



goldfields
M O N E Y

Product Disclosure Statement

For Basic Deposit Products

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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 (if this service is requested).
- Visa Debit Terms and Conditions (if this service is requested).

Product Issuer Details

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ABN 63 087 651 849

AFS License No 246884

Product Information Table

Product Feature / Account	General Savings Account S1	Cash Management Account S3	Pension Saving Account S7	Community Access Account S9	Mortgage Breaker Account S16	Business Access Account S2	Business Gold Account S30
Cal daily, paid annually	Yes	N/A	N/A	Yes	N/A	Yes	N/A
Cal daily, paid monthly	N/A	Yes	Yes	N/A	N/A	N/A	Yes
Visa Debit Card	Yes	Yes	Yes	No	Yes	Yes	Yes
Cheque Book	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Overdraft	Yes	No	No	No	No	Yes	No
Net Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Phonelink, Phone Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bpay	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Periodic Payment	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Direct Debit	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Minimum Balance	No	\$4,000	No	No	No	No	No
Minimum Transaction	No	\$50	No	No	No	No	No
Age Condition	None	None	Over 50		None		None

Product Descriptions

Goldfields Money offers its customers two types of deposit accounts: one for use by personal customers and the other for use by business customers.

Each product description below states whether the deposit account is for personal or business customers.

General Savings Account - S1

Introduction

The General Savings Account - S1 is a general saving deposit account available for personal customers only. This is not a business deposit account.

Interest

Tiered rates of interest apply to the credit balance of this account. Interest is calculated on the minimum daily balance and is credited to your account annually on 30th June each year or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the frequency in which interest may be debited or credited to a General Savings Account - S1, without the customer's prior consent.

Overdrawn Account Costs

A General Savings Account - S1 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.

Optional Payment Facilities

All optional payment facilities apply to this account. Fee Rebate

This Account has a Fee Rebate scheme (please refer to the fees and charges schedule).

Business Access Account – S2

Introduction

The Business Access Account - S2 is a business deposit savings account. The business may be a registered business trading name or a registered Pty Ltd company; in either event evidence of the legal status of the business is required at the time of opening the deposit account.

Interest

Tiered rates of interest apply to the credit balance of this account. The Business Access Account - S2, interest is calculated on the minimum daily balance and credited to your account annually on 30th June each year or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the frequency in which interest may be debited or credited to a Business Access Account - S2, without the customer's prior consent.

Overdrawn Account Costs

A Business Access Account - S2 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.

Optional Payment Facilities

All optional payment facilities apply to this account.

Cash Management Account - S3

Introduction

This is a special deposit savings account which pays a relatively higher interest rate than the general savings account. This deposit account is offered only to personal customers.

Minimum Opening Balance The minimum opening balance for this deposit account is \$4,000

Interest

Tiered rates of interest apply to the credit balance of this account. The interest is calculated on the minimum daily balance less \$4,000 and credited to your account monthly or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the frequency in which interest may be debited or credited to a Cash Management Account - S3 without the customer's prior consent.

Overdrawn Account Costs

A Cash Management Account - S3 must not become overdrawn. An overdrawn account will incur debit interest calculated daily on the overdrawn amount at a higher penalty interest rate. This interest will be debited annually 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.

Optional Payment Facilities

All optional payment facilities apply to this account.

Fee Rebate

A fee rebate scheme applies to this account (please refer to the fees and charges schedule).

Pension Savings Account - S7

Introduction

This is a deeming deposit account offered only to personal customers aged 50 years or older receiving an aged pension or superannuation payments. This is not a business account.

Interest

A Tiered interest rate applies to the credit balance of this account. Interest is calculated daily and credited to your account monthly or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the frequency in which interest may be debited or credited to a Pension Savings Account - S7, without the customer's prior consent.

Overdrawn Account Costs

The Pension Savings Account - S7 must not become overdrawn. An overdrawn account will incur debit interest calculated daily on the overdrawn amount at a higher penalty interest rate. This interest will be debited annually 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.

