

# Achiever Account

## Product Schedule

Effective: 20 May 2025

**This product is no longer available.**

This **Product Schedule** along with our **Deposit Account Terms and Conditions**, **Account Access Terms and Conditions** and our **Payment Limits** ([newcastlepermanent.com.au/daily-limits](http://newcastlepermanent.com.au/daily-limits)) make up the Terms and Conditions for this account and its access methods. All documents are available from our website [newcastlepermanent.com.au/terms](http://newcastlepermanent.com.au/terms) or upon request. A full description of each fee and when they are charged can be found in the **Deposit Account Terms and Conditions**.

### 1. About our Achiever Account

This everyday passbook account offers a range of options to access your money.

### 2. Key features

This account is for personal use by individuals and offers a range of options to access your money when you need it, including: internet banking, BPAY®, automatic transfers, PayTo®, PayID®, Osko®, and of course, access through our branches

### 3. Interest

Like many accounts offering these facilities, this account does not pay interest.

Overdrawn interest charges apply on any overdrawn amount. Please ensure you have sufficient funds to prevent your account becoming overdrawn.

### 4. Operating your account

Internet banking, BPAY, automatic transfers and our branches can all be used to access your account.

There are maximum limits on the amounts you may withdraw each day, please refer to **Payment Limits**: [newcastlepermanent.com.au/daily-limits](http://newcastlepermanent.com.au/daily-limits)

Please let us know if you would like to register for our personal internet banking service. Our **Account Access Terms and Conditions** details the services available. Our business internet banking has separate business internet banking rules (which will be given to you at the time you register for business internet banking if you are eligible for this service).

We will record the details of transactions in a passbook issued with the account.

### 5. Fees and charges

|                               |      |
|-------------------------------|------|
| PayTo®                        | Free |
| Account Keeping Fee           | Free |
| BPAY                          | Free |
| Automatic transfers           | Free |
| Internet banking transactions | Free |


#### Branch Withdrawals

#### Per month

|   |                          |
|---|--------------------------|
| Branch cash withdrawals included with your account:   | 6 free                   |
| Depending on which situation below applies to you, additional free branch cash withdrawals may apply. You will receive the highest number of free branch cash withdrawals that you qualify for.     |                          |
| (a) 2 branch cash withdrawals for every whole \$500 in your account for the entire month (not including the first \$500).   | Up to 14 additional free |
| (b) If you have an automatic transfer set up between your account and your Premium Plus Package Home Loan.  | 24 additional free       |
| (c) If you have an automatic transfer set up between your account and any other Newcastle Permanent mortgage or personal loan of yours that is not a Premium Plus Package or a Real Deal Home Loan. | 14 additional free       |

So, you can have a maximum of 20 free branch cash withdrawals each month if you qualify for (a) or (c) or up to 30 if you qualify for (b). Free branch cash withdrawals commence on the first day and end on the last day of each month. Any unused free branch cash withdrawals will not be carried forward. The cost for each branch withdrawal once you have used your free withdrawals is \$3.00 per withdrawal.

| General  |                           |
|--|---------------------------|
| Financial Institution Cheque   | \$10                      |
| Financial Institution Cheque Replacement                                 | \$15                      |
| Document and Miscellaneous Service                                       | \$60/hour (min \$10/copy) |
| Dishonour (direct debit and cheque)                                      | \$9                       |
| Account Overdrawn  | \$5                       |
| Real Time Gross Settlements (RTGS) – Inward<br>– When you receive a RTGS | \$12                      |
| Real Time Gross Settlements (RTGS) – Outward<br>– When you send an RTGS  | \$30                      |

 Other financial institutions may charge additional fees to process an incoming or outgoing RTGS.

If your account is linked to a card, card transaction fees apply (and will be debited to this account) as described in the Statement Savings Account Product Schedule. Unless your account is already linked, this feature is no longer available.