

Foreign Currency and International Services

Schedule

Effective: 25 April 2025

This **Schedule** is specific to **Foreign Currency and International Services**. In addition to this document, you will also be provided with additional terms and conditions from us or a third party. You will receive these documents each time you access **Foreign Currency and International Services**. Together these documents comprise the **Terms and Conditions** for these services and should be read carefully and kept for future reference. If you have not received all these documents or you wish to obtain any further information, please visit a branch, our website at newcastlepermanent.com.au or call us on 13 19 87.

1. About Foreign Currency and International Services

We assist our customers with foreign cash and overseas transfers by offering foreign currency conversion and Telegraphic Transfers, through partnerships with third party providers.

2. Available Services

Through partnerships, Newcastle Permanent offers the following services to customers:

- Foreign cash exchange (issue of foreign cash or cashing of foreign currency), provided by Travelex Limited
- Telegraphic transfers (sending international payments).

It is at our discretion whether we will provide these services to you at any time.

3. Fees and Charges

Fee type	Fee amount	Fee description
Foreign Currency Fee (cashed)	1% of the currency amount (minimum \$2)	Fee payable when we arrange to cash foreign currency for you. Fee is calculated based on the total Australian dollar value of the currency amount and is debited from the amount cashed prior to crediting the balance to your deposit account held with us.
Telegraphic Transfer Fee (outward)	Sent in foreign currency: \$30	Fee payable when we are instructed to send funds overseas for you. Fee is charged at the time of your request and is included in total amount debited to your deposit account held with us.
	Sent in Australian dollars: \$50	\$10 of the fee is retained by Newcastle Permanent, with the remaining fee paid to Convera Australia Pty Ltd, who we have appointed to assist in facilitating the telegraphic transfer.
Foreign Currency Fee (issued)	1% of the currency amount (minimum \$5)	Fee payable when we arrange for the purchase of foreign currency for you. Fee is calculated based on the total Australian dollar value of the currency amount and included in the total amount payable.

Additional fees charged by third parties may also apply. Newcastle Permanent may receive a commission or share of profits on these services from our partners.

4. Changes

Fees and charges set out in section 3 may be changed to the extent permitted by and subject to the requirements of any law that regulates that change. We will give you at least 20 days prior notice of any increase in these fees and charges by publishing a notice that is accessible to you and reasonably prominent, or in any other way permitted by law.

13 19 87 newcastlepermanent.com.au