

Foreign Currency and International Services

Schedule

Correct as at 27 June 2024

This **Schedule** is specific to **Foreign Currency and International Services**. In addition to this document, you will also be provided with additional terms and conditions from us or a third party. You will receive these documents each time you access **Foreign Currency and International Services**. Together these documents comprise the **Terms and Conditions** for these services and should be read carefully and kept for future reference. If you have not received all these documents or you wish to obtain any further information, please visit a branch, our website at newcastlepermanent.com.au or call us on 13 19 87.

1. About Foreign Currency and International Services

A range of foreign currency and international services are available to our deposit account holders: Foreign Currency Cash, Telegraphic Transfers and repurchase of Foreign Currency Documents.

2. Key features

Below we set out the key features of our Foreign Currency and International Services.

- 2.1 Foreign Currency – foreign currency cash issued and foreign currency cashed.
- 2.2 Telegraphic Transfers – outward.
- 2.3 Foreign Currency Document – repurchase.

It is at our discretion whether we will provide these services to you at any time.

3. Fees and charges

Foreign Currency Fee (cashed)	1% (minimum \$2)	Fee payable when we arrange to cash foreign currency for you. Fee is debited from amount cashed prior to crediting the balance to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency cashed.
Telegraphic Transfer Fee (outward)	*\$30 foreign currency **\$50 Australian dollar	Fee payable when we are instructed to send funds overseas for you. Fee is inclusive of *\$20 or **\$40 fee payable to Convera Australia Pty Ltd (ABN 24 150 129 749 and AFSL 404092) (as applicable). Fee is charged at the time of your request and is included in total amount debited to your deposit account held with us.
Foreign Currency Fee (issued)	1% of the currency amount (minimum \$5)	Fee payable when we arrange for the purchase of foreign currency for you. Fee is included in total amount debited to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency amount.
Foreign Currency Document Repurchase Fee	1% of Australian equivalent (minimum \$2)	Fee payable when we repurchase a foreign currency document. Fee is debited prior to the funds being credited to your deposit account held with us. It is calculated as a percentage of the total Australian value of the currency amount.

Additional fees charged by third parties may also apply.

4. Changes

Fees and charges set out in section 3 may be changed to the extent permitted by and subject to the requirements of any law that regulates that change. We will give you at least 20 days prior notice of any increase in these fees and charges by publishing a notice that is accessible to you and reasonably prominent, or in any other way permitted by law.

13 19 87 newcastlepermanent.com.au