Optional Payment Facilities

All optional payment facilities apply to this account.

Fee rebate

This account is not eligible for a fee rebate.

Community Access Account - S9

Introduction

To be eligible to operate this account, the customer must be a not-for-profit organisation such as a charity, social club or non-licensed sporting body. This is not a business account.

Interest

Tiered rates of interest apply to the credit balance of this account. The Community Access Account - S9 interest is calculated on the minimum daily balance and credited to the account annually on the 30th June each year or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the

frequency in which interest may be debited or credited to a Community Access Account - S9, without the customer's prior consent.

Overdrawn Account Costs

The Community Access Account (S9) 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 rate of interest 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.

Optional Payment Facilities

All the optional payment facilities except Visa debit card are attached to this account. Fee Rebate

This Account has a Fee Rebate scheme (please refer to the fees and charges schedule).

Mortgage Breaker Account - S16

Introduction

The Mortgage Breaker Account is available to personal customers only.

The Mortgage Breaker Account is a transaction account that provides an offset against a Goldfields Money mortgage.

Interest is not paid on the account; however, 100% of the minimum daily balance is offset against the mortgage balance for the mortgage interest calculations.

Optional Payment Facilities

All optional payment facilities apply to this account.

Fee Rebate

This account has a fee rebate scheme (please refer to the fees and charges schedule).

Business Gold Account - S30

Introduction

The Business Gold Account - S30 is a business deposit savings account. The business may be a registered business trading name or a registered Pty Ltd company; in either event evidence of the legal status of the business is required at the time of opening the deposit account.

Minimum Balance of Account

The Business Gold Account requires a minimum account balance of \$4,000.

Any transaction which takes the account balance under \$4,000 may incur a penalty fee.

Interest

Tiered rates of interest apply to the credit balance of this account. The Business Gold Account - S30 interest is calculated on the minimum daily balance and credited to your account on the last day of the month or when the account is closed.

Goldfields Money reserves the right to unilaterally vary any interest rates, methods of calculating interest and the frequency in which interest may be debited or credited to a Business Gold Account - S30 without the customer's prior consent.

Overdrawn Account Costs

If the account becomes overdrawn, without the prior approval will incur debit interest calculated daily on the overdrawn amount at a higher penalty interest rate and debited on 30 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.

Optional Payment Facilities

All optional payment facilities except an Overdraft Facility apply to this account.

Fixed Term Deposits (FTD)

Introduction

Goldfields Money offers Fixed Term Deposits (FTD) to both personal and business customers.

Goldfields Money accepts the lodgement of money for a Fixed Term Deposit of a fixed amount for a fixed term at a fixed rate of interest.

The minimum Fixed Term Deposit is \$5,000 and the minimum term is one month.

However, Goldfields Money does accept a FTD in the name of a child under the age of 18 years where the minimum balance of \$500 must be maintained.

Deposit Maturity Terms

Goldfields Money offers its customers the following Fixed Term Deposit maturity terms: 1, 3, 6, 9, 12 and 24 months. Other terms may be available on application.

Interest Rate

The advertised interest rate is an annual interest rate, expressed as a percentage per annum. For instance, 3.95% p.a.

Calculating the interest on a Fixed Term Deposit

Our Interest rates are calculated on a daily basis with the interest paid on maturity to your nominated Goldfields Money savings account.

The Interest you receive from your Goldfields Money Fixed Term Deposit is calculated as follows:

$$\text{Interest You Receive} = \text{Deposit} * \frac{\left(\frac{\text{Interest Rate}}{100} \right)}{\text{Number of Days in Year}} * \text{Deposit Term (days)}$$

Example

If your FTD is a 3 month (90 days) \$15,000 deposit at 3.95% pa., then the Interest you will receive is:

$$\text{Interest You Receive} = \$15,000 * \frac{\left(\frac{3.95}{100} \right)}{365} * 90 = \$146.10$$

Interest You Receive = **\$146.10**

Certificate of Investment

Upon acceptance or renewal of our FTD, we will issue you with a Certificate of Investment which will detail your client ID number, deposit number, date of lodgement or renewal, term of the fixed term deposit, maturity date, and interest rate.

