your payment instruments or by delaying notification to Goldfields Money of the loss or theft, you may be liable for transactions, including mail, internet banking and telephone order transactions, incurred before notification is received by Goldfields Money, even if these have been made without your authority.

In respect of cards, you will not be liable for losses resulting from unauthorised transactions which occur:

- Before you receive your card and PIN
- After you have notified Goldfields Money that your card has been misused, lost or stolen or that your PIN has become known to someone else

Where it is clear you have not contributed to such losses, you will be liable for actual losses on your card except for:

- The amount of the losses which exceeds your daily withdrawal limit; or
- The amount of the losses which exceeds the balance in your account, including any pre-arranged credit facility.

Once Goldfields Money has been advised of the loss or theft of your card or your PIN has become known to someone else, your liability is limited to the following:

- The actual loss at the time of notification; or
- The balance of your account including any pre-arranged credit facility or overdraft provided you have not contributed to the loss by:
 - Disclosing your PIN to another person;
 - Writing your PIN on your card;
 - Keeping a record of your PIN on any article (without making any reasonable attempt to disguise it) which is liable to be stolen at the same time as your card;
 - Unreasonably delaying notification to Goldfields Money of the loss or theft of your card;
 - The misuse of your card;
 - Unreasonably delaying notification to Goldfields Money of your PIN becoming known to another person.

Commissions

Goldfields Money may earn or pay a commission 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).

ePayments Code

The ePayments Code sets out rules about how electronic transactions should work. The ePayments Code is designed to cover any type of electronic transaction that is initiated using electronic equipment and does not involve a manual signature for authorisation. Examples of electronic transactions covered under the ePayments Code are:

- ATM withdrawals
- EFTPOS and Visa transactions including Visa paywave
- Net banking
- Phone Banking
- BPay payments

Goldfields Money will comply with the ePayments Code wherever that code applies. More information about the ePayments Code is available at the ASIC website: www.asic.gov.au.

Dispute Resolution Process

At Goldfields Money, we strive to ensure that our customers receive the best possible service.

Goldfields Money has a formal complaint procedure in place to assist customers. All of our staff have been trained to assist customers with the complaints procedures and are available to assist customers making a complaint, if required.

If necessary, the complaint will be referred on to a manager to assess. Complaints can be made in person, over the phone, via letter or email. You can attend your local branch and attempt to resolve the issue directly with a Goldfields Money staff member. If you cannot resolve the problem with the Goldfields Money staff customer, then you should speak to the manager.

Should a resolution not be reached, you will be asked to complete and submit a formal Complaint Referral Form. Branch staff can assist you with completing this form. Or, if you prefer, you can write a letter directly to the Complaints Officer at the address below.

Please also include any supporting documentation with your letter to help clarify your point of view.

You can also call the Complaints Officer on (08) 9021 6444 to lodge a complaint. If the issue cannot be resolved over the phone, the staff customer will complete a Complaint Referral Form and forward it to the Complaints Officer for processing.

Should you wish to discuss the complaint with the relevant manager, then please note this on the Complaint Referral Form.

Once the Complaints Officer has received the complaint, the issue will be forwarded to the relevant manager who will contact the customer within 2 working days to advise of the outcome or progress.

If the complaint has been resolved, then the Complaints Officer will contact you in writing. If the issue requires further investigation, then the Complaints Officer will telephone and advise you of this.

Every effort will be made to resolve your query immediately; however, the Complaints Officer will inform you of the estimated time it will take to investigate.

Once Goldfields Money has reached a decision, you will be notified of in writing and advised of the outcome of our investigation and the reasons for that outcome with reference to these Terms and Conditions and the ePayments code. If you are not happy with Goldfields Money's formal response, you can take your complaint to an external arbitrator.

Details of this scheme will be sent to you with our formal decision. There is no cost to you for using this external arbitrator scheme.

Complaint remedies may be financial or non-financial. Where a customer has suffered financial loss, and the complaint has been found in their favour, appropriate compensation will be made.

