

Supplementary Product Disclosure Statement

Our Deposit, Saving & Transaction Accounts Product Disclosure Statements have been updated. The Types of Account section on pages 10-11 and the Specific features of Transaction & Savings Accounts table on page 13 of our Deposit, Saving & Transaction Accounts Product Disclosure Statement (PDS) will change 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.

BOS Saver Account

'Types of Accounts' list on page 10

The following addition to the 'Types of Accounts' list on page 10 is effective from 17 July 2019.

- **BOS Saver Account**

'Specific features of transaction and savings accounts' table on page 13

The following addition to the 'Specific features of transaction and savings accounts' table on page 13 is effective from 17 July 2019.

	BOS Saver Account
Who is eligible to open this type of account?	Individuals (Australian residents, over 18 years of age) or Companies
What can it be used for?	Private use
What is the minimum opening balance?	\$1,000
Is access to funds available any time?	Yes
How is Interest calculated? (refer to "Interest Rate" PDS)	Whole Tier Balance (up to \$5M) Split Tier Balance (amount above \$5M)
How often is interest paid?	Monthly
Will I get a regular statement?	Yes- Monthly
Is BOS Visa Debit Card access available?	No
Is BOS internet banking access available? (only available upon request to approved applicants)	Yes (If you have existing internet banking access you will acquire automatic access as per your mode of operation selected)
Is cheque book access available? (only available to individuals over 18 years of age)	No
Can I make periodical payments from this account?	No
Are direct debits allowed?	No

Does my account accept direct credits?	Yes
Is there an overdraft facility available? (subject to approval)	No
Is there a minimum period the account must remain open?	No