



Supplementary Terms and Conditions

Important changes affecting your Business Account Terms and Conditions

Effective: 1 October 2020

This document contains important information regarding changes to your Business Account Terms and Conditions which consists of changes to:

- > Terms and Conditions for Business Accounts – dated 27 August 2017
- > Business Accounts Schedule – Fees, charges and daily limits – dated 14 January 2019

These changes should be read in conjunction with the Business Terms and Conditions and any related existing Supplementary Terms and Conditions that were issued before the effective date of this supplementary document.

These changes result from the removal of the fee charged for card replacements within Australia.

From 1 October 2020, your Business Account Terms and Conditions (as amended by any existing Supplementary Terms and Conditions) are amended as follows:

In the Business Accounts Schedule, Section 2 Other fees and charges, the table is amended so that the transaction fee for "Replacement Card and PIN Fee" reads:

| | |
|---|------|
| Replacement Card and PIN Fee, payable when you request a replacement Visa Debit card or PIN. | Free |
|---|------|

In all other respects, the information contained in your Business Account Terms and Conditions which relate to your account(s) remains unchanged, unless a change to these documents has been notified to you on or before the date of these supplementary terms and conditions.