Where there has been no financial loss, then appropriate remedies are to be offered to the customer. Goldfields Money is committed to providing the best possible service to its customers.

Where a complaint refers to a process or appears to be a recurring complaint, management will seek ways to quickly address this problem.

The address to post to complaints is:

**The Complaints Officer Goldfields Money Limited 120 Egan Street
Kalgoorlie WA 6430.**

Disputes from Debit cards – Electronic Banking

Goldfields Money has a separate procedure relating to the use of electronic banking.

Details of these procedures are set out in the Terms and Conditions applicable to your card.

If you have a concern about a transaction that has appeared on your statement, please contact Goldfields Money at its head office address shown throughout this document, at your earliest convenience.

Every effort will be made to resolve your query immediately; however the staff customer will inform you of the expected time it will take to investigate. Generally this will take 21 days from receiving your advice, however some queries can take up to 45 days to complete.

As soon as our investigations are complete Goldfields Money will promptly advise you of the outcome and correct any errors that may have occurred.

Cooling Off Period

Goldfields Money provides no cooling off period in relation to its basic deposit products.

It is our policy, however, that customers may close their accounts at any time they wish, subject only to payment of outstanding fees and charges.

Inactive and Dormant Account

Often customers change address or forget that they have accounts. In some cases they may even forget to maintain their at-call account activity by depositing or withdrawing funds.

If an account has recorded no customer generated transactions for a period of one year, Goldfields Money may notify the customer in writing that unless it receives instructions to the contrary within 28 days, Goldfields Money intends to classify the account as inactive.

The account becomes dormant if there has been no transaction on the account for 7 years. Goldfields Money will contact the customer before the account is transferred to dormant status.

If the account has been classified as dormant, Goldfields Money may debit the account with a fee. Please refer to the Personal Accounts Fees & Charges brochure for details on fees charged.

Dormant accounts with a balance of \$500 or more will be forwarded to the Australian Securities and Investment Commission (ASIC) as unclaimed money, as specified by the Banking Act.

Deceased Estates

If you become aware that a Goldfields Money customer and account holder has passed away please contact Goldfields Money at your earliest convenience.

If you are responsible for a deceased estate (i.e. an executor or administrator appointed by the court) please contact Goldfields Money at our head office as you will have specific responsibilities.

They may concern mortgage, loans, overdrafts, savings, and investments and so on. We would appreciate your call at your earliest convenience to discuss issues concerning the deceased estate.

Taxation Issues

Tax File Number Legislation

In 1991 the Taxation Department introduced guidelines that state all financial institutions are required to withhold approximately half the interest from every account which pays interest, dividends or distributions, unless the customer has supplied their tax file number or exemption.

It is important to note that this requirement applies to everybody, even if you do not normally pay tax.

It is not, however, an offence if you choose not to give your tax file number or exemption. If you have not provided this information, tax may be taken out of your interest at the maximum tax rate which can be claimed as a credit on your next tax return.

Once Goldfields Money has received your tax file number it is stored in complete confidence. Its use and disclosure are strictly regulated by the tax laws and Privacy Act.

There are certain people and groups that are exempt from providing tax file numbers but they must advise details of the exemption.

Some groups that are exempt are:

- Most pensioners,
- Most children under sixteen,
- Most groups, clubs and organisations that are not required to lodge a tax return. Where you hold a joint account,

both parties are required to advise their tax file numbers.

Taxable Income

Any interest earned by customers may need to be included in their taxable income. Please seek advice from a qualified accountant or financial adviser.

Personal Information

Goldfields Money collects personal information about you so it can process your application, administer your account and tell you about its products and services.

Goldfields Money may disclose your personal information to others where that is necessary to execute your instructions or if it is required by law.

The types of people to whom we may disclose your personal information include your representative or guardian, regulatory bodies and any organisations with whom we have alliances or arrangements (including but not limited to CUSCAL and the National Australia Bank Ltd).

Goldfields Money may also collect and disclose your personal information for the purpose of resolving a complaint or disputed transaction.

