

Supplementary Terms and Conditions

Important changes affecting your Deposit Account Terms and Conditions

Effective: 27 November 2024

This document contains important information regarding changes to your Deposit Account Terms and Conditions dated 27 June 2024.

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

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

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

Section	Part	Amended to read as:
Section A: Meaning of words	Definition of "cashcard" (page 3)	" 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 27 November 2024, new cashcards are no longer issued by Newcastle Permanent.
	Definition of "payment facility" (page 3)	" 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 Debit card – passbook – internet banking – BPAY – eftpos – automatic transfer <p>The terms and conditions relating to all payment facilities are contained in the Account Access Terms and Conditions.</p>
Section B: General	20. Making a complaint – clause 20.3 (page 11)	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.
	20. Making a complaint – clause 20.4 (page 11)	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>
	20. Making a complaint – clause 20.5 (page 11)	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>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 Deposit Account Terms and Conditions which relate to your account(s) remains unchanged, unless a change to these documents has been notified to you on or before the date of these supplementary terms and conditions.