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# **Bank@Post** Information and FAQs



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# Introducing Bank@Post

We're excited to announce that accessing cash withdrawals and deposits with us is now more convenient! We've joined forces with Bank@Post (an initiative from Australia Post) to give our customers easier access to these services right across Australia. Neat, huh?

### What is Bank@Post?

<u>Bank@Post</u> is a service through Australia Post that will provide you, our customers, with access to cash withdrawals and deposits. Bank@Post are currently working with more than 70 financial institutions around Australia, meaning that you can access more than 3,500 participating Post Offices across the country. All you will need to use these services is your Goldfields Money debit card and a PIN.

## Why use Bank@Post?

With access to over 3,500 participating Post Offices in Metro and Regional areas, you'll never be far from help. With personal face-to-face service from people as local as you are, you'll be able to get your mail, pay your bills and make your withdrawals and deposits all under one convenient roof.

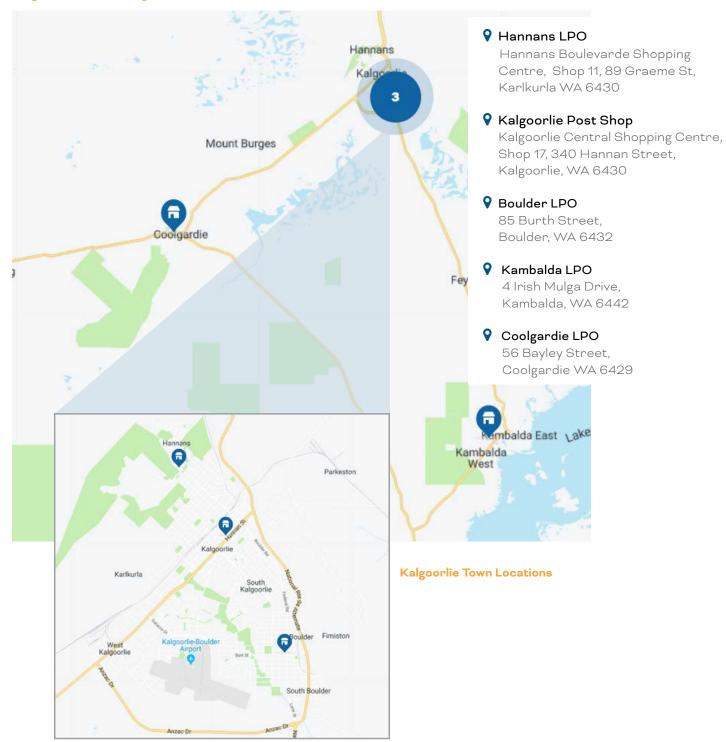


## Where can I find a Bank@Post Location?

## Do all locations provide access to Bank@Post services?

Not all Australia Post locations perform Bank@Post Services. Participating locations can be found on the Australia Post website <u>https://auspost.com.au/locate/</u>.

#### Kalgoorlie-Boulder Region





# What services can l access at Bank@Post?

As a Goldfields Money Account Holder, Bank@Post can help you to make deposits and withdrawals. Please note:

- For Bank@Post to be able to identify and serve you, you will need your valid Goldfields Money Visa Card and PIN. You must also be the account holder, not using a card on behalf of another customer.
- Transactions can be processed through the main transaction account that your card is connected to. Direct loan payments can't be performed at Bank@Post.

Service	Rules & Limits	Notes
Cash Withdrawals	\$2,000 per account, per transaction	If you need to amend your card withdrawal limits, you can call 1300 464 465 during business hours and one of our friendly team will get them sorted for you.
Cash Deposits	Maximum of \$9,999.95 per transaction	These will show up on your account as 'Pending' funds until they clear.
Cheque Deposits	<ul> <li>Maximum value of \$999,999.99 per transaction</li> <li>Clearance may take up to 7 business days</li> <li>Cheques must be made out in the name of the card holder as shown on your Visa Debit Card</li> <li>Foreign cheques must be in AUD and drawn on an Australian Bank</li> </ul>	If you need specific details of a cheque, you can contact one of our team on 1300 464 465 and they will investigate those for you.
Mixed Cash and Cheque Deposits	Maximum total \$999,999.99 in one transaction	Mixed deposits will be processed together and will appear and total cheque and total cash balances.

