

Terms and Conditions

Part 2: Schedule of Fees, Charges and Daily Limits for Platinum Deposit Accounts

Dated: 1 June 2009

Newcastle Permanent Building Society Limited ABN 96 087 651 992.



Platinum Accounts

- ✧ Platinum Fixed Account
- ✧ Platinum At-Call Account

This document is Part 2 of the Terms and Conditions for Platinum Deposit 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 Platinum Deposit Accounts and associated Payment Facilities.
- ✧ **Part 3:** Schedule of Interest Rates for Platinum Deposit Accounts.

However, we may give you 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.

Schedule of Fees, Charges and Daily Limits

The schedule is divided into 2 sections.

Section 1 contains information about:

- ✧ fees and charges for general services (see section 1.1); and
- ✧ fees and charges for foreign currency transactions (see section 1.2).

Section 2 contains information about daily limits.

Section I: Fees and Charges

I.1 Fees and Charges for General Services

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Fee Name	Fee Amount	What the fee is for
Account Combination Fee	\$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.
Direct Debit Request Fee	\$0.50 ea.	This fee applies where we debit an account at another financial institution at your request.
Direct Debit Dishonour Fee	\$17.50 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).
Document Fee	\$60.00 per hour. (Min. \$10.00 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. evidence of a Visa Debit card purchase.
Dormant Account Fee	\$20.00 half year.	This fee applies if you do not generate any transactions on your account for a period of 36 months.

How calculated and when charged	Other Information
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.
Charged on each transaction at the time the transaction is effected. Fee is charged to your receiving account with us.	N/A
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.
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
Charged half yearly to your account.	N/A

Fee Name	Fee Amount	What the fee is for
Financial Institution Cheque Replacement Fee	\$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.
Miscellaneous Service Fee	\$60.00 per hour.	This fee applies if you request information not covered by the Document Fee.
Account Overdrawn Fee	\$25.00 per occurrence.	This fee applies when the closing balance of your account at the end of the day is overdrawn (or in debit).
Special Clearance on Cheque Fee	\$25.00 ea.	This fee applies if you request a special clearance on a cheque deposited into your account.
Unclaimed Monies Administration Fee	\$20.00.	This fee applies if your account becomes unclaimed due to the application of the Banking Act 1959.

How calculated and when charged	Other Information
Fee applies for each replacement cheque and is payable on request.	N/A
Calculated on an hourly rate for the time we spend locating the information you have requested. Fee is charged to your account after search is undertaken.	N/A
Charged to your account each time your account becomes overdrawn (or further overdrawn).	Charged a maximum of once per day. Fee will not apply where your account is overdrawn due to debit interest, or bank or government fees or charges or taxes only.
Fee is charged to your account at the time the request is made.	N/A
The fee reflects our costs in checking for any known contacts and the search of related accounts. Fee is charged to your account on closure of account.	N/A

1.2 Fees and Charges for Foreign Currency

Fee Name	Fee Amount
Travellers Cheque Fee – issued	1% (Min. \$10.00).
Travellers Cheque Fee – cashed	1% (Min. \$2.00).
Foreign Currency Fee – issued	1% (Min. \$5.00).
Foreign Currency Fee – cashed	1% (Min. \$2.00).

What the fee is for	How calculated and when charged
This fee applies if we arrange for 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. Fee is included in total amount debited to your account.
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. Fee is debited from amount before being credited to your account.
This fee applies if we arrange for the purchase of foreign currency for you.	Calculated as a percentage of the total value of the foreign currency purchased. Minimum fee applies. Fee payable when foreign currency is ordered. Fee is included in total amount debited to your account.
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. Fee is debited from amount before being credited to your account.

Fee Name	Fee Amount
International Transfer Fee – (Inward)	At cost.
International Draft/ Cheque Fee – (Inward)	1% (Min. \$2.00).
International Transfer Fee – (Outward)	Overseas Telegraphic Transfer – \$30.00 ea. Overseas Draft – \$15.00 ea.
Overseas Transaction Conversion Fee	2%.
Initial Card Fee	1% (Min. \$5.00).

