

## Supplementary Product Disclosure Statement

Our Terms & Conditions VISA Debit Card Product Disclosure Statement (PDS) has been updated. The 'Notice of Variations to the Terms and Conditions' section on page 38 of our Terms & Conditions VISA Debit Card Product Disclosure Statement (PDS) has been amended, as detailed below.

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Terms & Conditions VISA Debit Card' PDS (v11/2019) 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

### 'Notice of Variations to the Terms and Conditions' section on page 38

The following amendment to the 'Notice of Variations to the Terms and Conditions' section on page 38, is effective from 1 March 2020.

Bank of Sydney (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 'Notice of Variations to the Terms and Conditions' section on page 38, effective from 1 March 2020.

Bank of Sydney (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.