CS-3040_0826

Achiever Account

Product Schedule (Including Passbook Account)

Effective: 21 August 2026

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) make up the Terms and Conditions for this account and its access methods. All documents are available from our website 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 Achiever Account

This everyday passbook account offers a range of options to access your money.

2. Key features

This account is for personal use by individuals and offers a range of options to acess your money when you need it, including: internet banking, BPAY®, automatic transfers, PayTo®, PayID®, Osko®, and of course, access through our branches.

3. Interest

Like many accounts offering these facilities, this account does not pay interest.

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 account.

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

In some limited cases, accounts may be linked to a Visa Debit card or cashcard under grandfathered arrangements.

Please let us know if you would like to register for our personal internet banking service. Our **Account Access Terms and Conditions** details the services available. Our business internet banking has separate business internet banking rules (which will be given to you at the time you register for business internet banking if you are eligible for this service).

We will record the details of transactions in a passbook issued with the account.

5. Fees and charges

PayTo®	Free
Monthly Account Keeping Fee	Free
BPAY	Free
Automatic transfers (staff assisted)	Free
Internet banking transactions	Free

Everyday Transactions	**Per month**
Everyday transactions included with your account:	6 free
Depending on which situation below applies to you, additional free everyday transactions may apply. You will receive the highest number of free transactions that you qualify for.	
(a) 2 transactions for every whole $500 in your account for the entire month (not including the first $500).	Up to 14 additional free
(b) If you have an automatic transfer set up between your account and your Premium Plus Package Home Loan.	24 additional free
(c) If you have an automatic transfer set up between your account and any other Newcastle Permanent mortgage or personal loan of yours that is not a Premium Plus Package or a Real Deal Home Loan.	14 additional free

So, you can have a maximum of 20 free everyday transactions each month if you qualify for (a) or (c) or up to 30 if you qualify for (b). Free transactions commence on the first day and end on the last day of each month. Any unused free transactions will not be carried forward.

Everyday Transactions (fees apply only if you exceed your free transactions)	
eftpos Transaction	$0.60
Branch Withdrawal	$3

General	
Financial Institution Cheque	$10
Foreign Currency Conversion	3%
Visa Cash Advance	$5
Card Replacement (Australia)	Free
Card Replacement (Overseas)	$100
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

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

Overdrawn interest charges apply on any overdrawn amount. Please ensure you have sufficient funds to prevent your account becoming overdrawn. For a full description of each fee and when it is charged, please read the **Deposit Account Terms and Conditions**.