

# Supplementary 1

**Supplementary Terms and Conditions Newcastle Permanent Building Society Limited for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities.**

**Prepared on 1 March 2009 by Newcastle Permanent Building Society Limited ABN 96 087 651 992, AFSL 238273.**

This is a Supplementary Terms and Conditions, which supplements information in the:

- *Newcastle Permanent Building Society Limited Terms and Conditions Part 1: Key Features Statement and general terms and conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007; and
- *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 16 April 2007.

## **About this Supplementary Terms and Conditions**

This Supplementary Terms and Conditions should be read together with the:

- *Newcastle Permanent Building Society Limited Terms and Conditions Part 1: Key Features Statement and general terms and conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007.
- *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 16 April 2007.

The information in this Supplementary Terms and Conditions is current at the date of preparation. Some of the information contained in this Supplementary Terms and Conditions and in the Terms and Conditions may change from time to time. If there have been changes to information that do not include materially adverse information, we may prepare a written update showing those changes. If so, you will be able to obtain the update in writing free of charge at any branch at [www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au) or by calling our Member Support Centre on 13 19 87. If there is any change to information, which includes materially adverse information, then Newcastle Permanent Building Society Limited will issue a new Terms and Conditions or further Supplementary Terms and Conditions.

## **Terms and Conditions Amendments**

This Supplementary Terms and Conditions alters *Part 1: Key Features Statement and general terms and conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16<sup>th</sup> April 2007 to include:

- Details of *VerifID* introduced by the Newcastle Permanent Building Society Limited on 22<sup>nd</sup> October 2007.

This Supplementary Terms and Conditions alters *Part 2: Schedule of Fees, Charges and Daily Limits for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts* dated 16 April 2007 to include:

- The removal of the *Dishonoured Cheque Fee (inward)* from 1 October 2008;
- Changes to the *Overseas Transaction Conversion Fee* effective 1 October 2008;
- Changes to the *Foreign ATM Withdrawal Fee* effective 1 March 2009; and

- Changes to the *Foreign ATM Enquiry Fee* effective 1 March 2009.

The information in *Part 1: Key Features Statement and general terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* is altered as follows:

- Page 11 is altered by adding the definition of *VerifID* to “Section B: Meaning of Words” as follows:

“*VerifID*” means the process through which a transaction you initiate during an *Internet Banking* session is confirmed using a telephone number you have registered with us.”

- Page 39 is altered by adding a new subclause 50.6. Subsequently the current subclause 50.6 will become subclause 50.7 and all other subsequent subclauses will follow suit. Subclause 50.6 will now read as:

“We may also require you to use an additional authentication process known as *VerifID* when you instruct us to make payments on your behalf using *Internet Banking*. This requirement is in addition to any *access codes* or other information you must give us when providing instructions using *Internet Banking*. Further information on when you must register and how *VerifID* works is set out in clause 51.”

- Page 39 is altered by adding a new clause 51. Clause 51 will now read as ***VerifID***.

Subclause 51.1 will read, “We may require some Internet Banking transactions including, but not limited to, BPAY® payments and Pay Any One payments to be authenticated using *VerifID*.”

Subclause 51.2 will read, “We may require you to register at any time for *VerifID*. If this is the case then we will contact you and assist you through the registration process. If you choose not to register for *VerifID* when we ask, some Internet Banking services and functions may no longer be available to you.”

Subclause 51.3 will read, “Once you are registered for *VerifID* you may be asked during an Internet Banking session to authenticate a transaction using this facility. If this occurs then you will be provided with instructions that you will be required to follow to complete the transaction requested.”

Subclause 51.4 will read, “The authentication code issued through the *VerifID* process is a unique code to confirm the transaction initiated during your Internet Banking session and cannot be reused to authenticate subsequent transactions.”

The addition of clause 51 means that the current clause 51, will become 52 and all other clauses will follow suit.

The information in *Part 2: Schedule of Fees, Charges and Daily Limits for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts* is altered as follows:

- Page 3 - The table contents on page 3 headed „1.2 Transaction Fees for the Business Cheque Account, Club Account and Solicitor’s Trust Account’ is amended by replacing the *Foreign ATM Withdrawal Fee* fee amount of “\$1.50” with “\$0.00” and replacing the *Foreign ATM Enquiry Fee* fee amount of “\$1.25” with “0.00”.
- Page 10 – The table on page 10 headed ‘2.1 Fees and Charges for General Services’ is amended to remove the *Dishonoured Cheque Fee (inward)* listed in that table.
- Page 12 – The table on page 12 headed ‘2.2 Fees and Charges for Foreign Currency’ is amended by replacing the *Overseas Transaction Conversion Fee* fee amount of “1%” with “2%”.

