

# 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

**Business Cheque Account**

**Business Cash Management Account**

**Club Account**

**Trust Accounts**

- Real Estate Trust Account
- Solicitor's Trust Account

This document is Part 2 of the Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities. The other parts that make up the Terms and Conditions are:

- PART 1: Key Features Statement and general terms and conditions for the Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities.
- PART 3: Schedule of Interest Rates for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts.

However, we may give this document on its own (without the other documents that make up the Terms and Conditions). In that case, this document does not form part of the Terms and Conditions unless we tell you otherwise.

The issuer of the products in the Terms and Conditions is Newcastle Permanent Building Society Ltd. ABN 96 087 651 992, AFSL 238273. To obtain a copy of the Terms and Conditions, please call our Member Support Centre on **13 19 87** or visit one of our branches.

**Dated: 16th April 2007**



**NEWCASTLE  
PERMANENT**

BUILDING SOCIETY LTD.  
ABN 96 087 651 992

## ■ SCHEDULE OF FEES, CHARGES AND DAILY LIMITS

The schedule is divided into 3 sections:

**Section 1** contains information about:

- account keeping fees (see section 1.1);
- transaction fees for the Business Cheque Account, Club Account and Solicitor's Trust Account (see section 1.2);
- how you can earn free transactions on a Business Cheque Account and Club Account (see section 1.3); and
- transaction fees for the Real Estate Trust Account (see section 1.4).
- transaction fees for the Business Cash Management Account (see section 1.5).
- how you can earn free transactions on a Business Cash Management Account (see section 1.6).

**Section 2** contains information about:

- fees and charges for general services (see section 2.1); and
- fees and charges for foreign currency transactions (see section 2.2).

**Section 3** contains information about daily limits.

## SECTION 1: FEES AND CHARGES FOR THE BUSINESS CHEQUE ACCOUNT, BUSINESS CASH MANAGEMENT ACCOUNT, CLUB ACCOUNT AND TRUST ACCOUNTS

If you have a Business Cheque Account fees will be charged to your Business Cheque Account.

If you have a Business Cash Management Account fees will be charged to your Business Cash Management Account.

If you have a Club Account, fees will be charged to your Club Account.

If you have a Real Estate Trust Account or Solicitor's Trust Account, fees will be charged to your associated Business Cheque Account.

### 1.1 Account Keeping Fees

Account Type	Fee Amount	What the fee is for	How calculated and when charged	Minimum balance to avoid fee
<ul style="list-style-type: none"> <li>● Business Cheque Account</li> <li>● Real Estate Trust Account</li> <li>● Solicitor's Trust Account</li> </ul>	\$10.00 per month.	This fee applies each month the account remains open.	Fee charged to your account after the close of business on the last day of the month.	If in any 1 month the minimum credit balance of your account is \$10,000 or more the fee for that month will be waived.
<ul style="list-style-type: none"> <li>● Club Account</li> <li>● Business Cash Management Account</li> </ul>	NIL	N/A	N/A	N/A

### 1.2 Transaction Fees for the Business Cheque Account, Club Account and Solicitor's Trust Account

Transaction fees will accrue during the calendar month in the order in which the transactions are made. Transaction fees payable at the end of the month will be charged to your account (or, if you have a Solicitor's Trust Account, to your associated Business Cheque Account) after the close of business on the last day of each month unless otherwise specified.

You must ensure you have sufficient funds available in your account to cover the cost of any transaction fees payable. If there are insufficient funds available in your account, your account may become overdrawn.

You are entitled to some transactions for free on your Business Cheque Account and Club Account (see section 1.3 below). You are not entitled to any free transactions on your Solicitor's Trust Account.

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>*Newcastle Permanent ATM Withdrawal Fee</b>	\$0.50 ea.	This fee applies when you withdraw funds from a Newcastle Permanent ATM.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>*Newcastle Permanent ATM Enquiry Fee</b>	\$0.20 ea.	This fee applies when you perform an account enquiry at a Newcastle Permanent ATM.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.