If Goldfields Money does not receive your FTD maturity instructions before maturity the FTD will automatically be re-invested including any interest payable to you for a similar term at the prevailing interest rate. You have 7 days following the maturity date to enter maturity instructions without such alteration being considered an early redemption.

Early Redemption of your FTD

At the absolute discretion of Goldfields Money it may consider a request from you for the full or part redemption or release of your FTD before its maturity. If Goldfields Money agrees to the request, it shall have the right to adjust the interest rate payable on your FTD.

This interest rate adjustment is a reduction in the interest rate to 1.5% per annum calculated daily for the length of the term already served. If the term served is less than one month, there will be no interest paid on the amount withdrawn.

The minimum redemption amount is \$500.

Payment of the redeemed funds can be via a direct credit to another Goldfields Money account, cheque or electronic transfer.

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 account and the 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.

Goldfields Money can 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.

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.

You may also elect to receive your statement of account monthly; or 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.

Goldfields Money also provides the option to receive a statement of account online. You can register for this facility by accepting the terms and conditions on our website www.goldfieldsmoney.com.au.

Optional Payment Facilities

Please refer to the Product Information Tables located at the beginning of this Product Disclosure Statement to help you determine which payment facilities are available for your chosen deposit account.

Fees do apply to some access options. Please refer to Personal Accounts Fees and Charges or Business Accounts Fees and Charges for the relevant fees.

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. Cards are not available on some accounts. You may request an Electronic Access card be issued to a person authorised to operate your account.

Separate Terms and Conditions apply to these cards and you and any other person issued with a card at your request, must familiarise yourselves with these Terms and Conditions.

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.

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. 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.

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

About Cheque Facilities

Qualification for a cheque facility is subject to conditions available from Goldfields Money.

You will need to be 18 years of age or over to qualify for a cheque facility. We will automatically issue a new cheque book once you have used the majority of cheques in your cheque book.

You should advise us if you do not require any more cheque books to be sent to you. The cheques on your account remain the property of Goldfields Money.

If we ask you to return them to us you must do so. At our discretion we can ask you to stop writing further cheques.

We can dishonour any cheques that you continue to write after we have requested you to stop. Goldfields Money accepts no responsibility if another person refuses to accept a cheque drawn on your account.

There are a variety of fees and charges that are applicable to the use of cheque facilities. These fees and charges are detailed in a separate brochure which will be given to you at the time of applying for your cheque facility.

Conduct

- When Goldfields Money accepts this application you, the Customer, acknowledge that you have appointed both Goldfields Money and CUSCAL Limited as your agent and that you have authorised each of them to:
 - Conduct accounts ("the Bank Account") with a Bank ("the Bank") to enable you to draw cheques for payment of goods and services out of the funds in your Goldfields Money Account in accordance with these Terms and Conditions; and transfer funds to the Bank Account from your Goldfields Money Account to pay the amount of cheques that you or your Authorised Signatories have signed and to pay the value of all costs taxes or charges made by Goldfields Money or the Bank.

How long does it take to clear a cheque?

When you deposit a cheque to your account it will usually take 3 business days to clear, but may take longer in some cases.

You will NOT be able to withdraw any of the proceeds of a cheque until the cheque is cleared.

However, there are some exceptions to allow you immediate access to the proceeds of the cheque. Please check with Goldfields Money as to these circumstances.

Crossing a cheque 'not negotiable' or 'account payee only'

If you cross a cheque, it is a direction to your financial institution to pay the cheque into an account at a bank or other financial institution.

A crossing does not actually prevent the cheque being negotiated or transferred to a third party before presentation to a bank or financial institution for payment.

Crossing a cheque means drawing 2 lines clearly across the face of the cheque. When you cross a cheque or add the words 'not negotiable' between the crossings you may be able to protect yourself, but not always, against theft or fraud.

