

Important information

Some of the major points covered in the Terms and Conditions include:

- Newcastle Permanent may cancel this authority without notice.
- Payments may be processed one business day either side of the nominated payment date.
- You must have sufficient cleared funds available.
- Fees may be charged for insufficient funds.
- Fees and charges incurred for debiting an account at another institution will be added to the nominated transfer amount.

Notes for Credit Card payment:

Fixed payment

- if the statement balance is less than the fixed payment amount, then only the balance will be transferred.
- if the fixed payment amount is less than the minimum payment amount, then the minimum monthly payment will be transferred.

Minimum payment

- the minimum payment will also include any overdue amounts.

Full balance

- the full balance option does not include any amounts in dispute.

All payment options are calculated on the statement date.

Start date

- the payment will not be processed in the current statement cycle.
- the payment will commence in the following statement cycle.
- the payment will be processed on the payment due date.

Office use only

- Signed in accordance with the account operating parameters
- All signatures verified
- Payee BSB and Account details confirmed
- Wrap completed on Production Online
- Approval obtained & wrapped (if applicable)

Processing branch _____

Staff name _____

Employee code Date / /

Signature _____

Approving staff member _____

Employee code Date / /

Signature _____