\* You may be entitled to some of these transactions for free. See Sections 1.3 for details.

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Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>*Newcastle Permanent ATM Deposit Fee</b>	\$5.00 ea.	This fee applies when you make a deposit at a Newcastle Permanent ATM.	Fee incurred at time the transaction is processed, accrues during month and is charged after the close of business on the last day of the month.
<b>*Newcastle Permanent Branch Withdrawal Fee</b>	\$1.50 ea.	This fee applies when you make a cash withdrawal over the counter at a Newcastle Permanent branch.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>*Transaction Fee</b>	\$0.40 per item.	This fee applies to each: <ul style="list-style-type: none"> <li>● purchase and/or cash withdrawal through EFTPOS / Visa Card.</li> <li>● cheque you write, when it is presented for payment;</li> <li>● deposit over the counter at a Newcastle Permanent branch; and</li> <li>● cheque deposited into your account.</li> </ul>	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Foreign ATM Withdrawal Fee</b>	\$1.50 ea.	This fee applies when you withdraw funds from an ATM not belonging to Newcastle Permanent.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Foreign ATM Enquiry Fee</b>	\$1.25 ea.	This fee applies when you perform an account enquiry at an ATM not belonging to Newcastle Permanent.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Financial Institution Cheque</b>	\$4.00 ea.	This fee applies when you draw a Financial Institution Cheque over the counter at any Newcastle Permanent branch.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Cash Advance Fee</b>	\$5.00 ea.	This fee applies in the following instances: <ul style="list-style-type: none"> <li>● cash withdrawals performed at some foreign ATMs and ATMs overseas (depending on processing system of institution); and</li> <li>● cash advance over the counter at other financial institutions.</li> </ul>	Fee incurred and charged at time of transaction.

#### **Important Information about Cash Advances**

If using your Visa Debit card overseas, in some instances the overseas institution may levy a "terminal" charge. The amount of this charge will vary from institution to institution but is in addition to the cash advance fee.

\* You may be entitled to some of these transactions for free. See Sections 1.3 for details.

### 1.3 Earning Free Transactions on your Business Cheque Account and Club Account

#### (a) Free Transaction Limit

If you have a Business Cheque Account or Club Account you will automatically receive 15 free transactions each month. If in any 1 month the minimum credit balance of your account is \$50,000 or more then you will receive 50 free transactions for that month. You can use your free transactions for any combination of the following:

- Newcastle Permanent ATM Withdrawal
- Newcastle Permanent ATM Enquiry
- Newcastle Permanent ATM Deposit
- EFTPOS Transaction
- Newcastle Permanent Branch Withdrawal
- Newcastle Permanent Branch Cash Deposit
- Cheque deposit into your account
- Cheque presented

These free transactions can only be used for transactions performed on your Business Cheque Account or Club Account. They cannot be used for transactions performed on your Solicitor's Trust Account or Real Estate Trust Account.

The period for calculating free transactions commences on the first day of each month and ends on the last day of each month.

#### (b) Unused Free Transactions

If you have not used all the free transactions you are entitled to in any calendar month the remaining free transactions will not be carried forward for use in a subsequent month.

#### (c) Exceeding the Free Transaction Limit

Once you exceed your monthly free transaction limit, you will incur transaction fees for any additional transactions performed during the month.

## 1.4 Transaction Fees for the Real Estate Trust Account

Transaction fees will accrue during the calendar month in the order in which the transactions are made. Transaction fees payable at the end of the month will be charged to your associated Business Cheque Account after the close of business on the last day of each month unless otherwise specified.

You must ensure you have sufficient funds available in your Business Cheque Account to cover the cost of any transaction fees payable. If there are insufficient funds available in your account, your account may become overdrawn.

You are not entitled to any free transactions on your Real Estate Trust Account.

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>Transaction Fee</b>	\$0.30 per item.	This fee applies to each: <ul style="list-style-type: none"><li>● cash deposit over the counter at a Newcastle Permanent branch;</li><li>● cheque deposited into your account;</li><li>● cheque you write, when it is presented for payment; and</li><li>● Financial Institution Cheque you draw over the counter at a Newcastle Permanent branch.</li></ul>	Fee incurred at the time the transaction is processed, accrues during the month and is charged to your associated Business Cheque Account after the close of business on the last day of the month.