This crossing sometimes serves as a warning to the collecting financial institution, if there are other special circumstances that it should inquire if its customer has good title to the cheque.

When you add the words 'account payee only' between these lines you are saying that only the named person can collect the proceeds of the cheque. These words may give you better protection against theft or fraud. It would be prudent for the collecting financial institution to make inquiries of the customer paying the cheque in, if the customer is not the payee of the cheque.

Deleting 'or bearer' on the cheque

Your pre-printed cheque forms have the words 'or bearer' after the space where you write the name of the person to whom you are paying the cheque. The words 'or bearer' mean that the cheque can be transferred from one holder to another by simply handing it over. You can give yourself more protection against theft or fraud by crossing out the words 'or bearer' and adding the words 'or order'. If you cross out the words 'or bearer' and do not add the words 'or order', the cheque is still a bearer cheque.

Safeguarding your cheque book

It is your responsibility to safeguard your cheque book from loss, theft or unauthorised use. You must:

- Keep your cheque book under secure control and in a safe place at all times;
- Never give your cheque book or an incomplete cheque to any person;
- Read your periodic statement carefully and notify Goldfields Money promptly if it contains any entry which you suspect may represent an unauthorised transaction; and
- Contact Goldfields Money immediately if you become aware that your cheque book or a cheque has been lost, stolen or used without your authority.

Completing a cheque – what to do to reduce forgery

When you write a cheque you have a duty to fill it out carefully so that no-one else can alter it. You must:

- Start the name of the person to whom you are paying the cheque as close as possible to the word 'Pay';
- Draw a line from the end of the person's name to the beginning of the printed words 'or bearer';
- Write the amount in both words and figures and never leave a gap between the words or figures;
- Begin the amount in words as close to the left hand side of the cheque as possible and write the amount in figures as close as possible to the dollar (\$) sign;
- Draw a line from the end of the amount in words to the printed '\$'; always add a stop '.' or dash '-' to show where the dollars end and the cents begin, and if there are no cents, always write '.00' or '-00' to prevent insertion of more numbers to the dollar figure.
- Always write cheques in ink which cannot be rubbed out and never in pencil; and
- Never sign a cheque until you have filled it out completely.

Liability

You will be liable for all losses caused by your failure to observe the duties specified above. However in no case will you be liable where it is shown, on the balance of probabilities that the loss was caused by:

- The fraudulent or negligent conduct of Goldfields Money employees or agents; or
- The same cheque being debited more than once to the same account.

Dishonouring a cheque

Goldfields Money can dishonour your cheque or not pay on it if:

- You have insufficient funds or available credit in your account to cover the cheque;
- You have not drawn up the cheque clearly so Goldfields Money is unsure of what you want it to do;
- You have post-dated your cheque and it is presented for payment before the date on the cheque;
- The cheque is 'stale', that is, the date on the cheque is more than 15 months ago; or
- Goldfields Money has notice of your death or mental incapacity.

Where Goldfields Money refuses to pay a cheque in accordance with this condition, or in accordance with any other provision, Goldfields Money may, at its absolute discretion, debit to your Goldfields Money account any costs incurred through such refusal, and such costs shall constitute a debt owed by you to Goldfields Money

Meaning of the "Available Balance"

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

The Available Balance does not include:

- deposits received but uncleared in accordance with the policy of Goldfields Money;
- interest accrued but not credited; or
- deposits in transit.

Stop payments on a cheque

You acknowledge and agree that Goldfields Money is only required to instruct the Bank to stop payment on any cheque when your Goldfields Money standard stop payment notice has been correctly completed, signed and delivered to Goldfields Money.

Overdrawn accounts

If Goldfields Money pays a correctly authorised and presented cheque that exceeds your Available Balance then you will incur a debt to Goldfields Money reflecting the amount by which the cheque exceeds the Available Balance.

This debt is repayable by you immediately upon the written demand of Goldfields Money. If you fail to repay the debt then you will be required to pay all costs and expenses incurred by Goldfields Money in collection of that debt.