In all other respects the information in the *Part 1:Key Features Statement and general terms for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007; and *Part 2: Schedule of Fees, Charges and Daily Limits for the Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts* dated

16 April 2007 remain unchanged.

For more information call:

**13 19 87** or visit your local branch.

**This Supplementary Terms and Conditions is issued**

**by: Newcastle Permanent Building Society Limited**

**ABN 96 087 651 992**

**AFSL 238273**

## Supplementary 2

### **Supplementary Terms and Conditions Newcastle Permanent Building Society Limited for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities**

**Prepared on 22 November 2009 by Newcastle Permanent Building Society Limited  
ABN 96 087 651 992, AFSL 238273.**

This is a Supplementary Terms and Conditions, which supplements information in:

- *Newcastle Permanent Building Society Limited Terms and Conditions Part 1: Key Features Statement and Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007; and
- *Newcastle Permanent Building Society Limited Supplementary Terms and Conditions for Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 1 March 2009.

### **About this Supplementary Terms and Conditions**

This Supplementary Terms and Conditions should be read together with the:

- *Newcastle Permanent Building Society Limited Terms and Conditions Part 1: Key Features Statement and Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007; and
- *Newcastle Permanent Building Society Limited Supplementary Terms and Conditions for Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 1 March 2009.

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

If there have been changes to information that do not include materially adverse information, we may prepare a written update showing those changes. If so, you will be able to obtain the update in writing free of charge at any branch, at [www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au), or by calling our Member Support Centre on 13 19 87.

If there is any change to information, which includes materially adverse information, then Newcastle Permanent Building Society Limited will issue a new Terms and Conditions or further Supplementary Terms and Conditions. A paper copy of any updated information will be given to you on request without charge.

## Terms and Conditions Amendments

This Supplementary Terms and Conditions alters *Part 1: Key Features Statement and Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007 to include:

- amended and additional terms relating to changes in Newcastle Permanent Building Society Limited's Internet Banking service, including but not limited to, a new SMS service and changes to the timing of automatic transfers; and
- details of a change to the external dispute resolution service available to you effective from 31 October 2009.

The information in *Part 1: Key Features Statement and Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007 is altered as follows:

- Page 6 is altered by replacing the fourth bullet point under the heading 'Accounts' with:
  - “• You can confirm your *account* balance and view transactions made on your *account* using *Internet Banking* and our *SMS Service* (available through *Internet Banking*).”
- Page 8 is altered by adding the words “of Section C and Part 2 and 4 of Section E,” after the words “clause 17” in the fourth line of the definition of “*account*” in ‘*Section B: Meaning of Words*’.
- Page 9 is altered by adding the definition of *eStatement* to ‘*Section B: Meaning of Words*’ as follows:
  - ““*eStatement*” means an electronic version of your statement delivered to you through the *Internet Banking*.”
- Page 10 is altered by:
  - replacing the definition of “*Pay Any One Payment*” in ‘*Section B: Meaning of Words*’ with:
    - ““*Pay Any One payment*” means an *automatic transfer* originated online via *Internet Banking* made from a *registered account* to any account that can be identified by a BSB number and an account number using the *Pay Any One facility*. It does not include amendments to or activations of *automatic transfers* that have been originated under your signed authority, a *BPAY® payment* or transfers between your *registered accounts*.”

- adding the definition of *Pay Any One facility* to 'Section B: Meaning of Words' as follows:

““*Pay Any One facility*” means a facility available through *Internet Banking* that facilitates *Pay Any One payments*.”

- replacing the word “*account*” with “account held with us which” in the first line of the definition of “*registered account*” in 'Section B: Meaning of Words'.
- adding the definition of *SMS* to 'Section B: Meaning of Words' as follows:

““*SMS*” means a digital mobile phone short message service message.”

- adding the definition of *SMS account balance enquiry* to 'Section B: Meaning of Words' as follows:

““*SMS account balance enquiry*” is an information service providing you with certain requested information about *account* balances by *SMS* to your nominated mobile phone number.”

- adding the definition of *SMS account transaction enquiry* to 'Section B: Meaning of Words' as follows:

““*SMS account transaction enquiry*” is an information service providing you with certain requested information about *account* transactions by *SMS* to your nominated mobile phone number.”

