

This document is Part 2 of the Terms and Conditions for Term Deposit and Gold Term Deposit Accounts. The other documents that make up the Terms and Conditions are:

Part 1: Key Features Statement and terms and conditions for Term Deposit and Gold Term Deposit Accounts.

Part 3: Schedule of Interest Rates for Term Deposit and Gold Term 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 only, this document does not form part of the Terms and Conditions unless we tell you otherwise.

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

Terms and Conditions

Part 2: Schedule of Fees and Charges for Term Deposit and Gold Term Deposit Accounts

Dated: 1 June 2009

Newcastle Permanent Building Society Limited ABN 96 087 651 992.

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.



Schedule of service fees and charges

Fee Name	Fee Amount	What the fee is for	How calculated and when charged	Other Information
Account Combination Fee	\$5.00.	This fee applies if we combine two or more of your <i>accounts</i> or transfer funds to replenish your <i>account</i> because there are insufficient funds to meet items presented.	Charged to your <i>account</i> at time of transfer or closure.	We are under no obligation to combine your <i>accounts</i> or transfer funds if one <i>account</i> is overdrawn and another is in credit.
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.	Calculated on an hourly rate for the time we spend locating the documents you have requested, with a minimum amount to be charged. Fee is charged to your <i>account</i> after search is undertaken.	N/A
Miscellaneous Service Fee	\$60.00 per hour.	This fee applies if you request information not covered by the Document Fee.	Calculated on an hourly rate for the time we spend locating the information you have requested. Fee is charged to your <i>account</i> after search is undertaken.	N/A
Special Clearance on Cheque Fee	\$25.00 ea.	This fee applies if you request a special clearance on a cheque deposited into your <i>account</i> .	This fee is charged at the time the request is made.	N/A
Unclaimed Monies Administration Fee	\$20.00.	This fee applies if your <i>account</i> becomes unclaimed due to the application of the Banking Act 1959.	This fee reflects our costs in checking for any known contacts and the search of related <i>accounts</i> . Fee is charged to your <i>account</i> on closure of <i>account</i> .	N/A