

Important changes to your products

There are three important dates that will affect changes to your product terms and conditions. Two changes will phase out certain cheque and deposit book services and the third change seeks to make your product terms and conditions more fair and transparent.

What's changing?

10 October 2023

Effective 10 October 2023, we're making changes to the terms and conditions that apply to your account to phase out certain cheque services. From this date:

- you will not be able to request a bank cheque;
- the use of deposit books on your account will be discontinued;
- we will stop issuing both new and replacement cheque books; and
- the National Australia Bank over-the-counter cheque and deposit book services will cease.

9 November 2023

Effective 9 November 2023, we're making changes to the terms and conditions that apply to your deposit account to make them more fair and transparent for you, in compliance with the 'unfair contract terms' regime under the Australian Consumer Law and the Australian Securities and Investments Commission Act 2001 (Cth).

17 November 2023

Effective 17 November 2023, we're making further changes to the terms and conditions that apply to your account to phase out additional cheque services. From this date:

- you will not be able to draw a cheque on your account; and
- you will not be able to deposit a cheque to your account at our branches.

You can continue to make cheque deposits at an Australian Post outlet (Bank@Post™), using your Visa Debit card issued by the Bank.

We will be making changes to the following terms and conditions:

| TERMS AND CONDITIONS | PRODUCTS | PAGE REFERENCE |
|--|--|----------------|
| Conditions of Use Accounts and Access | Everyday accounts, savings accounts and term deposits | 2 |
| Credit Card Terms and Conditions | Credit cards | 11 |
| Fees and Charges | All products | 12 |

Changes to the *Conditions of Use Accounts and Access*

The following table sets out further details about the changes to the Conditions of Use Accounts and Access that will be effective on **10 October 2023**.

| PAGE REFERENCE | CHANGE DETAILS |
|----------------|---|
| Page 11 | The words 'deposit book' are removed in the first paragraph in the section titled 'Everyday Direct account'. |
| Page 15 | The fourth paragraph in the section titled 'Joint accounts' is replaced with: "Where either a Visa Debit card, or cheque book has been issued on a joint account, all parties to the account will be jointly and severally liable for withdrawals or purchases made with the card or cheque on that account by you or an authorised person." |
| Page 16 | A footnote is inserted next to the words 'Cheque book' in the eighth row in the 'Summary of accounts and access facilities' table stating: "For customers who have previously been issued a cheque book only." |
| Page 19 | The section under the heading 'How to deposit' will be replaced with: "You can make deposits to the account: <ul style="list-style-type: none"> • by cash or cheque at selected offices, subject to our absolute discretion, for security reasons, to impose limits on the amount of cash that may be accepted at any time; • by electronic credit e.g. from a third party such as your employer, for wages or salary – please note that we can reverse a direct credit if we do not receive full value for the electronic credit; • by transfer from another account with us; • by transfer from another financial institution; • at Bank@Post™. Note: Electronic deposits may not be processed on the same day." |
| Page 20 | The fourth bullet point 'by financial institution cheques' is removed in the section titled 'How to withdraw and transfer'. |
| Page 21 | The section in the heading 'Counter withdrawals' will be replaced with: "You can make counter withdrawals in cash, at our selected offices only. Please refer to the Fees and charges brochure for any restrictions on withdrawals applying to certain accounts. Cash limits apply, please call for details." |
| Page 22 | The words 'issue you with a cheque book and' are removed in the first paragraph in the section titled 'Cheque facility'. |
| Page 23 | The section titled 'Bank cheques' is removed . |

The following table sets out further details about the changes to the Conditions of Use Accounts and Access that will be effective on **9 November 2023**.

| PAGE REFERENCE | CHANGE DETAILS |
|----------------------|---|
| <p>Page 4</p> | <p>The section under the heading 'Changing these Conditions of Use' is replaced with:</p> <p>"We may change these Conditions of Use:</p> <ul style="list-style-type: none"> (a) to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice; (b) to reflect any decision of a court, ombudsman or regulator; (c) to reflect a change in our systems or procedures, including for security reasons; (d) to respond to changes in the cost of providing our accounts and/or access facilities; (e) to discontinue a product in which case we may change the terms of your product to reflect a different product with similar features to the discontinued product; or (f) to make them clearer or to add features; <p>but will only do so in order to protect our legitimate business interests, and only to the extent reasonably required to do this.</p> <p>If you are unhappy with the changes we have made to the Conditions of Use, you can close your account. If a change to a term of these Conditions of Use applies to your term deposit account, and the change is adverse to you, you may close your term deposit account without penalty by telling us before the change takes effect.</p> <p>The table sets out how we will notify you of any changes to Part A. We can give you a shorter notice period (or no notice) where changes to these Conditions of Use are necessary for us to avoid or reduce a material increase in our risk or loss, or in order to comply with our legal or regulatory requirements."</p> |

