

**Supplementary Terms and Conditions Newcastle Permanent Building Society Limited  
Platinum Deposit Accounts Prepared on 22<sup>nd</sup> October 2007 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 Terms and Conditions Part 1: Key Features Statement and general terms and conditions for Platinum Deposit Accounts and associated Payment Facilities dated 11<sup>th</sup> August 2006.

**About this Supplementary Terms and Conditions**

This Supplementary Terms and Conditions should be read together with the Newcastle Permanent Building Society Limited Key Features Statement and general terms and conditions for Platinum Deposit Accounts and associated Payment Facilities dated 11<sup>th</sup> August 2006.

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 onn 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 Platinum Deposit Accounts and associated Payment Facilities dated 11<sup>th</sup> August 2006 to include details of VerifID introduced by the Newcastle Permanent Building Society Limited on 22<sup>nd</sup> October 2007.

The information in the Terms and Conditions is altered as follows:

Page 9 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 29 is altered by adding a new subclause 27.5. Subsequently the current subclause 27.5 will become subclause 27.6 and all other subsequent subclauses will follow suite. Subclause 27.5 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 28. Clause 28 will now read as **VerifID**.

Subclause 28.1 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 28.2 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 28.3 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 28.4 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 28 means that the current clause 28, will become 29 and all other clauses will follow suite.

In all other respects the information in the Platinum Deposit Accounts and associated Payment Facilities Terms and Conditions remain unchanged. For more information call **13 1987** or visit your local branch.

**This Supplementary Product Disclosure Statement is issued by:  
Newcastle Permanent Building Society Limited  
ABN 96 087 651 992  
AFSL 238273**