

## Internet Banking Terms and Conditions Supplementary Product Disclosure Statement

Our Internet Banking Terms and Conditions has been updated. Sections 4 (Transactions, Payments or Transfers made on Electronic Equipment (including Daily limits)) and 14 (Notice of Variations to the Terms and Conditions) of our Internet Banking Terms and Conditions have been amended, as detailed below.

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Internet Banking Terms and Conditions' (September 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 (Mon - Fri, 9am - 5pm AEST).

### Notice of Variations to the Terms and Conditions - effective 1 March 2020

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#### Section 14 - 'Notice of Variations to the Terms and Conditions'

The following amendment to Section 14 'Notice of Variations to the Terms and Conditions' 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 Section 14 'Notice of Variations to the Terms and Conditions', 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.*

### Notice of Variations to the Terms and Conditions - effective 30 July 2021

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#### Section 4 - 'Transactions, Payments or Transfers made on Electronic Equipment (including Daily limits)'

The following amendment to the section 'Transactions, Payments or Transfers made on Electronic Equipment (including Daily limits)' on page 7, is effective from 30 July 2021.

##### **Minors (14 y.o. - 18 y.o.) Internet Banking daily Withdrawal Limits**

*The default daily limits are:*

- a) *Unlimited transfers between BOS accounts under same ownership*
- b) *\$500 for transfers within Australia (including BOS accounts with different ownership)*
- c) *\$500 for BPAY transfers*
- d) *\$500 for International transfers*

*Note: Limit Increases for minors is not permitted.*

The following content will be removed from the section 'Transactions, Payments or Transfers made on Electronic Equipment (including Daily limits)' on page 7, effective from 30 July 2021.

##### **Students (14 y.o. - 18 y.o.) Internet Banking daily Withdrawal Limits**

*The default daily limits are:*

- a) *Unlimited transfers between BOS accounts under same ownership*
- b) *\$500 for transfers within Australia (including BOS accounts with different ownership)*
- c) *\$500 for BPAY transfers*
- d) *\$500 for International transfers*

*Note: Limit Increases for Student Transaction & Savings Accounts is not permitted.*