## 1.5 Transaction Fees for the Business Cash Management Account

Transaction fees will accrue during the calendar month in the order in which the transactions are made. Transaction fees payable at the end of the month will be charged to your account after the close of business on the last day of each month unless otherwise specified.

You must ensure you have sufficient funds available in your account to cover the cost of any transaction fees payable. If there are insufficient funds available in your account, your account may become overdrawn.

You are entitled to some transactions for free on your Business Cash Management Account (see section 1.6 below).

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>*Newcastle Permanent ATM Withdrawal Fee</b>	\$1.00 ea.	This fee applies when you withdraw funds from a Newcastle Permanent ATM.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>*Newcastle Permanent ATM Enquiry Fee</b>	\$0.20 ea.	This fee applies when you perform an account enquiry at a Newcastle Permanent ATM.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.

\* You may be entitled to some of these transactions for free. See Sections 1.6 for details.

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Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>*Newcastle Permanent ATM Deposit Fee</b>	\$5.00 ea.	This fee applies when you make a deposit at a Newcastle Permanent ATM.	Fee incurred at time the transaction is processed, accrues during month and is charged after the close of business on the last day of the month.
<b>*Newcastle Permanent Branch Withdrawal Fee</b>	\$1.50 ea.	This fee applies when you make a cash withdrawal over the counter at a Newcastle Permanent branch.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>*Transaction Fee</b>	\$1.00 per item.	This fee applies to each: <ul style="list-style-type: none"> <li>● purchase and/or cash withdrawal through EFTPOS / Visa Card.</li> <li>● cheque you write, when it is presented for payment;</li> <li>● deposit over the counter at a Newcastle Permanent branch; and</li> <li>● cheque deposited into your account.</li> </ul>	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Foreign ATM Withdrawal Fee</b>	\$1.50 ea.	This fee applies when you withdraw funds from an ATM not belonging to Newcastle Permanent.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Foreign ATM Enquiry Fee</b>	\$1.25 ea.	This fee applies when you perform an account enquiry at an ATM not belonging to Newcastle Permanent.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Financial Institution Cheque</b>	\$4.00 ea.	This fee applies when you draw a Financial Institution Cheque over the counter at any Newcastle Permanent branch.	Fee incurred at time of transaction, accrues during month and is charged after the close of business on the last day of the month.
<b>Cash Advance Fee</b>	\$5.00 ea.	This fee applies in the following instances: <ul style="list-style-type: none"> <li>● cash withdrawals performed at some foreign ATMs and ATMs overseas (depending on processing system of institution); and</li> <li>● cash advance over the counter at other financial institutions.</li> </ul>	Fee incurred and charged at time of transaction.

#### **Important Information about Cash Advances**

If using your Visa Debit card overseas, in some instances the overseas institution may levy a "terminal" charge. The amount of this charge will vary from institution to institution but is in addition to the cash advance fee.

\* You may be entitled to some of these transactions for free. See Sections 1.6 for details.

## 1.6 Earning Free Transactions on your Business Cash Management Account

### (a) Free Transaction Limit

If you have a Business Cash Management Account you will automatically receive 2 free transactions each month. You can use your free transactions for any combination of the following:

- Newcastle Permanent ATM Withdrawal
- Newcastle Permanent ATM Enquiry
- Newcastle Permanent ATM Deposit
- EFTPOS Transaction
- Newcastle Permanent Branch Withdrawal
- Newcastle Permanent Branch Cash Deposit
- Cheque deposit into your account
- Cheque presented

These free transactions can only be used for transactions performed on your Business Cash Management Account.

The period for calculating free transactions commences on the first day of each month and ends on the last day of each month.

### (b) Unused Free Transactions

If you have not used all the free transactions you are entitled to in any calendar month the remaining free transactions will not be carried forward for use in a subsequent month.

