

Basic Access Account

Product Schedule

Effective: 1 March 2023

This product is no longer available.

This **Product Schedule** along with our **Deposit Account Terms and Conditions, Account Access Terms and Conditions** and our **Payment Limits** newcastlepermanent.com.au/daily-limits make up the Terms and Conditions for this account and its access methods. These documents are designed for existing account holders only, as this product is no longer for sale.

1. About our Basic Access Account

This basic transaction account is designed to help make your banking easier by offering a range of transactional facilities including card access with no account keeping fees.

2. Key features

This account is for personal use by individuals and offers a wide range of options to access your money when you need it, including: Visa Debit card, internet banking, BPAY®, automatic transfers, ATMs, eftpos and of course, access through our branches.

3. Interest

The current interest rates are available by contacting us or at newcastlepermanent.com.au/rates. Our rates are variable and so may be changed at any time.

Credit interest you earn is worked out as tiered interest using the annual rate divided by 365 on the daily opening balance and paid 6 monthly to the account on the last day of June and December.

4. Operating your account

Visa Debit card, internet banking, BPAY, automatic transfers, ATMs, eftpos and our branches can all be used to access your account. Visa Debit cards have minimum age requirements. There are maximum limits on the amounts you may withdraw each day, please refer to **Payment Limits** newcastlepermanent.com.au/daily-limits.

Please let us know if you would like to register for our personal internet banking service. Our **Account Access Terms and Conditions** details the services available.

We will issue you a statement every 6 months or more frequently if you request. However, we may not if your account has a zero balance and there were no transactions during the statement period.

5. Fees and Charges

Monthly account keeping	Free
BPAY	Free
Visa Debit card purchase (when pressing the credit button)	Free
Automatic transfers	Free
Internet banking transactions	Free

6. Free Everyday Transactions

'Everyday Transactions' included with your account	4 free (of any combination) per month
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Free transactions commence on the first day and end on the last day of each month. Any unused free transactions will not be carried forward.

7. Everyday Transactions (fees apply only if you exceed your free transactions)

eftpos Transaction	\$0.60
Branch Withdrawal	\$3

8. General

Financial Institution Cheque	\$10
Foreign Currency Conversion	3%
Visa Cash Advance	\$5
Card Replacement (Australia)	Free
Card Replacement (Overseas)	\$100
Financial Institution Cheque Replacement	\$15
Document and Miscellaneous Service	\$60/hour (min \$10/ copy)
Dishonour (direct debit and cheque)	\$9
Account Overdrawn	\$5
Real Time Gross Settlements (RTGS) – Inward NPBS fee Third party financial institution fee	\$12 Unascertainable
Real Time Gross Settlements (RTGS) – Outward NPBS fee Third party financial institution fee	\$30 Unascertainable

Please ensure you have sufficient funds to prevent your account becoming overdrawn. For a full description of each fee and when it is charged, please read the Deposit Account Terms and Conditions.

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