



Business Accounts Schedule

Fees, charges and daily limits

Business Cheque Account

Business Cash Management Account

Club Account

Real Estate Trust Account

Solicitor's Trust Account

Dated: 27 August 2017

Introduction

This document contains important information about our Business Cheque Account, Business Cash Management Account, Club Account, Real Estate Trust Account, Solicitor's Trust Account and associated payment facilities, and forms part of the terms and conditions applying to those accounts. This document should be read together with the Terms and Conditions for Business Accounts.

About fees and charges

All fees and charges will be charged to your account, unless you have a Real Estate Trust Account or Solicitor's Trust Account (in which case fees will be charged to your linked Business Cheque Account).

Some transaction fees will accrue during the calendar month when the event happens which gives rise to the obligation to pay the fee in the order of when each transaction is made. Accrued fees will then be charged to your account after close of business on the last business day of every month.

You must ensure you have enough money available in your account to cover the cost of any fees and charges. Otherwise, your account may be overdrawn.

If you use a non-Newcastle Permanent or non-Westpac Group ATM to transact on your account (including overseas), then another financial institution may charge you to do so. If this happens, that fee will be debited from your account when you undertake the relevant transaction.

Free transactions for Business Cheque Accounts, Club Accounts and Business Cash Management Accounts

If you have a Business Cheque, Club, or Business Cash Management Account, then you are eligible for a number of free transactions per month. Free transactions are limited to:

1. withdrawals from and enquiries at our ATMs;
2. EFTPOS transactions; and
3. cash withdrawals or deposits and cheque deposits over the counter at our branches.

Unused free transactions will not be carried through to the next month. Once you exceed your free transactions in a month, any additional transactions will attract fees in accordance with this document. No free transactions are available for the trust accounts, or any transactions performed on other accounts in respect of the trust accounts. Details of free transactions are listed below.

| | |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Cheque Account or Club Account | 40 free transactions per month. If the minimum credit balance of your account in any month is \$50,000 or more, then you will receive 60 free transactions per month. |
| Business Cash Management Account | 2 free transactions per month. |

Section 1: Regular fees and charges

| Fees | Business Cheque Account | Business Cash Management Account | Club Account | Trust Accounts |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Keeping Fee. Fee will be waived if your account balance is \$10,000 or more on the last business day of that month | \$10.00 per month | Nil | Nil | \$10.00 per month |
| Withdrawal Fee , from one of our ATMs | \$0.50 per withdrawal | \$1.00 per withdrawal | \$0.50 per withdrawal | N/A |
| Withdrawal Fee , from a Westpac Group ATM | \$1.00 per withdrawal | \$1.00 per withdrawal | \$1.00 per withdrawal | N/A |
| Enquiry Fee , from one of our ATMs | \$0.25 per enquiry | \$0.25 per enquiry | \$0.25 per withdrawal | N/A |
| Enquiry Fee , from a Westpac Group ATM | \$1.00 per enquiry | \$1.00 per enquiry | \$1.00 per enquiry | N/A |
| Withdrawal Fee , over the counter from one of our branches | \$1.75 per withdrawal | \$1.75 per withdrawal | \$1.75 per withdrawal | N/A |
| Transaction Fee | \$0.50 each time: <ul style="list-style-type: none"> > you make a purchase or cash withdrawal using EFTPOS or your VISA debit card > a cheque you wrote is presented for payment > you make a cash deposit over the counter at one of our branches > a cheque is deposited into your account. | \$1.00 each time: <ul style="list-style-type: none"> > you make a purchase or cash withdrawal using EFTPOS or your VISA debit card > a cheque you wrote is presented for payment > you make a cash deposit over the counter at one of our branches > a cheque is deposited into your account. | \$0.50 each time: <ul style="list-style-type: none"> > you make a purchase or cash withdrawal using EFTPOS or your VISA debit card > a cheque you wrote is presented for payment > you make a cash deposit over the counter at one of our branches > a cheque is deposited into your account. | \$0.50 each time: <ul style="list-style-type: none"> > you make a cash deposit over the counter at one of our branches > a cheque is deposited into your account > a cheque you wrote is presented for payment. |
| Cheque Fee , payable each time you request a Newcastle Permanent cheque at our branches | \$4.00 per cheque | \$4.00 per cheque | \$4.00 per cheque | \$4.00 per cheque |
| Cash Advance Fee , payable when you withdraw cash using your Visa debit card: <ul style="list-style-type: none"> > at some non-Newcastle Permanent or non-Westpac Group ATMs > over the counter at other financial institutions. Additional fees charged by the other financial institution may also apply, and will be included in the cash advance amount on your statement. | \$5.00 per cash advance | \$5.00 per cash advance | \$5.00 per cash advance | N/A |

