



SUPPLEMENTARY TERMS AND CONDITIONS

Important changes affecting your Business 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 Business Accounts Schedule dated 14 January 2019, which forms part of the terms and conditions applicable to your account(s).

This document sets out the changes to the Business Accounts Schedule. 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 Business Accounts Schedule dated 14 January 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 the **Business Accounts Schedule** dated 14 January 2019 applicable to your Newcastle Permanent business account, the table in Section 3 (Foreign currency fees and charges) is deleted and replaced with the following table:

Fee	Amount
Overseas Transaction Conversion Fee , payable when you use your Visa Debit card to perform a transaction overseas or where a merchant processes the payment overseas (whether or not the payment is in Australian dollars). It is calculated as a percentage of the total transaction amount and is debited to your account.	3% of the value of the total foreign currency amount.

and the following sentence:

“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 Business Accounts Schedule dated 14 January 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.