- adding the definition of *SMS alerts* to 'Section B: Meaning of Words' as follows:

““*SMS alerts*” is an alerts service providing you with certain requested information about your *accounts* by *SMS* to your nominated mobile phone number.”

- adding the definition of *SMS Service* to 'Section B: Meaning of Words' as follows:

““*SMS Service*” is the message service we provide to your nominated mobile phone number and includes, without limitation, *SMS account balance enquiry*, *SMS account transaction enquiry* and *SMS alerts*.”

- Page 19 is altered by deleting clause 12.3 and replacing it with a new clause 12.3 as follows:

“12.3 You agree that confirmation of the transactions involving your *account* may be provided by means of:

- (a) you requesting confirmation over the counter at any of our branches;
- (b) via *Internet Banking*, if you have access to that facility; or
- (c) an *SMS account transaction enquiry*, if you have access to and have activated that service.”

- Page 23 is altered by adding the words “or visiting one of our branches” to the end of clause 18.3.
- Page 26 is altered by deleting and replacing the words:

“If you are not satisfied with the decision made by the Dispute Resolution Committee you may appeal to:

**Financial Co-operative Dispute Resolution Scheme (FCDRS)**  
**PO Box 372**  
**Clayfield QLD 4011**  
**1300 139 220**  
**Fax: 1300 139 221**  
**[www.fcdrs.org.au](http://www.fcdrs.org.au)**

This service is provided free of charge to you.”

where they appear in the last nine lines of clause 22.3 with:

“We will inform you in writing of the decision made by the Internal Dispute Resolution Committee. We will also inform you of any further action you can take, including any avenue of appeal you may have against our decision through an external dispute resolution service including contact details of that external dispute resolution service. This external dispute resolution service is provided free of charge to you.”

- Page 38 is altered by:
  - deleting the words “without leaving your home or office” in the third line of the introductory paragraph under the heading ‘*Part 2: Internet Banking*’.
  - replacing the words “Clause 48” with “Clause “49” in the third line of the introductory paragraph under the heading ‘*Part 2: Internet Banking*’.
  - replacing the number “5” with “9” in the second line of clause 47.4.
  - replacing the words “clause 48” with “clause 49” where they appear in the third line and again in the third and fourth line of clause 47.4.
  - deleting clause 48.1 and replacing it with a new clause 48.1 as follows:

“48.1 You may register one or more *Internet Banking authorised users* to:

- (a) access information on your *registered account(s)* by allowing them View Only access; or
- (b) transact on your *registered account(s)* by allowing them Full Access.”

- replacing the table in clause 49, ‘*Services Available using Internet Banking*’, with the table below:

Service Available
1. Obtain balances on <i>registered accounts</i>
2. Obtain a list of recent transactions on <i>registered accounts</i>
3. Order a statement on <i>eligible accounts</i>
4. Order a cheque book on any <i>registered account</i> that has a cheque facility attached
5. Obtain the interest details for the last financial year on any <i>registered account</i>
6. View an <i>eStatement</i> online for any <i>eligible account</i>
7. Enquire on an <i>account</i> balance of <i>registered accounts</i> by sending an <i>SMS</i> to us using your mobile phone, if this service is activated by you.
8. Enquire on details of up to the last 5 transactions on <i>registered accounts</i> by sending an <i>SMS</i> to us using your mobile phone, if this service is activated by you.
9. Receive an <i>SMS</i> from us on your mobile phone notifying you of various activities on <i>registered accounts</i> , if this service is activated by you.
10. Make a payment using BPAY®
11. Transfer funds between your <i>registered accounts</i>
12. Arrange <i>batch payments</i> from your <i>registered accounts</i>
13. Alter payment details on existing <i>automatic transfers</i> authorised from any of your <i>registered accounts</i>

- Page 39 is altered by deleting the word “deposit” in the first line of clause 52.1 under the clause headed ‘*Transferring Funds*’ (originally clause 51.1 but amended to clause 52.1 by reference to the Supplementary Terms and Conditions dated 1 March 2009).
- Page 43 is altered by adding a new *Part 4: SMS Services* after clause 62 headed ‘*Liability for Unauthorised Transactions involving Card, PIN or Entry Codes*’ (originally clause 61 but amended to clause 62 by reference to the Supplementary Terms and Conditions dated 1 March 2009) as follows:

#### **“Part 4: SMS Services**

This Part applies if you activate any *SMS Service* using *Internet Banking*.

In this Part and where the context allows, “*you*” and “*your*” has its ordinary meaning under these *Terms and Conditions* but also includes an *authorised user* registered for *Internet Banking*.

