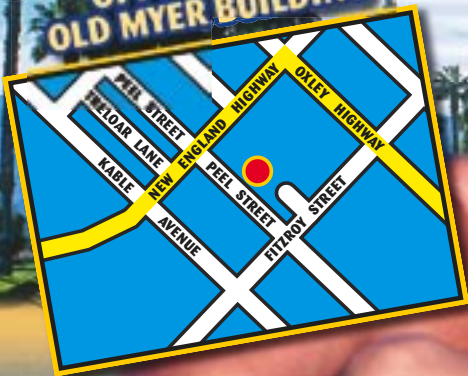


ENJOY **NO BANK FEES** AND A FREE **HOLIDAY!**

**JUST SWAP YOUR HOME LOAN OR
GET A NEW HOME LOAN!**

NOW AT TAMWORTH!

LOCATED AT
364 PEEL STREET
OPPOSITE THE
OLD MYER BUILDING



GREATER

BUILDING SOCIETY LTD

PHONE 1300 667 960

www.greater.com.au

SAY GOODBYE TO BANK FEES!

SWAP YOUR HOME LOAN TO THE GREATER BUILDING SOCIETY!

WHY CONTINUE TO PAY FEES WHEN THERE IS NOW A BETTER ALTERNATIVE IN TAMWORTH?

YOU CAN FIND OUR NEW BRANCH AT PEEL STREET TAMWORTH!

The Greater won't charge you application fees, Society legal fees or valuation fees to set up your home loan¹. We'll even give you an Access Savings Account that has no transaction fees². Most of our home loans won't attract monthly account keeping fees either, which means that it makes it easier to pay off your home loan sooner.

- We are listed as number 224 in the TOP 500 private companies in Australia according to 2003 BRW Magazine.
- We opened our doors in 1945 and since then have grown to become one of the largest Building Societies in Australia and have Authorised Trustee Status through the NSW Trustee Act.
- We are committed to providing the most comprehensive range of competitive savings, investment and loan products.
- We service NSW with the financial strength and the stability of major banks whilst providing the friendly personalised service you have come to expect from a Building Society.
- Our branch managers are very accessible and fully appreciate that they are in the "customer service business."
- We have over a quarter of a million members and 60 branches throughout New South Wales and South East Queensland.
- Our On Line banking program makes it easier for our members to check account balances, loan balances and transfer funds between Greater accounts.



- Further information on our financial performance can be obtained by asking for our latest financial statements from any of our branches listed in this booklet.
- A copy of our latest Financial Report can also be viewed by going to the 'About Us' page on our website and clicking the link.
- For further information about the Greater and our products and services, you can go to: www.greater.com.au

¹Minimum loan \$40,000. Fees, charges, terms and conditions apply to all loans.

²Excluding Constant Credit and Mortgage Express.

SWAP YOUR HOME LOAN AND GET A FREE HOLIDAY!

DETAILS NEXT PAGE.

NO CATCHES, NO COMPETITIONS. GET A HOME LOAN GET A FREE HOLIDAY!



IT'S EASY TO SWAP!

Visit us at our new branch at Peel Street, Tamworth 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 or with our mobile lending manager.

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! Any additional funds will entitle you to Greater Getaways Reward Points, 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 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.

LOOK WHERE YOUR HOME LOAN COULD TAKE YOU!



"Well, I wouldn't normally have been able to buy a home and have a holiday, but now that I've gone with the Greater I've got both!"

Emi K.

GREATER CUSTOMER

\$100,000 HOME LOAN 334 TRIANGLE POINTS



6 Nights
K RESORT
SURFERS PARADISE
1 BEDROOM

Excluding School hols & special events



6 Nights
BEACH RETREAT
COOLUM
STUDIO ROOM

Excluding School hols & special events



5 Nights
OPAL COVE RESORT
COFFS HARBOUR
RESORT ROOM

Excluding School holidays

\$150,000 HOME LOAN 500 TRIANGLE POINTS



5 Nights
HOTEL WATERMARK GOLD COAST
SURFERS PARADISE
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
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

\$300,000 HOME LOAN 1,000 TRIANGLE POINTS



5 Nights
WHITSUNDAYS RENT A YACHT
AIRLIE BEACH
BENETAU YACHT



5 Nights
PEPPERS CASUARINA LODGE
BYRON BAY
LODGE SUITE



4 Nights
HAMILTON ISLAND BEACH CLUB
HAMILTON ISLAND
BEACH CLUB ROOM
Excluding 15 Sep 04 - 24 Jan 05

Accommodation based on twin share unless otherwise stated.

THE GREATER CATERS FOR ALL YOUR FINANCIAL NEEDS.

