



Foreign Currency and International Services

Schedule

Correct as at: 4 February 2019

This **Schedule** is specific to **Foreign Currency and International Services**. In addition to this document, if applicable, you will also be provided with additional terms and conditions from us or a third party which may include a Product Disclosure Statement and Financial Services Guide. 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

A range of foreign currency and international services are available to our deposit account holders: Foreign Currency Cash, Pre-Paid Travel Cards, Telegraphic Transfers, Foreign Currency Drafts and repurchase of Foreign Currency Documents.

2. Key features

Below we set out the key features of our Foreign Currency and International Services.

- 2.1 Foreign Currency – foreign currency cash issued, foreign currency cashed, pre-paid travel cards provided.
- 2.2 Telegraphic Transfers – outward.
- 2.3 Foreign Currency Drafts – issued.
- 2.4 Foreign Currency Document – repurchase.

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

3. Fees and charges

Foreign Currency Fee (cashed)	1% (minimum \$2)	Fee payable when we arrange to cash foreign currency for you. Fee is debited from amount cashed prior to crediting the balance to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency cashed.
Initial & Reload Pre-Paid Travel Card Fee	0% to 1.1% (minimum \$15)	Fee payable when we arrange for the purchase or reload of a Cash Passport™ Platinum or reload of an existing Multi-Currency Cash Passport™ for you. Fee is included in total amount debited from your deposit account held with us. It is calculated as a percentage of the total Australian value of the amount loaded onto the card.
Telegraphic Transfer Trace Fee	At cost – will be advised to you at time of trace	Fee payable if you request a trace on a telegraphic transfer and the funds are located in the correct account as per telegraphic transfer order.
Telegraphic Transfer Fee (outward)	*\$30 foreign currency **\$50 Australian dollar	Fee payable when we are instructed to send funds overseas for you. Fee is inclusive of *\$20 or **\$40 fee payable to Western Union Business Solutions (Australia) Pty Ltd (as applicable). Fee is charged at the time of your request and is included in total amount debited to your deposit account held with us.
Foreign Currency Draft	*\$15	Fee payable when we arrange for the production of an overseas draft for you, in a currency appropriate for that country. *Fee is inclusive of \$7.50 payable to Western Union Business Solutions (Australia) Pty Ltd. Fee is charged at the time of your request and is included in total amount debited to your deposit account held with us.
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 included in total amount debited to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency amount.
Foreign Currency Document Repurchase Fee	1% of Australian equivalent (minimum \$2)	Fee payable when we repurchase a foreign currency document. Fee is debited prior to the funds being credited to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency amount.

Additional fees charged by third parties may also apply. Where applicable these will be set out in the relevant Product Disclosure Statement.

4. Changes

Fees and charges set out in section 3 may be changed at our absolute discretion at any time, to the extent permitted by and subject to the requirements of any law that regulates that change. A minimum of 20 days notice by advertisement in a major daily newspaper will be given for any increase in these fees and charges.

13 19 87 newcastlepermanent.com.au