

20 December 2018

United Services Union PO Box 47 HAMILTON NSW 2303

Dear Graeme

Newcastle Permanent has received your letter outlining the United Service's Union (USU) request for Newcastle Permanent to reconsider its decision to trade on Saturday 26 January 2019.

The USU request has been considered and discussed with the relevant stakeholders. The initial decision to trade on Australia Day was made with careful consideration and consultation with the business, including the impact this decision will have on our employees and customers.

Newcastle Permanent branches will remain open on Saturday 26 January 2019 to ensure that we are there for our customers and support the communities in which we operate.

If you have any questions or would like to discuss further please do not hesitate to contact me.

Yours sincerely,

Rochelle Stevens

Manager, HR Operations