### (c) Exceeding the Free Transaction Limit

Once you exceed your monthly free transaction limit, you will incur transaction fees for any additional transactions performed during the month.

## SECTION 2: OTHER FEES AND CHARGES

### 2.1 Fees and Charges for General Services

If you have a Business Cheque Account, fees will be charged back to your Business Cheque Account, unless otherwise specified. If you have a Business Cash Management Account, fees will be charged back to your Business Cash Management Account, unless otherwise specified. If you have a Club Account, fees will be charged back to your Club Account, unless otherwise specified. If you have a Real Estate Trust Account or Solicitor's Trust Account, fees will be charged to your associated Business Cheque Account, unless otherwise specified.

Fee Name	Fee Amount	What the fee is for	How calculated and when charged	Other Information
<b>Account Combination Fee</b>	\$5.00	This fee applies if we combine two or more of your accounts or transfer funds to replenish your account because there are insufficient funds to meet items presented.	Charged to your account at time of transfer or closure.	We are under no obligation to combine your accounts or transfer funds if one account is overdrawn and another is in credit.
<b>Account Overdrawn Fee</b>	\$35.00	This fee applies when the closing balance of your account at the end of the day is overdrawn (or in debit).	Fee is incurred at the time your account becomes overdrawn, or further overdrawn, and is charged to your account after the close of business on the last day of the month.	Charged a maximum of once per day. Fee will not apply where debit interest, bank or government fees or charges or taxes cause your account to become overdrawn, or further overdrawn.
<b>Deposit Book Fee</b>	\$8.50 ea.	This fee applies if we issue you with a deposit book for your account.	Charged to your account at time book is requested.	Reflects the cost of producing a deposit book for your account.
<b>Direct Debit Request Fee</b>	\$0.70 ea.	This fee applies where we debit an account at another financial institution at your request.	Charged on each transaction at the time the transaction is effected. Fee is charged to your receiving account with us.	N/A
<b>Direct Debit Dishonour Fee</b>	\$12.50 ea.	This fee applies to direct debits where the financial institution (on whom the direct debit request payment is drawn) will not pay. (This may be us, or another financial institution).	Charged on each dishonour at the time we become aware of the dishonour. Fee is charged to your account.	A direct debit may be dishonoured because there are insufficient funds in the account at the agreed time the debit is to occur.

Fee Name	Fee Amount	What the fee is for	How calculated and when charged	Other Information
<b>Dishonoured Cheque Fee (Outward) -</b>  cheque drawn by you and dishonoured by us.	\$35.00 ea.	This fee applies to cheques which are drawn by you and dishonoured by us.	Charged to your account when cheque is dishonoured.	The cheque may be dishonoured for various reasons including: <ul style="list-style-type: none"> <li>● it may be signed incorrectly;</li> <li>● words do not correspond to the written figures;</li> <li>● there are insufficient funds available in the account; or</li> <li>● the account has been closed.</li> </ul>
<b>Dishonoured Cheque Fee (Inward) -</b>  cheque deposited by you and dishonoured by the financial institution on which it was drawn.	\$10.50 ea.	This fee applies to a cheque which you deposit, but which is later dishonoured by the financial institution on which it was drawn. (This may be us, or another financial institution).	Charged to your account at the time we become aware of the dishonour.	The cheque may be dishonoured for various reasons including: <ul style="list-style-type: none"> <li>● it may be signed incorrectly;</li> <li>● words do not correspond to the written figures;</li> <li>● there are insufficient funds available in the account; or</li> <li>● the account has been closed.</li> </ul>
<b>Document Fee</b>	\$40.00 per hour.  Minimum \$5.00 each copy.	This fee applies if you request copies of documents such as withdrawal slips or statements, or you ask us to verify a transaction performed on your account. E.g. a purchase using your Visa Debit card.	Calculated on an hourly rate for the time we spend locating the documents you have requested. We will charge on a pro-rata basis if the request takes less than an hour. A minimum charge applies. Fee is charged to your account after search is undertaken.	N/A
<b>Certificate Fee</b>	\$40.00 per hour.  Minimum \$5.00 per document.	This fee applies if you require a Certificate of Balance or Audit Certificate.	Calculated on an hourly rate for the time we spend locating the documents you have requested, with a minimum amount to be charged. We will charge on a pro-rata basis if the request takes less than an hour. Fee is charged to your account after search is undertaken.	N/A

