

# Platinum Deposit (At-Call) Account

## Product Schedule

Effective: 16 February 2024

**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](https://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](https://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 Platinum Deposit (At-Call) Account

This account is designed to help make your banking easier with access to your money when you need it providing a variable interest rate with no fixed term.

### 2. Key features

This account offers a wide range of options to access your money when you need it, including: internet banking, BPAY®, automatic transfers, and of course, access through our branches.

### 3. Interest

The current interest rates are available by contacting us or at [newcastlepermanent.com.au/rates](https://newcastlepermanent.com.au/rates). Our rates are variable and so may be changed at any time.

Credit interest you earn is worked out as tiered interest using the annual rate divided by 365 on the daily closing balance and paid to the account on the last day of each calendar month.

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 Platinum Deposit (At-Call) Account.

A \$500 minimum applies to cash withdrawals from your account, transfers from your account using internet banking and automatic transfers. There is no minimum amount for BPAY or direct debit transactions.

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

### 5. Fees and charges

Account keeping fee	Free
BPAY	Free
Automatic transfers	Free
Internet banking transactions	Free
Branch withdrawal	Free
Financial institution cheque	Free

#### 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	
– When you receive a RTGS	\$12
Real Time Gross Settlements (RTGS) – Outward	
– When you send an RTGS	\$30

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