The Greater offers the range of products and services of major banks, but with the friendly and personalised service you expect.



SAVINGS ACCOUNTS

- Access Savings account: does your existing financial institution waive its monthly account keeping fees on your savings account and give you free transactions? We do.
- Great Rate Savings account: aiming to buy something special? Our Great Rate Savings account is specifically designed to help you fulfil your savings goals. All you need is \$1,000 to start!
- Retirement Plus & Pensioner Plus accounts: these accounts are specifically designed for self-funded retirees and centrelink recipients. They take advantage of the Government's deeming legislation, which means that you can earn more interest on your savings.
- Christmas Club account: the Greater can help you save for the merriest of Christmases, with a savings account designed specifically to yield higher interest when you need it most.
- Little Bucks account: Watch your children's savings grow with them. This account is a transaction free savings account designed for those under 18 years of age.

PERSONAL LOANS#

The Greater offers competitive interest rates, flexible loan repayments and a fee free savings account. The Greater may even approve your Personal Loan and have the money in your hands in just 24 hours!*

*Subject to meeting Greater Building Society lending criteria and the provision of documentary proof.

#The Greater Getaways product does not apply to Personal Loans.

HOME LOANS

The Greater has a range of home loan options to suit you: Standard Variable Rate home loan, Mortgage Express, Fixed Rate Home Loans*, Split Home Loans, No Deposit Home Loans, Constant Credit*, Investment Home Loans and Land and Construction Loans...and you get a Free Holiday!

*The Greater Getaways product does not apply to Constant Credit Loans, Fixed Rate Loans less than 2 years or Commercial Loans.

"WE'RE TREATED AS SPECIAL PEOPLE."

"At the Greater you get a real feeling that they care about you – they care about your money, they care about your financial situation and you feel comfortable about asking anything you need to know. At the Greater, they know who we are and we're treated as special people."

Amanda K. - GREATER CUSTOMER

BUSINESS PRODUCTS & SERVICES

Help your business grow with the Greater's Business Finance Kit and Commercial Finance.

INVESTMENT ACCOUNTS

- Vari-Rate account: is the perfect balance between an investment style transaction account that gives you high interest rates to a minimum balance of \$5,000*.
- *If the balance falls below \$5,000 no interest will apply.
- Term Investment account: earn a higher rate of interest! The Greater's range of Term Investment accounts are ideal if you have money that you don't have an immediate need for.
- Premier Deposit Account: this exclusive account offers flexible terms and high returns for investors with \$100,000 or more.

CREDIT CARDS

Choose from the Greater American Express Standard and Gold card or the Greater American Express Business card, which offer competitive interest rates and exciting Membership Rewards programs.

INSURANCE PRODUCTS

The Greater offers Home, Contents and Valuables Insurance to protect your valuable assests, with flexible repayment options. The Greater Building Society can also offer comprehensive as well as CTP (compulsory third party) motor vehicle insurance, with a range of options available to suit your needs.



SLASH YEARS OFF YOUR HOME LOAN WITH...

MORTGAGE Express



WHAT IS MORTGAGE EXPRESS?

Mortgage Express is the Greater's all-in-one home loan product that is designed to help you pay off your home faster and save you thousand of dollars in interest.

Mortgage Express is a "transactional home loan account" that allows you to have your home loan set up in the same manner as a regular savings account. Every cent you earn helps to reduce the balance of your home loan and you can access your savings 24 hours a day, 7 days a week.

HOW DOES MORTGAGE EXPRESS WORK?

Simply by having your wages deposited directly into your Mortgage Express account you can reduce the amount of time it takes to pay off your home loan! Because every dollar you earn goes directly into your home loan account, this means you pay less interest, and ultimately you will own your own home sooner.

Also, rather than having your savings earning low interest in a regular savings account, they are deposited directly into your home loan. This reduces your loan amount whilst effectively earning home loan interest rates on your savings, which is then offset against the balance of your loan.

The end result? Your money is working more effectively to reduce the balance of your home loan and reduces the number of years it will take to pay it off.

You can choose to have either an American Express Credit Card or a Visa Access Debit Card attached to your Mortgage Express Loan. This allows you to pay for your everyday living expenses so that rather than operating a savings account in conjunction with your home loan, your Mortgage Express Loan will be the one and only account you will need.

"We swapped to the Greater because we wanted an all-in-one home loan and with the Mortgage Express, the Greater gave us that."

Adam P. & Sally W.