What the fee is for	How calculated and when charged
<p>This fee applies if we arrange for the conversion of international transfers in a foreign currency to Australian dollars.</p>	<p>We do not charge a fee for this service, however there will be outside bank costs which will be passed on to you. Fee is debited from amount before being credited to your account.</p>
<p>This fee applies if we arrange for the conversion of international drafts or international cheques in a foreign currency to Australian dollars.</p>	<p>Calculated as a percentage of the total value of the draft or cheque. Minimum fee applies. Fee payable when draft or cheque is converted. Fee is debited from amount before being credited to your account.</p>
<p>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.</p>	<p>Charged to your account at the time of request. Fee is included in total amount debited to your account.</p>
<p>This fee applies when you use your Visa Debit card to perform a transaction overseas in a currency other than Australian dollars.</p>	<p>Calculated as a percentage of the total transaction amount. Fee is included in the total amount debited to your account.</p>
<p>This fee applies if we arrange for the purchase of a cash passport for you, or we arrange to reload an existing cash passport.</p>	<p>Calculated as a percentage of the total value of the cash passport purchased. Minimum fee applies. Fee is payable when the cash passport is ordered. Fee is included in total amount debited to your account.</p>

Fee Name	Fee Amount
ATM Fee – per withdrawal	\$3.75 ea.
Cash Passport Closure Fee	\$10.00.
Monthly Inactivity Fee	<p>AUD \$4.00 per month the cash passport remains dormant.</p> <p>If the cash passport is issued in a foreign currency the fee will be:</p> <ul style="list-style-type: none"> ✦ USD \$2.00 per month for a USD passport. ✦ GBP \$1.50 per month for a GBP passport. ✦ EUR \$2.00 per month for a EUR passport.
BPAY® Reload Fee	1% of the reload fee.
Travelex Money Transfer	<p>Min. \$20.00.</p> <p>Max. \$600.00.</p>
Telegraphic Transfer Trace Fee	At cost.

All fees and charges are valued in Australian dollars (AUD) unless otherwise indicated.

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What the fee is for	How calculated and when charged
This fee applies to each withdrawal you make using your cash passport.	Fee incurred at time of withdrawal and deducted from the balance of the cash passport.
This fee applies if you request us to close the cash passport and refund the remaining balance.	Fee incurred at time of closure and deducted from the balance of the cash passport.
This fee applies after 12 months of no activity on a cash passport.	Calculated as a monthly fee and debited from the cash passport.
Electronic payments service through which you can add additional funds to the cash passport.	Fee incurred at time of reload and deducted from the balance of the cash passport.
This fee applies to each Travelex Money Transfer we arrange for you.	Fee calculated on a sliding scale depending on the value of the Travelex Money Transfer. Fee is included in the total amount debited to your account.
This fee applies if you request a trace on a telegraphic transfer and the funds are found to be in the correct account.	At cost.

Section 2: Schedule of Daily Limits

General Information about Daily Limits Applying to Your Accounts

We have restrictions in place on the amount you can withdraw from your *account* either over the counter or using different *access methods* (such as *Internet Banking*). These restrictions are exclusive of one another. Accordingly:

- ✦ Cash withdrawals made over the counter at our branches will not be included as part of the daily limit available through the *Pay Any One payment* facility within *Internet Banking*.
- ✦ *Pay Any One payments* will not be included as part of the daily limit available over the counter at our branches.

Daily Limits Applying to Your Account

Transaction Method	Minimum Daily Limit
Newcastle Permanent Branch Cash Withdrawal	No minimum (unless you have a Platinum At-Call Account, in which case the minimum is \$500).
<i>Batch Payments</i> and/or <i>Pay Any One payments</i>	No minimum.

¹ This amount can be reduced or may be increased by applying at any branch.

We will tell you in writing if we change any of the daily limits applying to the use of an *access method*, *account* or *electronic equipment*.

For the purpose of this Schedule, each day ends at 12 midnight Australian Eastern Standard Time or 12 midnight Eastern Standard Summer Time in New South Wales (whichever is applicable).

Maximum Daily Limit	Daily Limit Applies to:
\$1,000 (unless you have made prior arrangements with us).	Each individual account.
\$2,000. ¹	The total you can withdraw from all <i>registered account(s)</i> under a <i>member number</i> . Your daily limit will not reduce as a result of transactions performed by other <i>authorised users</i> .

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

Here's some more information for you: The issuer of the products in the Terms and Conditions is Newcastle Permanent Building Society Limited. 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.