Fee Name	Fee Amount	What the fee is for	How calculated and when charged	Other Information
<b>Miscellaneous Service Fee</b>	\$40.00 per hour.	This fee applies if you request information not covered by the Document Fee or Certificate Fee.	Calculated on an hourly rate for the time we spend locating the information you have requested. We will charge on a pro-rata basis if the request takes less than an hour. Fee is charged to your account after search is undertaken.	N/A
<b>Excess Cash Deposit Fee</b>	\$5.00 per 10 mins.  Minimum \$5.00	This fee applies to loose coin deposits of \$50 or more.	Fee is charged to your account at the time of the deposit. We will charge on a pro-rata basis if the request takes more than 10 minutes.	N/A
<b>Financial Institution Cheque Replacement Fee</b>	\$15.00 ea.	The fee applies if you request us to replace a lost/stolen/destroyed Financial Institution Cheque we have drawn on your behalf.	Fee applies for each replacement cheque and is payable on request.	N/A
<b>Overdraft Excess Fee</b>	\$35.00	This fee applies when your account becomes overdrawn (or further overdrawn) beyond the approved overdraft limit.	Fee is incurred at the time your account becomes overdrawn or further overdrawn and is charged to your account after the close of business on the last day of the month.	N/A
<b>Replacement Card Fee</b>	\$10.00 per card.	This fee will apply if you request a replacement Visa Debit card.	Fee applies for each replacement card and is payable on request.	You must have sufficient cleared funds available in your account to cover the cost of the card otherwise a card will not be issued.
<b>Special Clearance on Cheque Fee</b>	\$25.00 ea.	This fee applies if you request a special clearance on a cheque deposited into your account.	Fee is charged to your account at the time the request is made.	N/A
<b>Stop Payment Fee</b>	\$5.00 ea.	This fee applies if we stop a cheque in accordance with a request made by you.	Fee is charged to your account after the cheque has been stopped.	N/A
<b>Unclaimed Monies Administration Fee</b>	\$10.00	This fee applies if your account becomes unclaimed due to the application of the Banking Act 1959.	The fee reflects our costs in checking any known contracts and the search of related accounts. The fee is charged to your account on closure of account.	N/A

## 2.2 Fees and Charges for Foreign Currency

Where an account to which a fee in this section relates is a Business Cheque Account or Cash Management Account the fee will be included in the total amount of the foreign currency transaction. Otherwise, the fee will not be included in the transaction and will be debited to your Business Cheque Account.

Fee Name	Fee Amount	What the fee is for	How calculated and when charged
<b>Travellers Cheque Fee - issued</b>	1% (Min \$10.00)	This fee applies if we arrange the purchase of Travellers Cheques for you.	Calculated as a percentage of the total value of the Travellers Cheques purchased. Minimum fee applies. Fee payable when cheques are ordered.
<b>Travellers Cheque Fee - cashed</b>	1% (Min \$2.00)	This fee applies if we arrange for the cashing of Travellers Cheques for you.	Calculated as a percentage of the total value of the Travellers Cheques cashed. Minimum fee applies. Fee payable when cheques are cashed.
<b>Foreign Currency Fee - issued</b>	1% (Min \$5.00)	This fee applies if we arrange for the purchase of Foreign Cash for you.	Calculated as a percentage of the total value of the Foreign Cash purchased. Minimum fee applies. Fee payable when Foreign Currency is ordered.
<b>Foreign Currency Fee - cashed</b>	1% (Min \$2.00)	This fee applies if we arrange for the cashing of Foreign Currency for you.	Calculated as a percentage of the total value of the Foreign Currency cashed. Minimum fee applies. Fee payable when Foreign Currency is cashed.
<b>International Transfer Fee - (Inward)</b>	At Cost.	This fee applies if we arrange for the conversion of international transfers in a foreign currency to Australian dollars.	We do not charge a fee for this service, however there will be outside bank costs which will be passed on to you.
<b>International Draft /Cheque Fee - (Inward)</b>	1% (Min \$2.00)	This fee applies if we arrange for the conversion of international drafts or international cheques in a foreign currency to Australian dollars.	Calculated as a percentage of the total value of the draft or cheque. Minimum fee applies. Fee payable when draft or cheque is converted.
<b>International Transfer Fee - (Outward)</b>	Overseas Telegraphic Transfer. \$30.00 ea.  Overseas Draft \$15.00 ea.	This fee applies if we agree to arrange for funds to be sent overseas for you or we produce an overseas draft for you, in a currency appropriate for that country.	Charged to your account at the time of request.
<b>Overseas Transaction Conversion Fee</b>	1%	This fee applies when you use your Visa Debit card to perform a transaction overseas in a currency other than Australian dollars.	Calculated as a percentage of the total transaction amount. Fee is added to the total transaction amount and then charged to your account.

