

Supplementary Product Disclosure Statement

Our Deposit, Saving & Transaction Accounts Product Disclosure Statement (PDS) has been updated. The 'Notification – changes to fees and charges, terms and conditions, interest rates and the PDS' section on page 55 of our Deposit, Saving & Transaction Accounts Product Disclosure Statement (PDS) has been amended, as detailed below.

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Deposit, Saving & Transaction Accounts' PDS (v05/2019) and any other PDS. Should you require any further information, please do not hesitate to contact Bank of Sydney Ltd on 13 95 00.

Notice of Variations to the Terms and Conditions

'Notification – changes to fees and charges, terms and conditions, interest rates and the PDS.' section on page 55

The following amendment to the 'Notification – changes to fees and charges, terms and conditions, interest rates and the PDS.' section on page 55, is effective from 1 March 2020.

BOS may make changes from time to time to the features of any product or service contained in this PDS, your account or your account access channels. The table below sets out how and when BOS will notify you of the changes. Advance notice may not be given where it is reasonable for us to manage a material and immediate risk or where allowable under applicable laws.

The following content will be removed from the 'Notification – changes to fees and charges, terms and conditions, interest rates and the PDS.' section on page 55, effective from 1 March 2020.

BOS may make changes from time to time to the features of any product or service contained in this PDS, your account or your account access channels. The table below sets out how and when BOS will notify you of the changes. Advance notice may not be given where a change has to be made to restore or maintain the security of our systems or of individual accounts.