GREATER CUSTOMERS

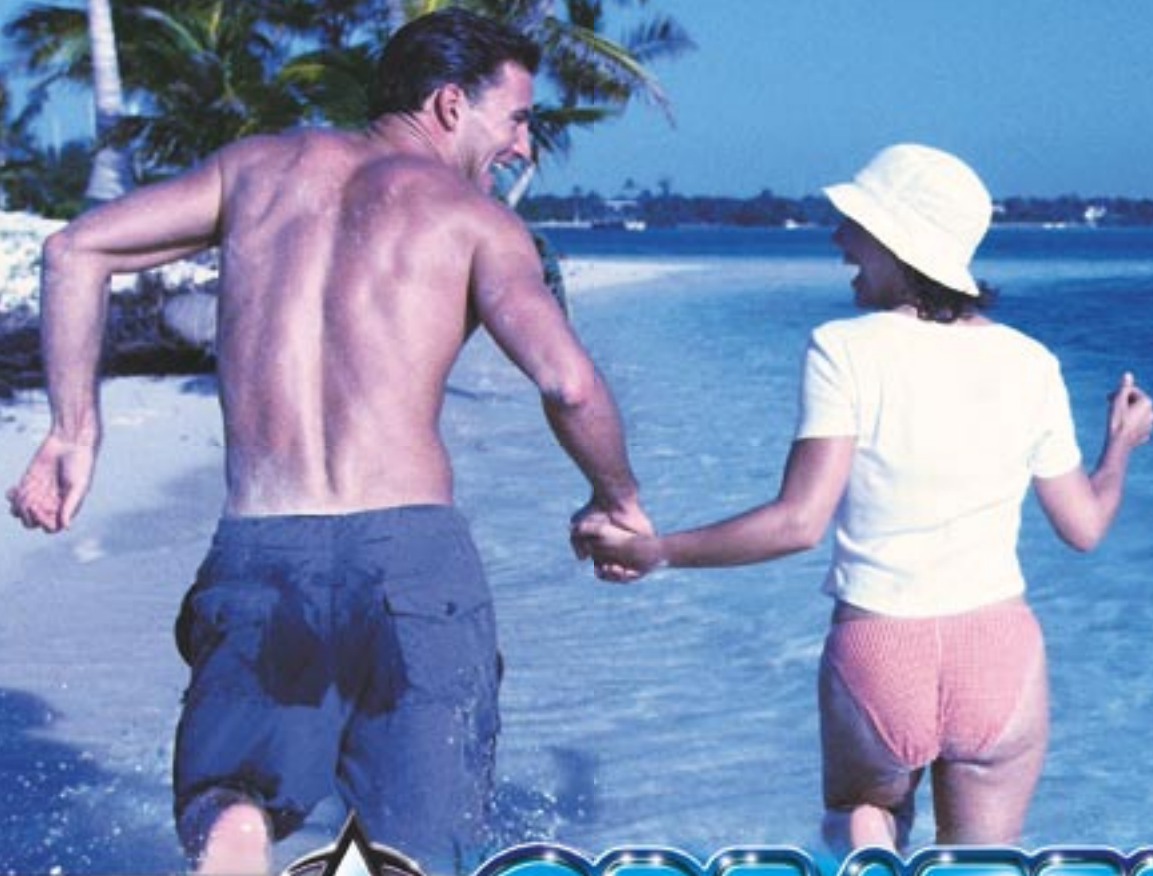
\$100,000 STANDARD VARIABLE LOAN		\$100,000 MORTGAGE EXPRESS LOAN*	
Loan Term	25 years	Combined Monthly Income	\$3,341
Monthly Repayment	\$704	Living Expenses redrawn each month	\$1,965
Interest Rate#	6.95%p.a.	Interest Rate#	7.15%p.a.
Comparison Rate	6.95%p.a.	Comparison Rate	7.23%p.a.
		Loan Term reduced to	8 years
Interest Paid	\$111,078	Interest Paid	\$31,616

*Assume no change to fees, income or rates throughout the loan. A monthly facility fee of \$5 applies to Mortgage Express Accounts.

#Interest rates subject to change; see www.greater.com.au for current interest rates.

Before deciding to utilise the Payment Facilities and Access Methods attached to your Mortgage Express loan you should obtain a copy of the Product Disclosure Statement available from any one of our branches or at www.greater.com.au

The Building Society that gives you
A FREE HOLIDAY
WITH YOUR HOME LOAN
IS NOW OPEN AT TAMWORTH!



GREATER

BUILDING SOCIETY LTD

364 PEEL STREET, TAMWORTH
PH: 6766 8333
OPPOSITE OLD MYER BUILDING

Head Office: 103 Tudor Street Hamilton NSW 2303. PO Box 173 Hamilton NSW 2303.

Phone: 1300 651 400 • Facsimile: 02 4921 9112 • Website: www.greater.com.au

ABN 88 087 651 956

18/06/04