

# Business+ Credit Card

Our Business+ Credit Card is designed to make your life a little easier. Business+ is a convenient way to separate company and personal expenses, manage business and travel spending, and simplify bookkeeping for taxation purposes.

## Benefits

- ✦ Competitive rates on all your transactions, cash advances and balance transfers
- ✦ Up to 44 days interest free on purchases
- ✦ Statements provided at both account and cardholder levels
- ✦ Transit accident insurance for travel purchased on card
- ✦ Protection against fraudulent transactions on stolen cards
- ✦ Unlimited cards per account

## Product features, fees and charges

Interest rate – purchases	13.45% p.a.
Annual fee	\$55 per card.
Interest free days	Up to 44 interest free days for purchases.
Credit limit	Subject to approval.
Balance transfer rate	19.45% p.a.
Cash advance rate	19.45% p.a.
Type of card	Visa Credit Card.
Access and transactions	– Internet Banking, – BPAY®, – ATMs, – Over the counter at any of our branches.
Overlimit fee	\$25
Late payment fee	\$25
Card replacement fee	Within Australia – \$20 Overseas – \$100
Dishonour fees (per item)	Direct debit or payment – \$17.50
Cash advance fees (per transaction)	– At a Newcastle Permanent ATM – greater of 1.5% or \$2. – At a Newcastle Permanent branch or other domestic ATM – greater of 1.5% or \$2. – At another branch or international ATM – greater of 1.5% or \$2. – Internet and Phone Banking – greater of 1.5% or \$2.
Foreign currency fee	2.00%
Statement replacement fee	\$10
Disputed transaction enquiry fee	\$10

## Balance transfers

Transferring store or other credit card balances over to your Business+ Credit Card can save you time and money. All you need to do is simply complete and return a Balance Transfer application and let us do the rest. Ask at any branch or call 13 19 87 to apply.

**Here's some more information for you:** Conditions of Use are available upon request. Fees and Charges may apply. Rates and fees current as at 22/06/10. Insurance benefits are provided under a Master Agreement Policy entered into by Newcastle Permanent Building Society Limited ABN 96 087 651 992 AFSL 238 273 with Zurich Australian Insurance Limited ABN 13 000 296 640. AFSL 232 507. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

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