

Supplementary Product Disclosure Statement

Our Deposit, Saving & Transaction Accounts Product Disclosure Statement has been updated. The terms related to the products outlined below have been amended, as detailed.

This Supplementary Product Disclosure Statement (SPDS) complements the Bank's 'Deposit, Saving & Transaction Accounts Product Disclosure Statement' (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.

Student Transaction Account

'Types of Accounts' list on page 10

Student Transaction Account will be removed from the 'Types of Accounts' list on page 10, effective from 17 July 2020.

'Types of Accounts' list on page 11

The below will be added to the 'Types of Accounts' list on page 11, effective from 17 July 2020:

**The following product was removed from sale on 17/07/2020:
Student Transaction Account**

'Specific features of transaction and savings accounts' table on page 17

The following change to the headings of the 'Specific features of transaction and savings accounts' table on page 17, is effective from 17 July 2020.

0 - 14 y.o. = Kidz Biz 14 - 18 y.o. = Youth	Student Savings Account	Student Transaction Account (Removed from sale on 17 July 2020)
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Smart Net Account

'Specific features of transaction and savings accounts' table on page 15

The following change to the eligibility and purpose of Smart Net Account on the 'Specific features of transaction and savings accounts' table on page 15, is effective from 17 July 2020.

	Smart Net Account	Easy Life Account
Who is eligible to open this type of account?	Business entities	Individuals (under 18 y.o require guardian authorisation)
What can it be used for?	Business use	Private use