You agree that Goldfields Money may collect and disclose your personal information by electronic communication (such as by facsimile or e-mail).

You acknowledge there are inherent risks in the use of such electronic communication irrespective of whether that

electronic communication is protected by way of encryption.

You can access the personal information that Goldfields Money, CUSCAL or the Bank may hold about you at any time.

You should also tell Goldfields Money if you do not wish to receive marketing material.

For more details on how Goldfields Money handles personal information please refer to Goldfields Money's Privacy Policy.

Keeping your Personal details up to date

Changing your name or address

If you move house or change your name (e.g. to get married) please notify Goldfields Money immediately. You will need to provide evidence of name change (e.g. a wedding certificate).

It is vital that we receive this information quickly to make sure that your statements and other important correspondence reach you promptly and confidentially.

If you get into financial difficulty

It is advisable that you inform Goldfields Money if you are in financial difficulty.

It is in the interest of both you and Goldfields Money to deal with these matters without delay. Goldfields Money is always willing to discuss the restructure of your borrowing commitments when difficulties arise.

Please contact your nearest branch office and ask for a confidential appointment.

Changes to this Product Disclosure Statement: Fees & Charges and Interest Rates

The table below sets out how and when Goldfields Money will notify you of changes to your account.

Item	Minimum number of days Notice	Method of Conveying the Notice
1. Introduce a new fee	30 days	<ul style="list-style-type: none">· In writing or· Goldfields Money's website - www.goldfieldsmoney.com.au
2. Increase an existing fee or charge	30 days	<ul style="list-style-type: none">· In writing or· Goldfields Money's website - www.goldfieldsmoney.com.au
3. Change the interest rate, decrease fee or charge or change any other condition	Day of change	<ul style="list-style-type: none">· In writing or· Goldfields Money's website - www.goldfieldsmoney.com.au

Further Information

For further information please contact your nearest Goldfields Money branch or telephone Goldfields Money on (08) 9021 6444.

Frequently Asked Questions (FAQ's)

What is a BSB? What is the 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

What is Goldfields Money's Web Page and Email Address?

Goldfields Money's Web Page: www.goldfieldsmoney.com.au

Goldfields Money's Email Address: enquiries@goldfieldsmoney.com.au

Where are Goldfields Money's Branches?

Kalgoorlie Branch

120 Egan Street Kalgoorlie WA 6430

Phone: (08) 9021 6444

Facsimile: (08) 9021 4766

Esperance Branch

90 Dempster Street Esperance WA 6450

Phone: (08) 9071 3888

Facsimile: (08) 9071 5151

How can I leave an important message after hours?

You have several options available to you: Firstly, you can send us a fax to 08 9438 8801. Secondly, you can send us an email to enquiries@goldfieldsmoney.com.au.

In all instances, please clearly identify yourself by your Goldfields Money client ID number.

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)

How do I make a BPay payment?

You can make a Bpay payment using either one of Goldfields Money's services: Phonelink Phone Banking option or Goldfields Money's internet banking option.

Using Phonelink, Phone Banking

Simply follow the easy steps below

- Dial 9022 8811
- Enter your account number
- Select Option #6 from the main menu
- Follow the prompts.

Using Goldfields Money's Net Banking

- Click onto NetBanking
- Enter Account details and password
- On Toolbar Click onto TRANSFER
- Scroll down to BPay
- Follow the prompts.

Please note you must be registered to use these services. A word of caution:

In both instances above, you will require:

- (i) A 5 digit Biller Code and
- (ii) the Reference Number which can be up to 20 digits

You will need to exercise caution with some Billers as their 20 digit Reference number changes each time a new account is issued.

GOLDFIELDS MONEY LIMITED

Phone: (08) 9021 6444 Facsimile: (08) 9021 4766

Email: enquiries@goldfieldsmoney.com.au

ABN: 63 087 651 849 | AFSL / Australian Credit Licence No. 246884

**PO Box 10155 KALGOORLIE WA 6433
120 Egan Street KALGOORLIE WA 6430**

www.goldfieldsmoney.com.au