An example of how these transactions will appear on your statement will look something like this:

Posting Date	Effective Date	Transaction Details	Debit	Gredit	Balance
20 Dec 2019	20 Dec 2019	Bank at Post Cash Deposit	Debit	80.00	130.00
22 Dec 2019	26 Dec 2019	Bank at Post Cash Debit	80.00		50.00

## What fees will Bank@Post charge me?

Transaction Type	Associated Fee
Deposit & Withdrawals with Balance Enquiry	None!
Deposit & Withdrawals only	None!
Dishonours	If a cheque is dishonoured due to insufficient funds, you will be charged \$14.47 (incl GST) by Bank@Post. In addition, the person issuing the cheque will incur a \$25.00 dishonour fee from Goldfields Money.



## When will I have to contact Goldfields Money?

Bank@Post are unable to perform certain tasks, but don't worry the Goldfields Money team will be able to help you out if you get stuck. Otherwise, our Internet Banking platform has been created to help you to manage your finances on the go, 24/7.

Action	Available in online/ Internet Banking?	Available in App?	What if I don't use Internet Banking or the App?
Balance Enquiry	Yes	Yes	Call our team on 1300 464 465 during business hours
Ordering a new cheque book	No - send us a SecureMail message and we will get this sorted	No	Call our team on 1300 464 465 during business hours
Resetting your card PIN	No - send us a SecureMail message and we will get this sorted	No	Call our team on 1300 464 465 during business hours
Ordering a new card	No - send us a SecureMail message and we will get this sorted	No	Call our team on 1300 464 465 during business hours
Reporting your card lost/stolen	No	No	Call our 24/7 phone line 1800 648 027 toll free. If you're overseas, please calll this number: +61 2 8299 9101
Updating your contact details	Yes	Yes	Call our team on 1300 464 465 during business hours
Getting set up for Internet Banking	N/A	N/A	Call our team on 1300 464 465 during business hours
International Money Transfers into your GMY account	Not yet, but send us a SecureMail message and we will let you know the next steps	Not yet, but send us a SecureMail message and we will let you know the next steps	Call our team on 1300 464 465 during business hours
Open additional accounts	Yes - via our website	No	Apply online by visiting <u>goldfieldsmoney.</u> <u>com.au/products</u>
Transfer funds	Yes	Yes	Call our team on 1300 464 465 during business hours
Manage Statements	Yes	No	Call our team on 1300 464 465 during business hours
Locating Transactions	Yes	Yes	Call our team on 1300 464 465 during business hours
Adding & Removing Contact	Yes - Internet Banking	Yes	Call our team on 1300 464 465 during business hours



## FAQs & Troubleshooting

#### What if I want to make payments to my loan account?

The easiest way to do this is via "payments" in our Internet banking portal. It's quick and simple. If you don't have internet banking, we can help you to make the transfer and set you up with internet banking. Simply call our team on 1300 464 465 to get this process started.

#### How do I find details of my cheque deposits?

To find out more about a cheque, we need to liaise with Bank@Post. If you can send us an email containing the date and total amount of cheques deposited, we can do the rest. Alternatively, you can send those details via SecureMail or phone them through to our team.

#### How do I find details of my cheque withdrawals?

Essentially the same process as for cheque deposits. If you can provide the transaction date and total amount of cheques included, we can look into that for you. You can send the details via SecureMail in Internet Banking, via email or by phone on 1300 464 465.

#### **Contact Goldfields Money**

We are always happy to help our customers. To speak to one of our friendly customer service team you can use one of the following options:

Online: Send a request via your SecureMail inside Internet Banking Online: Use our website "Contact Us" form Email: info@goldfieldsmoney.com.au Phone: 1300 GO 4 GOLD (1300 464 465)

Our hours of operation are: Monday to Friday from 8am-5pm (AWST)

> If you're still stuck don't stress! Just give us a buzz on 1300 464 465.



# All yours. Honestly



info@goldfieldsmoney.com.au | 1300 GO 4 GOLD (1300 464 465) | www.goldfieldsmoney.com.au