



## SUPPLEMENTARY TERMS AND CONDITIONS

# Important changes affecting your Terms and Conditions for Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts

Effective 1 November 2017

Issued by Newcastle Permanent Building Society Limited ACN 087 651 992, Australian Credit Licence/Australian Financial Services Licence 238273.  
307 King Street, Newcastle West NSW 2302

### About this document

This document contains important information regarding changes to our terms and conditions for Business Cheque Account, Business Cash Management Account, Club Account and Trust Accounts, which consist of the Terms and Conditions for Business Accounts dated 27 August 2017, the Business Accounts Schedule dated 27 August 2017 and the Business Accounts Interest Rates Schedule (the **Business Terms and Conditions**).

These changes should be read in conjunction with the Business Terms and Conditions that were issued before the effective date of these Supplementary Terms and Conditions.

These Supplementary Terms and Conditions result from:

- › the removal of ATM withdrawal and enquiry fees; and
- › a change to the description of the circumstance in which the account keeping fee will be waived.

From **1 November 2017**, the Business Accounts Schedule dated 27 August 2017, which forms part of the Business Terms and Conditions, is amended as follows:

(a) the following fees are deleted in full from the table in Section 1 (Regular fees and charges):

- › "Withdrawal Fee, from one of our ATMs";
- › "Withdrawal Fee, from a Westpac Group ATM";
- › "Enquiry Fee, from one of our ATMs"; and
- › "Enquiry Fee, from a Westpac Group ATM".

(b) the description of the "Account Keeping Fee" in the table in Section 1 (Regular fees and charges) is deleted in full and replaced with the following:

Fees	Account Keeping Fee. If the minimum credit balance of your account for each day of a month is \$10,000 or more, the fee for that month will be waived.

In all other respects, the information contained in:

- › your Business Accounts Schedule; and
- › any other terms and conditions or notices (including any Schedules and any other notices regarding changes to your Business Terms and Conditions),

which relate to your account(s), remains unchanged, unless a change to these documents has been notified to you on or before the date of these Supplementary Terms and Conditions.

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

[newcastlepermanent.com.au](http://newcastlepermanent.com.au)