| <p>Page 4 (Continued)</p> | <table border="1"> <thead> <tr> <th data-bbox="395 114 866 241">Type of change</th> <th data-bbox="866 114 1066 241">Minimum number of days notice</th> <th data-bbox="1066 114 1465 241">Method</th> </tr> </thead> <tbody> <tr> <td data-bbox="395 241 866 376">Increasing any fee or charge</td> <td data-bbox="866 241 1066 376">30 days</td> <td data-bbox="1066 241 1465 376">In writing (which may be on or with your statement of account), electronically or by national media advertisement</td> </tr> <tr> <td data-bbox="395 376 866 488">Adding a new fee or charge</td> <td data-bbox="866 376 1066 488">30 days</td> <td data-bbox="1066 376 1465 488">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 488 866 622">Changing interest rates</td> <td data-bbox="866 488 1066 622">Day of change</td> <td data-bbox="1066 488 1465 622">In writing (which may be on or with your statement of account), electronically or by national media advertisement</td> </tr> <tr> <td data-bbox="395 622 866 734">Changing the method by which interest is calculated</td> <td data-bbox="866 622 1066 734">20 days</td> <td data-bbox="1066 622 1465 734">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 734 866 846">Changing the frequency with which interest is credited or debited</td> <td data-bbox="866 734 1066 846">20 days</td> <td data-bbox="1066 734 1465 846">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 846 866 981">Changing the minimum balance to which an account keeping fee applies or reducing the number of fee-free transactions permitted on the account</td> <td data-bbox="866 846 1066 981">20 days</td> <td data-bbox="1066 846 1465 981">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 981 866 1093">Changing the balance ranges within which interest rates apply</td> <td data-bbox="866 981 1066 1093">20 days</td> <td data-bbox="1066 981 1465 1093">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 1093 866 1205">Increasing your liability for losses in relation to EFT transactions</td> <td data-bbox="866 1093 1066 1205">20 days</td> <td data-bbox="1066 1093 1465 1205">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 1205 866 1429"> Imposing, removing or adjusting daily or periodic limits in relation to EFT transactions Note: If you do not want your daily limit on transactions via BPAY®, Visa card to be increased, you must notify us before the effective date of the change. </td> <td data-bbox="866 1205 1066 1429">20 days</td> <td data-bbox="1066 1205 1465 1429">In writing (which may be on or with your statement of account) or electronically</td> </tr> <tr> <td data-bbox="395 1429 866 1585">Changing any other condition of use</td> <td data-bbox="866 1429 1066 1585">Day of change (or if we believe the change is unfavourable to you, 20 days)</td> <td data-bbox="1066 1429 1465 1585">In writing (which may be on or with your statement of account), electronically or by national media advertisement</td> </tr> </tbody> </table> | Type of change | Minimum number of days notice | Method | Increasing any fee or charge | 30 days | In writing (which may be on or with your statement of account), electronically or by national media advertisement | Adding a new fee or charge | 30 days | In writing (which may be on or with your statement of account) or electronically | Changing interest rates | Day of change | In writing (which may be on or with your statement of account), electronically or by national media advertisement | Changing the method by which interest is calculated | 20 days | In writing (which may be on or with your statement of account) or electronically | Changing the frequency with which interest is credited or debited | 20 days | In writing (which may be on or with your statement of account) or electronically | Changing the minimum balance to which an account keeping fee applies or reducing the number of fee-free transactions permitted on the account | 20 days | In writing (which may be on or with your statement of account) or electronically | Changing the balance ranges within which interest rates apply | 20 days | In writing (which may be on or with your statement of account) or electronically | Increasing your liability for losses in relation to EFT transactions | 20 days | In writing (which may be on or with your statement of account) or electronically | Imposing, removing or adjusting daily or periodic limits in relation to EFT transactions Note: If you do not want your daily limit on transactions via BPAY®, Visa card to be increased, you must notify us before the effective date of the change. | 20 days | In writing (which may be on or with your statement of account) or electronically | Changing any other condition of use | Day of change (or if we believe the change is unfavourable to you, 20 days) | In writing (which may be on or with your statement of account), electronically or by national media advertisement |
|--|--|---|-------------------------------|--------|------------------------------|---------|---|----------------------------|---------|--|-------------------------|---------------|---|---|---------|--|---|---------|--|---|---------|--|---|---------|--|--|---------|--|--|---------|--|-------------------------------------|---|---|
| Type of change | Minimum number of days notice | Method | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Increasing any fee or charge | 30 days | In writing (which may be on or with your statement of account), electronically or by national media advertisement | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Adding a new fee or charge | 30 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing interest rates | Day of change | In writing (which may be on or with your statement of account), electronically or by national media advertisement | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing the method by which interest is calculated | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing the frequency with which interest is credited or debited | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing the minimum balance to which an account keeping fee applies or reducing the number of fee-free transactions permitted on the account | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing the balance ranges within which interest rates apply | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Increasing your liability for losses in relation to EFT transactions | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Imposing, removing or adjusting daily or periodic limits in relation to EFT transactions Note: If you do not want your daily limit on transactions via BPAY®, Visa card to be increased, you must notify us before the effective date of the change. | 20 days | In writing (which may be on or with your statement of account) or electronically | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Changing any other condition of use | Day of change (or if we believe the change is unfavourable to you, 20 days) | In writing (which may be on or with your statement of account), electronically or by national media advertisement | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Page 5</p> | <p>The first paragraph in the section titled 'Change of name, contact details or address' is replaced with:</p> <p>"If you change your name, phone, email, address or contact details you must promptly let us know."</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Page 9</p> | <p>The second paragraph in the section titled 'Accounts' is replaced with:</p> <p>"We may refuse to provide any banking product or service at our reasonable discretion."</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| <p>Page 12</p> | <p>The section under the heading 'Online Savings account and New Teacher Online Savings account' is replaced with:</p> <p>"For the convenience of saving online and to earn a higher interest rate than our transaction accounts, this account can be accessed through electronic banking. If the account balance is nil for a certain amount of time, this account may be closed. We will give you reasonable notice of our intention to close your account in accordance with these Conditions of Use."</p> |
| <p>Page 13</p> | <p>The first paragraph in the section titled 'Cash Management and Edvest Cash Management accounts' is replaced with:</p> <p>"With this account you can earn a higher interest rate than our transaction accounts and still access your account 24 hours a day, seven days a week via electronic banking. For more details and terms and conditions please refer to the Edvest Cash Management Accounts Terms and Conditions."</p> <p>The section under the heading 'Pension Advantage account' is replaced with:</p> <p>"If you receive an eligible government pension or allowance, then you may be able to open a Pension Advantage account¹. From 1 July 2018 all new accounts must have the eligible pension or allowance paid direct into the account. Where the eligible payment is not made into the account we reserve the right, acting reasonably, to transfer the account to a product we determine to be similar."</p> |
| <p>Page 14</p> | <p>The section under the heading 'Term deposits' is replaced with:</p> <p>"Term deposits are accounts where:</p> <ul style="list-style-type: none"> • funds are held for fixed periods; • there are minimum deposit amounts; • there are maximum deposit amounts and deposits over a specified amount may be subject to acceptance and negotiable interest rates. <p>For details on available deposit periods, minimum and maximum deposit amounts and deposit amounts subject to negotiation, please go to our website."</p> |
| <p>Page 15</p> | <p>The second paragraph in the section titled 'Trust accounts' is replaced with:</p> <p>"You agree to indemnify us against any claim made upon us in relation to, or arising out of that trust, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents)."</p> |
| <p>Page 16-17</p> | <p>The table in the section titled 'Summary of accounts and access facilities' is amended as follows:</p> <ul style="list-style-type: none"> • under the current row titled 'Minimum opening deposit', inserting a new row titled 'Maximum deposit', (thereby creating nine new cells in the table under the columns applicable to Everyday Direct account, Bill Paying account, Online Savings account, Reward Saver & Mighty Saver Account, Cash Management account, First Home Saver Account, Summer Stash account, Pension Advantage account and Term Deposit) and • for each new cell, inserting "Subject to acceptance by the Bank". |
| <p>Page 18</p> | <p>The section under the heading 'Fees and charges' is replaced with:</p> <p>"Refer to the Fees and charges brochure for current details. We may vary fees or charges from time to time in accordance with these Conditions of Use and our legitimate business interests. We will debit fees and charges from your transaction account."</p> |
| <p>Page 18 (Continued)</p> | <p>The second paragraph in the section titled 'Interest earned' is replaced with:</p> <p>"We may at any time, acting reasonably:</p> <ul style="list-style-type: none"> • vary interest rates on variable deposit accounts; • set interest rate tiers and balance amounts above which we will not pay any interest." |

