

Supplementary Terms and Conditions

Important changes affecting your Account Access Terms and Conditions

Effective: 27 November 2024

This document contains important information regarding changes to your Account Access Terms and Conditions dated 31 October 2023.

These changes should be read in conjunction with the Account Access Terms and Conditions.

These changes relate to new cashcards no longer being issued, the age limit changing to 11 years for Visa Debit cards and changes to our complaints process.

From 27 November 2024, your Account Access Terms and Conditions are amended as follows:

Section	Part	Amended to read as:
Section A: Meaning of words	Definition of "cashcard" (page 4)	" cashcard " means a card issued by us for your account which can be used via ATM and eftpos terminals within Australia but which cannot be used at a contactless terminal. From 25 November 2025, new cashcards are no longer issued by Newcastle Permanent.
	Definition of "payment facility" (page 5)	" payment facility " means each of the following services offered by us: <ul style="list-style-type: none"> – personal cheque facility – cards: cashcard (no longer offered) and Visa card – passbook – internet banking – BPAY – eftpos – automatic transfer – any other service offered by us from time to time.
Section B: General	10. Making a complaint – clause 10.3 (page 9)	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.
	10. Making a complaint – clause 10.4 (page 9)	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: <ol 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 provide you with contact details for the Australian Financial Complaints Authority (AFCA).</p>

	10. Making a complaint – clause 10.5 (page 9)	<p>If you are not satisfied with our response or how we have handled your complaint, 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>
Section E: Cards	Introductory statement	<p>This section applies if you have a card attached to your account – see applicable Product Schedule.</p> <p>The issue of a card is subject to our approval. We may conduct a credit check before this facility is made available to you.</p> <p>If you are under 14 years of age we may require a parent or legal guardian to sign a consent form stating that you can obtain a Visa Debit card, in which case you will be able to use the Visa Debit card without the consent of your parent or legal guardian. If your parent or guardian will not consent to you obtaining a Visa Debit card, a Visa Debit card cannot be obtained for the account.</p> <p>You must be 11 years of age or over to apply for a Visa Debit card. For further information about Visa credit cards refer to your credit card account's terms and conditions.</p>

In all other respects, the information contained in your Account Access Terms and Conditions which relate to your 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.