



Supplementary Terms and Conditions

Important changes affecting your Deposit Account Terms and Conditions

Effective: 1 October 2020

Newcastle Permanent Building Society Limited is amending your Deposit Access Terms and Conditions dated 21 February 2019.

This document sets out the changes that will apply to your account(s) that are governed by the Deposit Account Terms and Conditions. These changes are the result of the removal of fees which apply to your account.

This document should be read in conjunction with your 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 1 October 2020, the following fees are deleted in full from the table in clause 9.7 of the **Deposit Account Terms and Conditions** dated 21 February 2019 applicable to your Newcastle Permanent deposit account:

Account Combination	Fee applies if we combine 2 or more of your accounts and transfer funds to replenish your account because there is insufficient funds to meet items presented. It is debited to your account at the time of transfer or closure. We are under no obligation to combine accounts or transfer funds if one account is overdrawn and another is in credit.
Direct Debit Request	Fee applies if we debit an account at another financial institution at your request. It is debited to your receiving account with us on each transaction at the time the transaction is affected.
Unclaimed Monies Administration	Fee applies if your account becomes unclaimed due to the application of the Banking Act 1959 and reflects our costs in checking for any known contacts and the search of related accounts. It is debited to your account on closure of the account.

In all other respects, the information contained in your 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.