

Newcastle Permanent Building Society Limited

Supplementary Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities

**Prepared on 1 July 2010 by Newcastle Permanent Building Society Limited
ABN 96 087 651 992, AFSL 238273**

About these Supplementary Terms and Conditions

These Supplementary Terms and Conditions are supplementary to, and should be read in conjunction with the document entitled “*Newcastle Permanent Building Society Limited Terms and Conditions Part 2: Schedule of Fees, Charges and Daily Limits for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts*” dated 1 March 2010 (“*Terms and Conditions Part 2*”).

The information in these Supplementary Terms and Conditions is current at the date of preparation. Some of the information contained in these Supplementary Terms and Conditions and in the *Terms and Conditions Part 2* may change from time to time.

Amendments to Terms and Conditions Part 2

These Supplementary Terms and Conditions alter *Terms and Conditions Part 2* to include a “Westpac Group ATM Withdrawal Fee” and a “Westpac Group ATM Enquiry Fee” charged when a member uses a Westpac Group ATM*. A direct charge fee will not be charged by the Westpac Group ATM owner for these transactions.

* “Westpac Group ATM” means the network of ATMs operated by Westpac Banking Corporation, St. George Bank Limited and BankSA but excluding St. George or BankSA branded ATMs located in BP Service Stations.

As such, *Terms and Conditions Part 2* is amended as follows with effect from 1 September 2010:

- In “Section 1: Fees and Charges for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts” on:
 - (a) pages 8 and 9, the table in “1.2 Transaction Fees for the Business Cheque Account and Club Account” is amended by including the following additional rows for “Westpac Group ATM Withdrawal Fee”, “Westpac Group ATM Enquiry Fee”, “Foreign ATM Withdrawal Fee” and “Foreign ATM Enquiry Fee” to the end of the table under the column headings reproduced below:

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
Westpac Group ATM ¹ Withdrawal Fee	\$1.00 ea.	This fee applies when you withdraw funds from a Westpac Group ATM. A direct charge fee will not be charged by the Westpac Group	Fee incurred and charged at time of transaction.

		ATM owner at the time of the withdrawal.	
Westpac Group ATM ¹ Enquiry Fee	\$1.00 ea.	This fee applies when you perform an <i>account</i> enquiry at a Westpac Group ATM. A direct charge fee will not be charged by the Westpac Group ATM owner at the time of the enquiry.	Fee incurred and charged at time of enquiry.
Foreign ATM ² Withdrawal Fee	\$Nil	We do not charge you a fee when you withdraw funds from a <i>Foreign ATM</i> .	A direct charge fee may be advised by the <i>Foreign ATM</i> owner at the time of the withdrawal. This is paid from your <i>account</i> at the time of the transaction if you choose to proceed with it.
Foreign ATM ² Enquiry Fee	\$Nil	We do not charge you a fee when you perform an <i>account</i> enquiry at a <i>Foreign ATM</i> .	A direct charge fee may be advised by the <i>Foreign ATM</i> owner at the time of the enquiry. This is paid from your <i>account</i> at the time of the transaction if you choose to proceed with it.

- (b) page 8, under the table in “1.2 Transaction Fees for the Business Cheque Account and Club Account”, add the definition of Westpac Group ATM and *Foreign ATM* as follows:

¹In this table “Westpac Group ATM” means the network of *ATMs* operated by Westpac Banking Corporation, St. George Bank Limited and BankSA but excluding St. George or BankSA branded *ATMs* located in BP Service Stations.

²In this table “*Foreign ATM*” means an *ATM* that is not a Newcastle Permanent owned *ATM* or a Westpac Group *ATM*.”

- (c) pages 16 and 17, the table in “1.5 Transaction Fees for the Business Cash Management Account” is amended by including the following additional rows for “Westpac Group ATM Withdrawal Fee”, “Westpac Group ATM Enquiry Fee”, “Foreign ATM Withdrawal Fee” and “Foreign ATM Enquiry Fee” to the end of the table under the column headings reproduced below:

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
Westpac Group ATM ¹ Withdrawal Fee	\$1.00 ea.	This fee applies when you withdraw funds from a Westpac Group	Fee incurred and charged at time of transaction.

		ATM. A direct charge fee will not be charged by the Westpac Group ATM owner at the time of the withdrawal.	
Westpac Group ATM ¹ Enquiry Fee	\$1.00 ea.	This fee applies when you perform an <i>account</i> enquiry at a Westpac Group ATM. A direct charge fee will not be charged by the Westpac Group ATM owner at the time of the enquiry.	Fee incurred and charged at time of enquiry.
Foreign ATM ² Withdrawal Fee	\$Nil	We do not charge you a fee when you withdraw funds from a <i>Foreign ATM</i> .	A direct charge fee may be advised by the <i>Foreign ATM</i> owner at the time of the withdrawal. This is paid from your <i>account</i> at the time of the transaction if you choose to proceed with it.
Foreign ATM ² Enquiry Fee	\$Nil	We do not charge you a fee when you perform an <i>account</i> enquiry at a <i>Foreign ATM</i> .	A direct charge fee may be advised by the <i>Foreign ATM</i> owner at the time of the enquiry. This is paid from your <i>account</i> at the time of the transaction if you choose to proceed with it.

- (d) page 16, under the table in “1.5 Transaction Fees for the Business Cash Management Account”, add the definition of Westpac Group ATM and *Foreign ATM* as follows:

¹In this table “Westpac Group ATM” means the network of *ATMs* operated by Westpac Banking Corporation, St. George Bank Limited and BankSA but excluding St. George or BankSA branded *ATMs* located in BP Service Stations.

²In this table “*Foreign ATM*” means an *ATM* that is not a Newcastle Permanent owned *ATM* or a Westpac Group *ATM*.”

In all other respects the information in the *Terms and Conditions Part 2* remains unchanged.

For more information call **13 19 87** or visit your local branch.

**These Supplementary Terms and Conditions are issued by:
Newcastle Permanent Building Society Limited
ABN 96 087 651 992
AFSL 238273**