


Your savings account guide


Effective: 1 March 2023

Our Newcastle Permanent savings accounts are packed with features to help you get ahead. Not bad!

Now that your account is open you can set yourself up for success in a few easy steps...

1.





Manage your savings on the go

Download and register for our **mobile app** by scanning one of the QR codes.


2.



2. Keep your savings on schedule

Set up **scheduled payments** using our mobile app to grow your balance and reach your savings goals quicker. Just select “Pay” and follow the prompts.

3.



3. What's next?

Use our mobile app to open a day-to-day transaction account. With no ATM¹, eftpos or account keeping fees you'll have more spare change to stash in your savings.

Make sure you meet your interest earning requirements

- **Got an Online Savings Account?** Make sure you have an Everyday Account, home loan or a credit facility to earn interest
- Enjoy an Introductory Bonus Rate on your first Online Savings Account for 3 months²
- **Under 25 years old?** Grow your Smart Saver Account balance by \$10 per month to earn interest³ (and no more than 2 withdrawals per month)
- **25+ years old?** Grow your Smart Saver Account balance by \$150 per month to earn interest³ (and no more than 2 withdrawals per month)

What does 'growing your balance' mean?

This means that your balance at the end of the month will have grown by a set amount (\$150 or \$10) compared with your balance at the beginning of the month (excluding any interest earned).

Visit newcastlepermanent.com.au for more information on your account

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- 1.** No ATM fees apply when you use a Newcastle Permanent, Greater Bank, ANZ, CommBank, NAB or Westpac ATM to withdraw cash or check your balance within Australia.
- 2.** The Introductory Bonus Rate applies for the first 3 months after the account is opened, on top of the Standard Rate. At the end of the 3-month introductory bonus period only the Standard Rate will continue to apply. The Introductory Bonus Rate is available on new Online Savings Accounts if you and all other account owners (a) Have not been eligible to receive the Introductory Bonus Rate on any other Online Savings Account in the previous 6-months, and (b) Hold an Everyday Account, home loan or credit facility with Newcastle Permanent for the introductory bonus offer period.
- 3.** Interest is earned for every calendar month that your Smart Saver Account closing balance on the last day of the month is at least \$150 higher (or at least \$10 higher when all account holders are under age 25) than the opening balance on the first day of that month (excluding any amounts of interest earned on the account in that month) and no more than 2 withdrawals have been made from the account during that month.