

VISA Debit Card Terms and Conditions Supplementary Product Disclosure Statement

Our VISA Debit Card Terms and Conditions has been updated. Sections 9 (Your VISA Debit Card), 13 (Withdrawal & Transaction Limits) and 26 (Notice of Variations to the Terms and Conditions), of our VISA Debit Card Terms and Conditions have been amended, as detailed below.

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'VISA Debit Card Terms and Conditions' (November 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

Section 26 - 'Notice of Variations to the Terms and Conditions'

The following amendment to Section 26 '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 26 '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

Section 9 - 'Your VISA Debit Card'

The following amendment to Section 9 'Your VISA Debit Card', is effective from 30 July 2021.

- a) *A person between 14-18 years old can apply for a VISA Debit Card for their eligible BOS transaction account as long as their guardian has provided written guarantee/consent.*

The following content will be removed from Section 9 'Your VISA Debit Card', effective from 30 July 2021.

- a) *A person between 14-18 years old can apply for a BOS VISA Debit Card for their Student Savings or Student Transaction account as long as their guardian has provided written guarantee/consent.*

Section 13 - 'Withdrawal & Transaction Limits'

The following amendment to the section Section 13 'Withdrawal & Transaction Limits', is effective from 30 July 2021.

Minors (between 14-18 years old):

- *ATM withdrawal limit of AUD \$250; and*
- *Daily purchase limit of AUD \$500.*

The following content will be removed from Section 13 'Withdrawal & Transaction Limits', effective from 30 July 2021.

Student Transaction & Savings Accounts:

- *ATM withdrawal limit of AUD \$250; and*
- *Daily purchase limit of AUD \$500.*