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| Page 19 | <p>The first bullet point in the section titled 'How to deposit' is replaced with:</p> <p>“• by cash or cheque at selected offices, subject to our reasonable discretion, for security reasons, to impose limits on the amount of cash that may be accepted at any time.”</p> |
| Page 21 | <p>The section under the heading 'Debiting transactions' is replaced with:</p> <p>“We will debit transactions received on any one day in the order we determine in our reasonable discretion.”</p> |
| | <p>The third paragraph in the section titled 'Overdrawing an account' is replaced with:</p> <p>“You can find out our current interest rate in our Savings and Investments Interest Rate Flyer on our website or using the mobile banking app. We may at any time, acting reasonably, vary the interest rate.”</p> |
| Page 25 | <p>The second to last paragraph in the section titled 'Statements of Account' is replaced with:</p> <p>“You should check each statement of account as soon as you receive it and promptly tell us of any entry in the statement which you dispute.”</p> |
| | <p>The section under the heading 'Changing fees, charges and interest rates' is replaced with:</p> <p>“We may change fees, charges and interest rates in accordance with Part A of these Conditions of Use. The table on page 4 sets out how we will notify you of any change.”</p> |
| Page 26 | <p>The section under the heading 'Blocking transactions and access to your account' is replaced with:</p> <p>“We may suspend your right to perform transactions and/or restrict your account at any time without prior notice if:</p> <ul style="list-style-type: none"> • we reasonably suspect that your account is being used or operated on in a fraudulent or improper manner; • we reasonably believe such action is necessary to protect the security or integrity of our systems or to prevent you or us suffering any loss or damage; • we reasonably believe such action is necessary to comply with our regulatory and/or legal obligations. <p>If any of these circumstances apply, we may also block access to your account.</p> <p>We will not be liable to you or any other party on any basis for any decision we make in good faith under this provision, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents).”</p> |

