

Supplementary Terms and Conditions

Important changes affecting your Terms and Conditions for Business Accounts

Effective: 27 November 2024

This document contains important information regarding changes to your Terms and Conditions for Business Accounts dated 27 June 2024.

These changes should be read in conjunction with the Part 1 of the Terms and Conditions for Business Accounts.

These changes relate to new cashcards no longer being issued and changes to our complaints process.

From 27 November 2024, your Terms and Conditions for Business Accounts are amended as follows:

Section	Part	Amended to read as:
About this document	Payment facilities (page 2)	<ul style="list-style-type: none"> – Cheque facility – Visa debit card and Cashcard (new Cashcards are no longer offered) – Internet banking – BPAY® – Batch payments – Automatic transfer
Section A: Meaning of words	Definition of “cashcard” (page 4)	“Cashcard” means a card issued by us for your account which can be used in an ATM and eftpos terminals within Australia but which cannot be used at a contactless terminal. From 27 November 2024, new cashcards are no longer issued by Newcastle Permanent.
Section B: General	17. Making a complaint – clause 17.1 (page 11)	<p>If you wish to raise a complaint or discuss a query, you can contact us using any of the contact methods listed on page 2.</p> <p>To help us assist you with your complaint you will need to provide us with the following:</p> <ul style="list-style-type: none"> – your address, phone number and email address so we can easily contact you; – any relevant documents and other supporting information; – let us know how you would like your complaint resolved. <p>We aim to resolve complaints on the spot wherever we can or within 5 business days. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged, provide you with a reference number and details of how to contact us about your complaint.</p>

	<p>17. Making a complaint – clause 17.2 (page 11)</p>	<p>If we need more time to resolve your complaint, we may need to refer your complaint to our Customer Relations team for further investigation, who will:</p> <ul style="list-style-type: none"> a. let you know they have received your complaint and investigate your complaint, in an objective and unbiased manner. b. keep you updated on the progress and work to find a fair solution. c. If unable to resolve your complaint within 30 days (21 days for financial hardship or debt collection), advise you of the reasons for the delay and the expected timeframe for an outcome to your complaint. <p>We will continue to keep you updated on the progress of your complaint and for small businesses, provide you with contact details for the Australian Financial Complaints Authority (AFCA).</p>
	<p>20. Making a complaint – clause 17.3 (page 11)</p>	<p>If you are not satisfied with our response or how we have handled your complaint, and you are a small business, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.</p> <p>Website: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call) Writing: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p>

In all other respects, the information contained in your Terms and Conditions for Business Accounts which relate to your account(s) and payment facilities remains unchanged, unless a change to these documents has been notified to you on or before the date of these supplementary terms and conditions.