Your Cashcard is changing to a Visa Debit card

Your new Visa Debit card gives you more ways to access and use your money, while continuing to provide everyday access to the available funds in your linked transaction account.

Unlike your Cashcard, which is limited to ATM withdrawals and eftpos purchases within Australia, your Visa Debit card can be used wherever Visa is accepted, giving you more ways to pay in Australia and overseas.

At a glance

Your new Visa Debit card lets you:

- continue withdrawing cash from ATMs and making eftpos purchases
- shop online and over the phone
- make contactless payments
- add your card to Apple Pay or Google Wallet™
- use your card wherever Visa is accepted, including overseas.

What to expect when using your Visa Debit card

Transaction authorisation

We'll check your card is valid and you have the available balance before approving your purchase. If you don't have the available balance, or we can't complete the required security checks, the transaction may be declined.

Temporary holds on funds

Some merchants, such as hotels, car hire providers and service stations, may place a temporary hold on your available balance before processing the final transaction amount.

This will reduce your available balance until the hold is released or replaced by the final transaction amount, which may take up to 14 days.

Contactless payments

Some merchants choose whether your contactless payment is processed through Visa or eftpos.

If you prefer your payment to be processed through Visa, insert your card and select Credit.

Unauthorised transactions

If you notice a transaction you don't recognise, contact us as soon as possible on 13 19 87 or visit your nearest branch.

Another benefit of Visa Debit cards is that eligible Visa purchases are protected by Visa's Zero Liability policy.*

For more information on disputing a transaction, see newcastlepermanent.com.au/transaction-disputes.

Important information about transaction limits and unauthorised transactions

The Visa Debit card that will replace your Cashcard can be used in more ways, including online, contactless, and overseas transactions. It also has a higher daily purchase limit than your current Cashcard.

These changes may increase your liability for losses arising from unauthorised transactions.

Your liability for unauthorised transactions is governed by the ePayments Code and our Account Access Terms and Conditions.

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Cashcard & Visa Debit card comparison

Feature	Cashcard	Visa Debit card
ATM withdrawals in Australia	✓	✓
eftpos purchases in Australia	✓	✓
Online purchases^	X	✓
Phone and mail order purchases^	X	✓
Recurring payments^^	X	✓
Purchases outside Australia^	X	✓
Contactless payments	X	✓
Apple Pay	X	✓
Google Pay	X	✓
Overseas ATM withdrawals^	X	✓

^Where Visa is accepted
^^Recurring payments are payments you authorise a merchant to charge to your card on an ongoing basis, such as subscriptions, memberships or utility bills.

Daily limits

Limit	Cashcard	Visa Debit card
Purchases	$3,000 per card, per day	$10,000 per card, per day
Cash withdrawals through ATM or eftpos	$1,000 per card, per day	$1,000 per card, per day
Apple Pay	Not available	Same as your Visa Debit card purchase limit
Google Pay	Not available	USD $500 per transaction, up to your Visa Debit card purchase limit

Please note
- These are the standard daily transaction limits that apply to your Visa Debit card. Other limits apply to your account, you can find more information on payment limits at newcastlepermanent.com.au/daily-limits.
- Merchants, ATM operators and other payment providers may apply lower transaction limits than those shown above.

Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992, Australian Financial Services Licence/Australian credit licence 238273.

Fees and charges

Fees that apply to card transactions	Cashcard	Visa Debit card
ATM enquiry and withdrawal in Australia	Free	Free
eftpos transactions	Everyday Account and Special Monthly Interest Account: Free	Everyday Account and Special Monthly Interest Account: Free
	All other account types: $0.60 (fees apply only if you exceed your monthly free transactions)	All other account types: $0.60 (fees apply only if you exceed your monthly free transactions)
Card Replacement in Australia	Free	Free
Card Replacement overseas	Not applicable	$100
Foreign currency conversion fee	Not applicable	3%
Visa Cash Advance fee	Not applicable	$5 when 'credit' is selected for ATM cash withdrawals

Please note
- Other fees and charges may apply depending on how you use your account or payment facilities, please refer to your Product Schedule at newcastlepermanent.com.au/terms for the fees and charges that apply to your account.
- ATM fees may be charged directly by the ATM owner, the cost of these fees vary and should be displayed on the ATM prior to you agreeing to complete your transaction.
- Visa Cash Advance fee applies where you select credit to withdraw cash from an ATM, you can avoid this fee by selecting cheque or savings when withdrawing cash from an ATM within Australia.

*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.

This document provides a summary of some key features and changes relating to the Visa Debit card that will replace your Cashcard. It does not form part of the Terms and Conditions for your account or card and should be read together with the Deposit Terms and Conditions, Account Access Terms and Conditions and Product Schedule. If there is any inconsistency, the Terms and Conditions will prevail. The information in this document is current as at 14/09/2026. Product features, fees, limits and other terms may change from time to time.

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