



SUPPLEMENTARY TERMS AND CONDITIONS

Changes to Terms and Conditions for Value+ Credit Cards

Effective 8 March 2019

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 terms and conditions for Value+ Credit Cards, which consist of Important Information about Value+ Credit Cards dated 29 February 2016, the Account Access Terms and Conditions dated 27 August 2017, the Supplementary Terms and Conditions effective 1 December 2018 and the Value+ Credit Card Schedule applicable to your Value+ Credit Card (together, the **Value+ Credit Card Terms and Conditions**). These changes should be read in conjunction with the Value+ Credit Card Terms and Conditions and other notices relating to your account that were issued before the effective date of these Supplementary Terms and Conditions.

These Supplementary Terms and Conditions result from changes to the maximum daily limit applicable to cash advance transactions which occur by way of making cash equivalent transactions (for example, transactions such as purchasing traveller's cheques or making gambling transactions).

From **8 March 2019**, the **Value+ Credit Card Schedule** is amended as follows:

The section detailing daily limits which apply to your account is deleted in full and replaced with the following:

"LIMITS:

The following daily limits apply to transactions made on your credit card account:

- card purchases – across all cardholders per credit card account, your daily limit is equal to your available credit within your credit limit (subject to terminal limits). There is a limit of 20 purchase transactions per day; and
- cash advance – including from any ATM, over the counter, internet banking or cash equivalent transactions. Across all cardholders per credit card account, your daily limit is \$1,000 (subject to terminal limits). There is a limit of 20 cash advance transactions per day."

In all other respects, the information contained in the Value+ Credit Card Terms and Conditions remains unchanged.