## SCHEDULE OF DAILY LIMITS

### General Information about Daily Limits Applying to Your Account

We have restrictions in place on the amount you can withdraw from your account(s) either over the counter or using different *access methods* (such as an ATM, *EFTPOS* facility, *Internet Banking*). These restrictions are exclusive of one another, except for *Pay Any One* payments and *Batch Payments* performed via *Internet Banking*. Accordingly:

- Cash or purchases obtained through *EFTPOS* will not be included as part of the daily limit available through *ATMs*, over the counter at our branches, or the *Pay Any One* payment facility and *Batch Payment* facility within *Internet Banking*.
- Cash obtained through *ATMs* will not be included as part of the daily limit available through *EFTPOS*, over the counter at our branches, or the *Pay Any One* payment facility and *Batch Payment* facility within *Internet Banking*.
- Cash withdrawals made over the counter at our branches will not be included as part of the daily limit available through *ATMs* or through *EFTPOS*, or the *Pay Any One* payment facility and *Batch Payment* facility within *Internet Banking*.
- *Batch Payments* and *Pay Any One* payments will not be included as part of the daily limit available through *ATMs* or through *EFTPOS* or over the counter at our branches.

### Daily Limits Applying to Your Account

Transaction Method	Minimum Daily Limit	Maximum Daily Limit	Daily Limit Applies to:
Newcastle Permanent Branch Cash Withdrawal	No minimum.	\$1,000 (unless you have made prior arrangements with us).	Each individual account.
Newcastle Permanent ATM Cash Withdrawal	\$20 <sup>1</sup>	\$1,000	Each individual account.
<i>EFTPOS</i> Transaction (where PIN is used)	Determined by merchant <sup>2</sup> .	\$1,000 (combined purchase and cash withdrawal limit). <sup>2</sup>	Each individual account.
Foreign ATM Cash Withdrawal	Determined by the entity that owns the ATM.	\$1,000 or other lesser amount as determined by the entity that owns the ATM.	Each individual account.
<i>Batch Payments</i> and/or <i>Pay Any One</i> payments.	No minimum.	Standard limit \$10,000 <sup>3</sup> . You can request an increase to your standard daily limit by applying at any branch.	The total you can withdraw from all accounts registered under a member number.

<sup>1</sup> Subject to note denominations being available at the ATM.

<sup>2</sup> A merchant may impose further restrictions, including but not limited to restrictions on the amount of cash you can withdraw.

<sup>3</sup> This amount can be reduced or may be increased by applying at any branch. Increasing the amount will increase your potential liability for unauthorised transactions, and, subject to clause 60 of the general terms and conditions in Part 1 of the *Terms and Conditions*, means you indemnify us for all liability for unauthorised transactions occurring as a result of that increase irrespective of whether you otherwise contributed to that liability.



**NEWCASTLE  
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BUILDING SOCIETY LTD.  
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