Section 2: Other fees and charges

| Fee | Amount |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <p>Account Combination Fee, payable when we combine two or more of your accounts, or transfer funds from one of your accounts to another if there is not enough money in one to meet your commitments.</p> <p>We are under no obligation to combine your accounts or transfer funds if one account is in debit, and another of your accounts is in credit.</p> | \$5.00 per combination |
| <p>Account Overdrawn Fee, payable at the end of the business day when your account becomes overdrawn, and payable at the end of the business day when your already overdrawn account is further overdrawn.</p> <p>The fee is charged no more than once per day. It will not be charged when your account becomes overdrawn (or further overdrawn) because of us debiting interest, fees and charges, government charges, or taxes.</p> | \$17.50 |
| <p>Deposit Book Fee, payable when we issue you a deposit book.</p> | \$8.50 per deposit book |
| <p>Direct Debit Request Fee, payable when we debit an account at another financial institution at your request.</p> | \$0.70 per direct debit request |
| <p>Direct Debit Dishonour Fee, payable when we attempt to debit another account, but payment is dishonoured because there is not enough money to pay (the other account could be with us or another financial institution).</p> | \$12.50 per dishonour |
| <p>Dishonoured Cheque Fee, payable when a cheque drawn by you is dishonoured by us, because there is not enough money in your account to pay the cheque, or for another reason (such as the cheque being signed incorrectly, or there being another error on the cheque).</p> | \$17.50 per dishonour |
| <p>Document Fee, payable when you request copies of documents from us (like statements), or you ask us to verify that a transaction was performed on your account.</p> | \$60.00 per hour spent by us to satisfy your request, plus \$10.00 per each copy of a document we produce. |
| <p>Certificate Fee, payable when you request a Certificate of Balance or Audit Certificate.</p> | \$60.00 per hour spent by us to satisfy your request, plus \$10.00 per each copy of a document we produce. |
| <p>Miscellaneous Service Fee, payable when you request information from us, and your request is not covered by the document fee or certificate fee.</p> | \$60.00 per hour spent by us to satisfy your request. |
| <p>Excess Cash Deposit Fee, payable when you deposit more than \$50 worth of coins with us.</p> | \$5.00 per 10 mins spent by us counting coins. Minimum charge of \$5.00 applies. |
| <p>Cheque Replacement Fee, payable when you request that we replace a cheque we have drawn on your behalf.</p> | \$15.00 per replacement cheque. |
| <p>Overdraft Excess Fee, payable when your account becomes overdrawn beyond your overdraft limit.</p> | \$17.50 |
| <p>Replacement Card and PIN Fee, payable when you request a replacement Visa debit card or PIN.</p> | \$10.00 per card or PIN. |
| <p>Special Clearance on Cheque Fee, payable when you request a special clearance on a cheque deposited into your account.</p> | \$25.00 per special clearance. |
| <p>Stop Payment Fee, payable when you request that we stop a cheque.</p> | \$5.00 per request. |
| <p>Unclaimed Money Administration Fee, payable when money in your account becomes unclaimed.</p> | \$20.00 |

Section 3: Foreign currency fees and charges

| Fee | Amount |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Travellers Cheque Fee , payable when we issue a travellers cheque. | 1% of the value of the cheque purchased (minimum \$10.00). |
| Travellers Cheque Fee , payable when we cash travellers cheques for you. | 1% of the value of the cheque cashed (minimum \$2.00). |
| Foreign Currency Fee , payable when we arrange the purchase of foreign cash for you. | 1% of the value of the currency purchased (minimum \$5.00). |
| Foreign Currency Fee , payable when we exchange foreign currency for Australian dollars. | 1% of the total value of the currency exchanged (minimum \$2.00). |
| International Transfer Fee , payable when we arrange for the conversion of foreign currency received to your account. | At cost. |
| International Draft/Cheque Fee , payable when we arrange for the conversion of international drafts of cheques to Australian dollars. | 1% of the total value of the draft or cheque (minimum \$2.00). |
| International Transfer Fee , payable when we arrange for money to be transferred overseas for you, or we produce an overseas draft for you. | \$30.00 per overseas telegraphic transfer. \$15.00 per overseas draft. |
| Overseas Transaction Conversion Fee , payable when you use your Visa debit card to perform a transaction overseas or where a merchant processes the payment overseas. It is calculated as a percentage of the total transaction amount and is debited to your account at the time of each transaction. | 3% of the value of the total foreign currency amount. |

Section 4: Daily limits

The following daily limits apply to your account.

| Transaction | Daily limit |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branch cash withdrawals | \$1,000 (without prior agreement). |
| Cash withdrawals through ATMs or EFTPOS terminals | \$1,000 or less per card depending on limits imposed by terminal owners and available denominations |
| Internet Banking Transfer Payment (Pay Anyone) | \$10,000 in total (if mobile phone number provided for payment authorisation purposes) or \$2,000 in total (if no mobile phone number provided for payment authorisation purposes). Daily payment limits are calculated on the date a payment occurs (not the date a payment was created). |
| BPAY® | \$20,000 in total (if mobile phone number provided for payment authorisation purposes) or \$10,000 in total (if no mobile phone number provided for payment authorisation purposes). Daily payment limits are calculated on the date a payment occurs (not the date a payment was created). |
| Visa debit card purchases | \$10,000 per card |
| Cashcard purchases | \$3,000 per card |

Drop into your local branch,
visit the website or call 13 19 87.

newcastlepermanent.com.au