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| <p>Page 26 (Continued)</p> | <p>In the section titled 'Closing an account and cancelling access facilities', and under the sub-heading 'By us:', the first and second paragraphs are replaced with:</p> <p>"In addition to our rights of account combination, we may close your account and cancel your access facilities:</p> <ul style="list-style-type: none"> • in our absolute discretion by giving you 14 days' notice in writing; • at any time without prior notice if we reasonably suspect your account is being used or operated on in illegal, fraudulent or improper manner or if we believe that closure is necessary to protect the security or integrity of our systems or to prevent you or us suffering any loss or damage; • where such action is reasonably necessary to comply with our regulatory and/or legal obligations. <p>After closure, we will pay you the credit balance of your account after deducting any outstanding fees and charges together with any other amounts to which we are entitled and being satisfied that there are no uncleared funds. We will not be liable to you or any other party on any basis for a decision made by us in good faith to close an account and cancel access facilities, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents)."</p> |
| <p>Page 29</p> | <p>A definition of the term 'bonus interest' is inserted in the section titled 'Section 2 Definitions':</p> <p>"(c) bonus interest means interest paid in addition to the base rate, paid in accordance with the conditions set out in these Conditions of Use."</p> |
| <p>Page 33</p> | <p>Clause 4.1(a) under the section titled 'Section 4 When you are not liable for loss' is replaced with:</p> <p>"our fraud, negligence or wilful misconduct, including by our employees, contractors, agents, a third party involved in networking arrangements, or a merchant or their employee or agent"</p> |
| <p>Page 34</p> | <p>Clause 5.2(b) under the section titled 'Section 5 When you are liable for loss' is amended by inserting a new paragraph (v) as follows:</p> <p>"(v) caused by our fraud, negligence or wilful misconduct (including that of our employees, contractors and agents)"</p> |
| <p>Page 40</p> | <p>Clause 9.2 under the section titled 'Section 9 Mistaken internet payments' is replaced with:</p> <p>"When you report a mistaken internet payment, we must investigate whether a mistaken internet payment has occurred within 5 business days of receiving your report."</p> <p>In clause 9.8 under the section titled 'Section 9 Mistaken internet payments', the reference to "clause 9.6" is replaced with "clause 9.7".</p> <p>Clause 9.9 under the section titled 'Section 9 Mistaken internet payments' is replaced with:</p> <p>"If you are not satisfied with the outcome of a complaint, you are able to complain to the external dispute resolution scheme provider, AFCA."</p> |

