

# 8 OUT OF 8 PEOPLE HATE BANK FEES!



**Find out how you can  
get rid of bank fees inside...**



# SAY GOODBYE TO BANK FEES!

## WHY CONTINUE TO PAY BANK FEES WHEN THERE IS A BETTER ALTERNATIVE!

### IMAGINE NOT HAVING TO PAY BANK FEES!

Are you sick of paying all those bank fees each month? And you're probably even more tired of complaining about them! Well, now's the time to do something about it.

Swap your home loan to the Greater Building Society and we'll give you an Access Savings Account that has no transaction fees! And most of our home loans won't attract monthly account keeping fees either, which means it makes it easier to pay off your loan sooner!

**The Greater won't charge you any of these fees to set up your home loan<sup>2</sup>:**

- Application fees
- Society legal fees
- Or valuation fees.

1 Excluding Constant Credit and Mortgage Express. 2 Minimum loan \$40,000. Fees, charges, terms and conditions apply to all loans.

## AND IT'S EASY TO SWAP!

Simply visit a Greater branch and you'll see how easy it is to swap your home loan or get a new home loan. In most cases it will take you less than an hour at our branch.

So call the Greater Building Society today and our friendly staff will help you to say goodbye to bank fees, AND get a Free Holiday!

## TAKE ADVANTAGE OF THE EQUITY IN YOUR HOME!

Do you realise that equity could mean renovating your home, adding a swimming pool or buying an investment property?

If you have had your home loan for a number of years and your home has risen in value over this time, the Greater may be able to offer you additional funds on your current loan.

This difference between what you currently owe and what your house is worth can work to your advantage and allow you to do any of these things plus more!

AND, utilising the equity in your home can also give you a Free Holiday! So whether you would like to renovate or invest, using your equity will also give you the chance to enjoy a break on us!

**"The extra we're putting off our home loan now is actually reducing our loan, instead of going into paying the fees and charges."**

"The banks, the large banks, all of the banks, have lots of hidden fees and charges and you look at your statement each month and you see all of these other fees and charges that you're not paying with the Greater.

And it felt good, the first statement we received from the Greater, they were true to their word – there was actually no fees and charges.

The extra we're putting in off our home loan now is actually reducing our loan, instead of going into paying the fees and charges.

I think a lot of people hesitate because they think of how hard it's going to be to swap over, but they really need to know how easy they do make it.

It's a phone call."

**"When we received our first statement and there were no fees, it absolutely blew us away."**

"We originally went to the Greater for our business and then we chose to move our home loan over. We knew that there was low fees and we assumed that there'd be low fees, but when we received our first statement and there were no fees – it absolutely blew us away, we were so pleased. And that's why we've continued, we've opened more accounts and its followed through, there are absolutely no fees.

We were also with many friends on a particular occasion and you get to talk over a table about where you bank and we told them that we got this free holiday when we changed for our home loan. The free holiday, they couldn't believe it. It wasn't a couple of nights in a tent somewhere, it was 10 nights in Port Douglas! It was top class accommodation and they couldn't believe it and they said they see the ads and they don't believe it.

But it is fact, it is real, we've been there and done that!"

**"Go to the Greater and go and get the advantages."**

"My parents have been with a financial institution for many, many years. When Tracy and I got our home loan with the Greater, I was straight away to tell them to go straight to the Greater.

Anytime Mum says 'I don't like the bank that we're with', I keep saying 'Well, go to the Greater. Stop whinging, go to the Greater and do something about it.

If you want something better, change it then and there and go and get the advantages.'

We took our holiday to the Sunshine Coast – 12 nights in Coolool was pretty good! And since then we've still got a few points left that we can now use on little trips for ourselves!

And it's nice to have good old fashioned service."

**"I love those holiday points"**

"When we swapped our home loan over I said that I wasn't going to put my foot back in that major bank's doorstep again, so our manager at the Greater said, 'I'll do it all for you, you don't have to go near them, you don't have to speak to them, I'll organise it.' And I think that was something like twelve or fifteen years ago and we've never looked back.

We couldn't be happier.

What we've been borrowing money for more lately is investment properties and what we've found is that they were so fast. They also said "Hey, you can get these triangle points for a free holiday" and I said "I like this!" I love those holiday points!"



**PHONE 131386**

**www.greater.com.au**



**John & Ann Maree G.**  
GREATER CUSTOMERS

**Barry & Pam F.**  
GREATER CUSTOMERS

**Tracy & James O.**  
GREATER CUSTOMERS

**Judy & Ken C.**  
GREATER CUSTOMERS



# SWAP YOUR HOME LOAN TO THE GREATER AND GET A FREE HOLIDAY!

**HERE'S SOME EXAMPLES OF WHERE YOUR HOME LOAN COULD TAKE YOU!**

**\$150,000  
HOME LOAN  
500  
TRIANGLE  
POINTS**



5 Nights  
HOTEL WATERMARK  
GOLD COAST  
SUPERIOR ROOM

Excluding School hols & special events



5 Nights  
SEAWORLD NARA RESORT  
SURFERS PARADISE  
SUPERIOR ROOM

Excluding School hols & special events

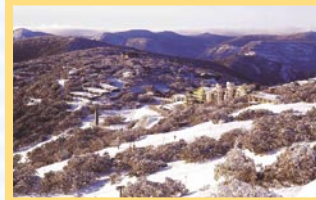


6 Nights  
RYDGES CAPRICORN  
YEPPON  
STANDARD ROOM

**\$200,000  
HOME LOAN  
667  
TRIANGLE  
POINTS**



4 Nights  
LE MERIDIEN PORT VILLA RESORT  
AND CASINO - VANUATU  
STANDARD ROOM  
Note airfares not included



5 Nights  
MERCURE GRAND CHALET MT BULLER  
MT BULLER - DELUXE KING  
Mid week 4-24 Jun, 27 Aug-26 Sep 04  
(weekend surcharges apply)



5 Nights  
SHERATON NOOSA  
NOOSA  
NOOSA VIEW ROOM  
Excluding School hols & special events

**\$250,000  
HOME LOAN  
834  
TRIANGLE  
POINTS**



6 Nights  
KINGFISHER BAY RESORT & SPA  
FRASER ISLAND  
RESORT ROOM



5 Nights  
SAHARA 5 DAY RED CENTRE TOUR  
NORTHERN TERRITORY  
(TWIN SHARE)



6 Nights  
DAYDREAM ISLAND RESORT & SPA  
WHITSUNDAYS - GARDEN ROOM  
Excluding Christmas Holidays

*Accommodation based on per room twin share unless otherwise stated.*

Greater Getaways is a "Reward Points" style promotion whereby the more money you borrow from the Greater Building Society, the more "Triangle Reward Points" you will accumulate.

These "Triangle Reward Points" can be traded for FREE ACCOMMODATION at over 300 fantastic holiday destinations Australia-wide, as well as some International destinations. We offer a variety of hotels, resorts, tours and packages, which are all listed in our annual Greater Getaways Directory.

\*The Greater Getaways product does not apply to Constant Credit Loans, Fixed Rate Loans less than 2 years or Commercial Loans. Fees, charges, terms and conditions apply to all loans. For add-on loans, the Reward points are only calculated on the "extra" money that has been advanced, not on the full loan amount. If you refinance an existing Greater Building Society Loan you will not receive "Triangle Reward Points" for the amount which is refinanced. Terms and Conditions apply to Greater Getaways Triangle Reward Points.



**59 BRANCHES THROUGHOUT NEW SOUTH WALES AND SOUTH EAST QUEENSLAND**

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