Complaints – Disputing a Transaction

If you have a complaint about the Cheque Facility, or wish to dispute a transaction, you should contact Goldfields Money. Goldfields Money staff will do everything they can to resolve your complaint immediately and to your satisfaction.

If it is not possible to settle your concern immediately, or you are not satisfied with the result, Goldfields Money will advise you of the procedures for further investigation and resolution of your complaint.

An officer with the appropriate authority to resolve the dispute will investigate your complaint thoroughly.

If you are still not satisfied with the decision, you may request that the decision be reviewed by senior management.

If you wish to take the matter further, you may, for instance, contact the Financial Ombudsman Service or any other external dispute resolution body which we advise you of from time to time.

Fees and charges

You agree to pay all charges which are determined by Goldfields Money to apply in relation to transactions and cheques drawn on, or deposits made to, the Bank pursuant to this facility.

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 and cheques 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.

Cheques

If cheques or cheque forms are lost or stolen, please take the following action immediately:

- If the cheque was payable to you, tell the drawer,
- If the cheque was drawn by you, request Goldfields Money to stop payment of the cheque and be sure to advise the payee,
- If the cheque is a Goldfields Money Corporate Cheque, advise Goldfields Money by telephoning (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.**

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 and clearance of cheque deposits.

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.

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.

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.

Please refer to the Personal Accounts Fees & Charges brochure for details on fees charged. Dormancy mainly affects the at-call savings accounts, as most term deposits are automatically reinvested at maturity for an identical term unless the customer instructs otherwise.

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 it has alliances or arrangements or is involved in the Chequing transaction (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.

You agree that Goldfields Money may notify you of certain changes by advertisement in daily local or state newspapers. Goldfields Money may make the following changes:

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 · Newspaper advertisement 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 · Newspaper advertisement or · Goldfields Money's website - www.goldfieldsmoney.com.au
3. Change the interest rate	Day of change	<ul style="list-style-type: none"> · In writing or · Newspaper advertisement or · Goldfields Money's website - www.goldfieldsmoney.com.au
4. Decrease an existing fee or charge	Day of change	<ul style="list-style-type: none"> · In writing or · Newspaper advertisement or · Goldfields Money's website - www.goldfieldsmoney.com.au
5. Change any other term or condition	Day of change	<ul style="list-style-type: none"> · In writing or · Newspaper advertisement 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, see above for the address.

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

How long will it take for a cheque to clear?

A Cheque(s) deposited to a Goldfields Money Account requires the following clearance times:

Cheque Source	Clearance Time
Local/Intrastate/Interstate Cheques	3 standard business days if deposited at Goldfields Money before 12.00pm
Local/Intrastate/Interstate Cheques	4 standard business days if deposited at Goldfields Money after 12.00pm or if a public holiday occurs in the state in which the cheque has been
Overseas Cheques	30 days

Goldfields Money will reverse any deposit it has received on behalf of the customer's account if Goldfield's Money, for any reason whatsoever, does not receive value for the deposit.

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.

Tiered Rates of Interest Used for Deposit Accounts:

Tiered or Multiple Interest Rates on a portion of minimum daily Balance Method

This method of calculating the interest you are paid on a savings account deposit is based on multiple interest rates which apply to the different levels of the minimum daily balance of your savings account.

Example:

Assume the following interest rates apply to your particular savings account:

- \$0 – \$1,999 is 0.50% p.a.
- \$2,000 – \$9,999 is 1.00% p.a.
- \$10,000 & over is 1.50% p.a.

Assume also you have \$11,000 in your savings account

- Your \$11,000 minimum balance is then divided into or apportioned into the various minimum daily balances with corresponding interest rates.
- The interest you are paid comprises a portion of each Tier as follows:
 - o On the first \$1,999 of your \$11,000 you are paid 0.50% p.a. or \$10.00
 - o On the next \$7,999 of your \$11,000 you are paid 1.00% p.a. or \$79.99
 - o And on the next \$1,000 of your deposit you are paid 1.50% p.a. or \$15.00.

The Interest you are paid is \$104.99 p.a.

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