### **63. Using SMS Services**

- 63.1 You acknowledge that an *authorised user* may at any time activate the *SMS Service* through *Internet Banking* and by using the *SMS Service*, may access information on your *registered accounts*.
- 63.2 You may nominate only one mobile phone number for the provision of the *SMS Services*. This number must be your own mobile phone number.
- 63.3 To ensure you receive the nominated *SMS Services*, you must keep us up to date with your current mobile phone number and advise us if your mobile phone number is lost or stolen by visiting a branch or calling 13 19 87.
- 63.4 You are prohibited from using an *SMS Service* and in particular, *SMS account balance enquiries* and *SMS account transaction enquiries*, for the transmission of any defamatory, offensive, abusive, indecent or harassing material. We may revoke or cancel any *SMS Service* without notice should you engage in this type of behaviour.

### **64. SMS Alerts**

- 64.1 You may at any time activate *SMS alerts* using *Internet Banking*.
- 64.2 You will need to advise us for which *registered accounts* you wish to receive *SMS alerts*. At the time of activating *SMS alerts*, you must nominate a *quick access number* to identify those *registered accounts*.
- 64.3 You can choose to receive an *SMS* from us to your nominated mobile phone number when certain activities occur on *registered accounts* as nominated by you through *Internet Banking*. Please refer to *Internet Banking's* Help feature for details of the type of alerts available.

### **65. SMS Account Balance Enquiries and SMS Account Transaction Enquiries**

- 65.1 You may at any time activate *SMS account balance enquiries* or *SMS account transaction enquiries* using *Internet Banking*.
- 65.2 You will need to advise us which *registered accounts* you wish to access via *SMS*. At the time of activating *SMS account balance enquiries* or *SMS account transaction enquiries*, you must nominate a *quick access number* to identify those *registered accounts* which you have elected to access via *SMS*.
- 65.3 You can choose to receive the following *account* information via *SMS*:
- for *SMS account balance enquiries* – the balance (including the current and available balance) on any *registered account* to which you have *Internet Banking* access; and
  - for *SMS account transaction enquiries* – the transaction history (up to the last 5 transactions only) on any *registered account* to which you have *Internet Banking* access.

You may request this information via *SMS* using your nominated mobile phone number only. The information will be provided to you via *SMS* using the same mobile phone number.

- 65.4 You can choose to receive an *SMS* failure notification from us if an invalid command is included in an *SMS account balance enquiry* or *SMS account transaction enquiry*. Our *SMS* response will advise you which information was entered.

## **66. Availability**

- 66.1 It is your responsibility to use other means of obtaining information if for any reason you are unable to use or we are not able to provide the *SMS Service*.
- 66.2 We will use our best endeavours to provide you with the nominated *SMS Service*. However we do not guarantee delivery of the *SMS Service* either in a timely manner or at all.
- 66.3 The provision of the *SMS Service* may be affected by a range of factors including technical problems and telecommunications network coverage and availability which relies on third party services. Also, the *SMS Service* may not be received where your mobile phone memory is full.
- 66.4 Subject to any other provisions of these *Terms and Conditions*, we are not liable to you for, or in connection with:
- (a) the failure of a *SMS Service* to perform in whole or in part, any function which we have specified it will perform;
  - (b) the unavailability of a *SMS Service* to you in whole or in part because of the failure of the communication network or any circumstance beyond our reasonable control; or
  - (c) delays or errors in the execution of any instruction because of the communication network or any circumstance beyond our reasonable control.

## **67. Security of Information**

- 67.1 You should be aware that your financial details will be able to be viewed by any person who has access to your mobile phone.
- 67.2 We will not be liable for any unauthorised access by any means to that information.

## **68. Accuracy of Information**

- 68.1 We will take reasonable steps to ensure but cannot guarantee that the information that we make available to you through the *SMS Service* is correct and accurate.

68.2 Subject to any other provisions of these *Terms and Conditions*, we will not be liable for or in connection with any inaccuracy, errors or omissions in that information because of the communications network or circumstances beyond our reasonable control.”

