



## SUPPLEMENTARY TERMS AND CONDITIONS

# Important changes affecting your Deposit Account Terms and Conditions

Effective 30 April 2019

Issued by Newcastle Permanent Building Society Limited ACN 087 651 992, Australian Credit Licence/Australian Financial Services Licence 238273, 307 King Street, Newcastle West NSW 2302

Newcastle Permanent Building Society Limited is amending the Deposit Account Terms and Conditions dated 21 February 2019, which form part of the terms and conditions applicable to your account(s).

This document sets out the changes to the Deposit Account Terms and Conditions. These changes seek to ensure that information relating to fees for foreign currency and international services, which is provided to customers as part of the Foreign Currency and International Services Schedule, is consistent across the terms and conditions.

This document should be read in conjunction with the Deposit Account Terms and Conditions dated 21 February 2019 and other notices and terms and conditions (including Schedules) relating to your account(s).

Please ensure that any person who is an authorised user on your account receives this important information on the changes to your terms and conditions.

Effective **30 April 2019**, in clause 9.7 of the **Deposit Account Terms and Conditions** dated 21 February 2019 applicable to your Newcastle Permanent deposit account, the "International Draft/Cheque (inward)" fee is deleted and the following sentence is added:

"For foreign currency and international services, please ask us for a copy of our **Foreign Currency and International Services Schedule** which sets out a description of further fees that may be incurred on your account."

In all other respects, the information contained in the Deposit Account Terms and Conditions dated 21 February 2019 and any other terms and conditions or notices (including any Schedules and any other notices relating to changes to these terms and conditions) relating to your account(s) remains unchanged, unless a change to these documents has been notified to you.