

Supplementary Product Disclosure Statement

Our Fees & Charges Product Disclosure Statement (PDS) has been updated. The SuperRate Account will be withdrawn from sale, effective 02/09/2019, which will be reflected in our Fees & Charges Product Disclosure Statement (PDS), as detailed below.

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Fees & Charges' PDS (v08/2019) and any other PDS. Should you require any further information, please do not hesitate to contact Bank of Sydney Ltd on 13 95 00.

SuperRate Account

'Monthly Account Keeping Fees' table on pages 5 and 6

The following information will be removed from the Monthly Account Keeping Fees table on page 5 and added to the Monthly Account Keeping Fees table for 'Products no longer available for sale' on page 6. This is effective from 02 September 2019.

Type of Account	Monthly Account Keeping Fee
SuperRate Account	NIL

'Staff Assisted & Other Withdrawal Fees' on page 19

The following change to the 'Staff Assisted & Other Withdrawal Fees' on page 19, is effective from 02 September 2019.

SuperRate Account* \$5.00 each

* *Product withdrawn from sale on 2/9/19*