



SUPPLEMENTARY – Effective 1 October 2016

# Important changes to your Deposit Account Terms and Conditions

Effective 1 October 2016 Newcastle Permanent Building Society Limited is amending your Deposit Account Terms and Conditions dated (29 February 2016).

This document sets out the changes that will apply to your account(s) to which the Deposit Account Terms and Conditions (Dated: 29 February 2016) apply. These changes impact the definitions of some Fees and Charges.

This document should be read in conjunction with your Account Access Terms and Conditions dated 29 February 2016 and other notices and terms and conditions (including **Product Schedules**) relating to your account(s) (your **Terms and Conditions**).

The changes are detailed below.

In **Clause 9 (Fees and Charges)**, clause 9.7 is amended as follows:

- Currently the fee for Westpac Group ATM withdrawal and enquiry is the same and is described as the "Westpac Group ATM Fee". The description of this fee will now be separated in your Terms and Conditions with a separate fee (as set out in your **Product Schedule**, if applicable) applying to each. The new "Westpac Group ATM Withdrawal Fee" and "Westpac Group ATM Enquiry Fee" will now be considered "Transaction fees" and will be listed in the "Transaction fees" section of the table in clause 9.7 as follows:

Westpac Group ATM Withdrawal	Fee applies when you withdraw funds from a Westpac Group ATM and you exceed any free transactions applying to your account. It is incurred at the time of the transaction, accrues during the month and is charged to your account after close of business on the last day of the month.
Westpac Group ATM Enquiry	Fee applies when you perform an account enquiry at a Westpac Group ATM and you exceed any free transactions applying to your account. It is incurred at the time of the transaction, accrues during the month and is charged to your account after close of business on the last day of the month.

- The fee referred to as the "ATM Enquiry Fee" is amended to the "ATM Enquiry (NPBS) Fee" and the fee referred to as the "ATM Withdrawal Fee" is amended to the "ATM Withdrawal (NPBS) Fee".
- In the description of the "Foreign ATM Charge Fee", reference to "Westpac Group ATM Fee" is replaced with "Westpac Group ATM Enquiry Fee and Westpac Group ATM Withdrawal Fee".

- The description of the "International Transfer (inward) Fee" is amended as follows:

International Transfer (inward)	Fee applies for the conversion of international transfers in a foreign currency to Australian dollars. We charge a fee for this service. There may also be fees charged by the third party financial institution which will be passed on to you and debited from the amount before being credited to your account. The amount of the third party fees may vary and are unascertainable as at the date of these terms and conditions.
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- The fee referred to as the "Card Replacement Fee" is amended to the "Card Replacement (Australia) Fee" and the description of this fee is amended as follows:

Card Replacement (Australia)	Fee applies for each replacement Visa debit card or cashcard you request whilst within Australia and is payable on request. You must have sufficient cleared funds available in your account to cover the cost of the card otherwise it will not be issued.
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- In the "General fees and charges" section of the table in clause 9.7, a new fee is added as the "Card Replacement (Overseas) Fee" and the description of this fee is added as follows:

Card Replacement (Overseas)	Fee applies for each replacement Visa debit card you request whilst overseas and is payable on request. You must have sufficient cleared funds available in your account to cover the cost of the card otherwise it will not be issued.
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Throughout your **Terms and Conditions**, the new fee names referenced above replace the old fee names wherever they appear.

In all other respects, unless a change has been notified to you, the information contained in your Deposit Account Terms and Conditions dated 29 February 2016 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.