**The addition of ‘Part 4: SMS Services’ and clauses 63 – 68 means that the current clause 63 headed ‘BPAY® Scheme’ (originally clause 62 but amended to clause 63 by reference to the Supplementary Terms and Conditions dated 1 March 2009) will become clause 69 and all other subsequent clauses will follow suit.**

- Page 54 is altered by:
  - deleting clause 85.1 under the clause headed ‘*Arranging an Automatic Transfer*’ (originally clause 84.1 and now clause 91.1 by reference to the Supplementary Terms and Conditions dated 1 March 2009 and the above clause numbering changes) and replacing it with a new clause 91.1 as follows:

“91.1 An *authorised* user can arrange an *automatic transfer* by:

    - (a) logging on to *Internet Banking*, and selecting “Transfer” to either:
      - (i) transfer funds between your *registered accounts*; or
      - (ii) transfer funds using the *Pay Any One facility*; or
    - (b) visiting any branch and completing a written authority.”
  - deleting clause 86.2 under the clause headed ‘*Timing of an Automatic Transfer*’ (originally clause 85.2 and now clause 92.2 by reference to the Supplementary Terms and Conditions dated 1 March 2009 and the above clause numbering changes) and replacing it with a new clause 92.2 as follows:

“92.2 You must ensure that you have sufficient cleared funds or available credit in your *account*, from which a payment will be made, to enable that payment to be made. Subject to this section, *automatic transfers* can be effected at any time on the nominated day. If the payment date falls on a day other than a *business day*, or where there is no such date in the current month (for example 29th, 30th or 31st), we may process the payment at any time within one *business day* either side of the nominated day (depending on how the *automatic transfer* was established).”
  - deleting clause 86.3 under the clause headed ‘*Timing of an Automatic Transfer*’ (originally clause 85.3 and now clause 92.3 by reference to the Supplementary Terms and Conditions dated 1 March 2009 and the above

clause numbering changes) and replacing it with a new clause 92.3 as follows:

“92.3 Subject to this section (Section H: Automatic Transfers), when an *authorised* user instructs us to make a payment to an account held with another financial institution, we will endeavour to make that payment to the BSB and account numbers the *authorised* user advises us. If an *authorised user*, gives us instructions to make a payment on a *business day* after 2pm on that *business day* or after 4pm if the *automatic transfer* is through the *Pay Any One facility* (cut- off times), we may process that payment the following *business day*.”

- Adding a new clause 92.4 as follows:

“92.4 A delay might occur in processing an *automatic transfer* where:

- (a) an *authorised user* tells us to make a payment on a day which is not a *business day* or on a day that does not exist (such as where there is no such date in the current month);
- (b) an *authorised user* tells us to make a payment on a *business day* after the cut-off time specified in clause 92.3; or
- (c) another financial institution is involved in processing that payment and they do not process the payment as soon as they receive its details.”

**The addition of clause 92.4 and the other changes to the numbering of the clauses referred to above means the current clause 86.4 under the heading ‘*Timing of an Automatic Transfer*’ (originally clause 85.4 but amended to clause 86.4 by reference to the Supplementary Terms and Conditions dated 1 March 2009) will become clause 92.5.**

- Page 55 is altered by replacing the words “Pay Any One facility” with “*Pay Any One facility*” in the first line of clause 87.2 under clause headed ‘*Stopping or Altering an Automatic Transfer*’ (originally clause 87.2 and now clause 93.2 by reference to the Supplementary Terms and Conditions dated 1 March 2009 and the above clause numbering changes).

In all other respects the information in *Part 1: Key Features Statement and terms and conditions for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities* dated 16 April 2007 remain unchanged. For more information call **13 19 87** or visit your local branch.

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

## Supplementary 3

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

Prepared on 7 December 2009 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 following documents:

- *“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 16 April 2007 (*“Terms and Conditions Part 2”*); and
- *“Supplementary Terms and Conditions Newcastle Permanent Building Society Limited for Business Cheque Account, Business Cash Management Account, Club Account, Trust Accounts and associated Payment Facilities”* prepared on 1 March 2009 (*“Supplementary Terms and Conditions dated 1 March 2009”*).

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*

The *Terms and Conditions Part 2* are amended as follows with effect from 7 December 2009:

- in “Section 2: Other Fees and Charges” on:
  - (a) page 9, the Fee Amount for the “Account Overdrawn Fee” will be amended from “\$35.00” to “\$17.50”;
  - (b) page 10, the Fee Amount for the “Dishonoured Cheque Fee (Outward)” will be amended from “\$35.00 ea.” to “\$17.50 per cheque”; and
  - (c) page 11, the Fee Amount for the “Overdraft Excess Fee” will be amended from “\$35.00” to “\$17.50”.

In all other respects the information in the *Terms and Conditions Part 2*, as amended by the *Supplementary Terms and Conditions dated 1 March 2009*, 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**