

Your everyday banking account guide

Effective: 2 May 2025

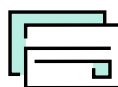
Your Newcastle Permanent account is packed with features to help you get the most out of your everyday banking. Not bad.

\$0

**No ATM¹,
eftpos or
account
keeping fees**



**Complete control over
your banking with
24/7 access using
our mobile app**





**Shop with confidence
knowing you are
protected with Visa's
Zero Liability policy²**




**Make fast, secure,
and accurate
payments with
PayID[®]**



Now that your account is open you can set yourself up for success in a few easy steps...

- 



Bank from anywhere, anytime
Download and register for our mobile app by scanning one of the QR codes.

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Fast, secure, and accurate payments
Transfer cash quickly with **Osko[®]** and check it's going to the right person before you hit send by registering for **PayID** in our mobile app. Simply go to your profile and click on PayID then follow the prompts.

- 


Get tapping with mobile payments*
Add your **Visa card** to your **digital wallet** by clicking on the cards tab in our mobile app, then look for one of the icons displayed.

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Switch your pay
Have your salary credited to your account by completing and providing the **salary switching form** to your employer. Scan the QR code to download the form.

5.



Set up regular payments your way

Choose from several options to set up **regular payments** for your bills and loan repayments. Take control with BPAY®, PayTo® and scheduled payments or switch your direct debits.

6.



What's next?

Open a savings account in minutes through our mobile app to start earning a higher rate of interest on your spare change.

Visit newcastlepermanent.com.au for more information on your account

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1. No ATM fees apply when you use a Newcastle Permanent, Greater Bank, ANZ, CommBank, NAB or Westpac ATM to withdraw cash or check your balance within Australia.

2. Visa's Zero Liability policy generally does not apply to ATM transactions or transactions not processed by Visa (other protections outside the Visa Zero Liability policy may apply, refer to the relevant Terms & Conditions). You must notify us promptly of any unauthorised transactions or card use. Please contact us on 13 19 87 for additional details.