

Your savings account guide

Effective: 1 May 2024

Our Newcastle Permanent savings accounts are packed with features to help you get ahead. Not bad!

Now that your account is open you can set yourself up for success in a few easy steps...

1.   **Manage your savings on the go**
Download and register for our **mobile app** by scanning one of the QR codes.

2.  **2. Keep your savings on schedule**
Set up **scheduled payments** using our mobile app to grow your balance and reach your savings goals quicker. Just select “Pay” and follow the prompts.

3.  **3. What's next?**
Use our mobile app to open a day-to-day transaction account. With no ATM¹, eftpos or account keeping fees you'll have more spare change to stash in your savings.

Make sure you meet your interest earning requirements

– Do you have a Smart Saver Account (including for Under 25s)?

Simply grow your balance each calendar month (excluding interest earned) and limit your withdrawals to no more than two to earn bonus interest. To earn standard interest, maintain a positive account balance.

– Do you have an Online Savings Account?

Make sure you and all other account owners hold an Everyday Account, home loan or credit facility to earn interest each calendar month including any applicable Introductory Bonus Rate. You may also be eligible to receive an Introductory Bonus Rate for the first 3 months on your new Online Savings Account.

Current interest rates including Introductory Bonus Rate offer terms and conditions can be found at newcastlepermanent.com.au/rates or by contacting us.

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1. No ATM fees apply when you use a Newcastle Permanent, Greater Bank, ANZ, CommBank, NAB or Westpac ATM to withdraw cash or check your balance within Australia.
2. Interest is earned for every calendar month that your Smart Saver Account closing balance on the last day of the month is higher than the opening balance on the first day of that month (excluding any amounts of interest earned on the account) and no more than 2 withdrawals have been made from the account during that month.