

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

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Value+ Credit Card

Fees and Charges

Effective: 6 January 2010



Interest rate

- ∴ Annual percentage rate is 11.34% p.a. for purchases
- ∴ Annual percentage rate is 16.99% p.a. for balance transfers and cash advances
- ∴ Interest free period is up to 55 days. This applies to purchases only
- ∴ There is no interest free period for balance transfers and cash advances. Interest is calculated on these items from the day of the transaction

Don't hesitate to contact our friendly staff for assistance or further explanations.

Minimum repayments

If the closing balance is within the credit limit, then the minimum monthly payment is the 3% of the closing balance (rounded up to the nearest dollar). Where the closing balance is less than \$10 it must be paid in full.

Things to know

Subject to the Conditions of Use we may change your credit card contract at any time without your consent including the credit limit, annual percentage rate, maximum interest free period, and minimum repayment amount. New fees and charges may be imposed. We will give you notice of the change in accordance with any requirement of the Consumer Credit Code or any other code or law which may apply.

Fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the Conditions of Use of your account.

Schedule of fees

Annual fee	Per annum	\$45
Credit Card Replacement fee	Within Australia	\$20
	Overseas	\$100
Cash Advance fee	Per transaction	Greater of 1.5% or \$2
Direct debit Dishonour fee	Per item	\$17.50
Payment Dishonour fee	Per item	\$17.50
Merchant Investigation Request fee (refundable if transaction incorrect)	Per item	\$10
Foreign Currency fee	Added to each foreign transaction amount subsequent to conversion to Australian dollars	2%
Late payment fee	When overdue	\$25
Overlimit fee	Once per statement	\$25
Replacement Statement fee	Per statement	\$10

All fees are debited to your account under the Conditions of Use of your account. Reasonable enforcement expenses may also apply.

Here's some more information for you: All information stated is current at 06/01/10. This product is issued by Newcastle Permanent Building Society Limited ABN 96 087 651 992. Full Conditions of Use are available on request. Fees and Charges apply. Applications for finance are subject to approval.

In this brochure "NPBS" or "we" or "us" or "our" means Newcastle Permanent Building Society Limited ABN 96 087 651 992.