



Effective 1 October 2020

Notification of Amended Terms and Conditions

From 1 October 2020, unless otherwise specified in this notification, the following changes will be made to fees and charges applicable to your Newcastle Permanent Building Society Limited (Newcastle Permanent) accounts. In all other respects the fees and charges set out in the applicable terms and conditions (or as changed as previously notified to you) remain the same.

| Statement and Passbook Accounts | | | | |
|---------------------------------|--|---------|---|---------|
| | Everyday Account (including interest offset) | | Basic Access Account, Smart Saver Account, Special Monthly Interest Account, Achiever Account, Christmas Club Account, Money Management Account, Money Minder Account, Mortgage Offset Account, Rapid Saver Passbook Account (including Save & Education Savings Account), Rapid Saver Statement Account, Statement Savings Account (including Spend Account) | |
| Fees and Charges | Current | New | Current | New |
| Branch Withdrawal | \$0.00 | \$0.00 | \$2.50 | \$3.00 |
| Financial Institution Cheque | \$5.00 | \$10.00 | \$5.00 | \$10.00 |
| Direct Debit Request | \$0.00 | \$0.00 | \$0.50 | \$0.00 |
| Account Combination | \$5.00 | \$0.00 | \$5.00 | \$0.00 |
| Card Replacement (Australia) | \$10.00 | \$0.00 | \$10.00 | \$0.00 |
| Account Overdrawn | \$9.00 | \$5.00 | \$9.00 | \$5.00 |
| Unclaimed Monies Administration | \$20.00 | \$0.00 | \$20.00 | \$0.00 |

| Term Deposit Accounts | | | | |
|---------------------------------|--------------|--------|--------------------------|--------|
| | Term Deposit | | Platinum Deposit Account | |
| Fees and Charges | Current | New | Current | New |
| Direct Debit Request | N/A | N/A | \$0.50 | \$0.00 |
| Account Combination | N/A | N/A | \$5.00 | \$0.00 |
| Account Overdrawn | N/A | N/A | \$9.00 | \$5.00 |
| Unclaimed Monies Administration | \$20.00 | \$0.00 | \$20.00 | \$0.00 |

| Credit Facilities | | |
|---------------------------------|---|---------|
| | Real Equity Credit Facility, Premium Plus Credit Facility | |
| Fees and Charges | Current | New |
| Financial Institution Cheque | \$5.00 | \$10.00 |
| Card Replacement (Australia) | \$10.00 | \$0.00 |
| Unclaimed Monies Administration | \$20.00 | \$0.00 |

| Business Deposit Accounts | | |
|------------------------------|---|--------|
| | Business Cheque Account, Business Cash Management, Club Account | |
| Fees and Charges | Current | New |
| Card Replacement (Australia) | \$10.00 | \$0.00 |