

Drop into your local
branch, visit the website
or call 13 19 87
newcastlepermanent.com.au

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Car Loans and Personal Loans

Facts on Fees and Charges

Effective: 1 June 2009



Car Loans and Personal Loans

With a Newcastle Permanent Car Loan or Personal Loan you pay no ongoing account keeping fees. You agree to a fixed rate of interest over a fixed period of time, so you know what your repayments are for the life of the loan.

Repayments can be made either weekly, fortnightly or monthly via automatic transfer or direct debit from your salary.

Additional repayments can be made at any time and for any amount and there are no penalties for repaying your loan early.

Generally, you can obtain a personal loan for any worthwhile purpose including buying a car, going on a holiday, renovating your home or consolidating your debts. Our Car and Personal Loans offer:

- ✦ Competitive fixed rates
- ✦ No ongoing account keeping fees
- ✦ No early repayment penalties
- ✦ No restrictions on additional repayments

Below is an explanation of fees and charges, which you may be asked to pay when you take out a Newcastle Permanent Personal Loan.

Application Fee

Assessing and processing your loan application can be an involved process, requiring the expertise of trained assessors. For this reason, an Application Fee is payable upon advance of your loan.

The Application Fee for all Personal Loans is \$125.

When approving your loan, Newcastle Permanent Building Society may need to secure your loan against a motor vehicle or other asset you have to support the loan. If you use a motor vehicle for security, we will need to register our financial interest with the Register of Encumbered Vehicles. The fee for this is \$20. Other forms of security, such as a caveat against a property, will also incur a fee. For more details visit your local branch or call 13 19 87.

Default administration fee

This fee only applies if you fall behind in your loan repayments or you do not make your full minimum monthly repayment.

You can avoid incurring this fee by:

- ✦ Ensuring you have enough funds in your account to cover your automatic loan repayment
- ✦ Keeping your loan in advance
- ✦ Making your loan repayment on time

The Default administration fee for Personal Loans is payable to us when a repayment due in a month is not made by the end of that month. The fee is \$35 where one payment or less is in arrears, and \$50 per month where more than one payment is in arrears.

Dishonour fee

A Dishonour fee is payable when a payment direction you make, such as a direct debit, salary deduction or automatic transfer is dishonoured.

The Dishonour fee is \$17.50 per dishonour.

Substitution of security fee

Where you require that we vary the security we hold for your loan, a fee will apply.

The Substitution of security fee is \$75.

Here's some more information for you: The Fees and Charges set out in this brochure are subject to change without notice. They are based on a standard loan and may vary depending on your individual circumstances. The Fees and Charges may be higher if your loan is more complex, for example, where there are multiple securities. Any advice in this brochure has been prepared without taking into account your objectives, financial situation or needs. You should consider the appropriateness of the advice having regard to your personal circumstances. Applications for finance are subject to approval. Society Fees and Government charges may apply. Full terms and conditions are available on request. Newcastle Permanent Building Society Limited ABN 96 087 651 992.