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| <p>Page 42</p> | <p>Clause 10.9 under the section titled 'Processing of External Transfers' is replaced with:</p> <p>"Where it is possible to effect a transfer through different payment channels or systems, and subject to these ePayments conditions of use, we will choose which payment channel or system to use in effecting transfers."</p> <p>Clause 10.10 under the section titled 'OSKO Payments' is replaced with:</p> <p>"If the financial institution at which the recipient account is held is an Osko subscriber and advises us that the recipient account is able to receive Osko Payments, then, subject to the events described in Clause 10.21, we will process the transfer as an Osko Payment. We will tell you if your transfer is being sent as an Osko Payment at the time we accept your instruction."</p> |
| <p>Page 44</p> | <p>Clause 10.22 under the section titled 'Delays' is replaced with:</p> <p>"We will not be liable to you for any delay in a transfer being processed or the funds being received by the recipient for any reason, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents)."</p> |
| <p>Page 45</p> | <p>Clause 10.31 under the section titled 'Mistakes and Issues with transfers' is replaced with:</p> <p>"You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur as a result of the return of funds to us where we have requested that transferred funds be returned on your behalf, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents). We may debit any such loss, damage or cost to any account you hold with us."</p> |
| <p>Page 46</p> | <p>In the section titled 'Process where funds are available & report is made between 10 business days & 7 months', a new fourth bullet-point is inserted as follows:</p> <ul style="list-style-type: none"> • If you are not satisfied with the outcome of a complaint in relation to the mistaken payment, you can complain to AFCA about the sending ADI." |
| <p>Page 49</p> | <p>The word 'immediately' is removed in clause 13.1 under the section titled 'Section 13 Using the access card'</p> |
| <p>Page 52</p> | <p>Clause 18.2 under the section titled 'Cancellation of access card or of access to electronic banking service or BPAY' is replaced with:</p> <p>"In order for us to protect our legitimate business interests:</p> <ol style="list-style-type: none"> a) We may immediately cancel or suspend your access card or your access to electronic banking or BPAY at any time without giving you notice if we reasonably believe that you have not complied in a material respect with our Conditions of Use, for example: <ol style="list-style-type: none"> i) where we believe there is a risk of fraud or for security reasons or if you breach these Conditions of Use; ii) where you do not provide information or security details to us where requested; iii) where you misuse an access method; iv) where we are required to do so by a court order or by law; v) to comply with relevant laws, for example anti-money laundering and counter- terrorism financing laws; or vi) for any other reason we reasonably consider appropriate where we consider that your use may cause loss to you or us. b) We will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such denial, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our employees or agents). (c) In the case of an access card, we may cancel the access card by capture of the access card at any ATM." |

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| <p>Page 55</p> | <p>Clause 22.2 under the section titled 'Section 22 Consequential damage for BPAY payments' is replaced with:</p> <p>"We are not liable for any consequential loss or damage you suffer as a result of using BPAY, other than loss due to our fraud, negligence or wilful misconduct (including that of our employees or agents) or in relation to any breach of a condition or warranty implied by the law of contracts for the supply of goods and services which may not be excluded, restricted or modified at all, or only to a limited extent.</p> |
| <p>Page 67</p> | <p>Clause 25.43(e) under the section titled 'Liability for PayTo' is replaced with:</p> <p>"(e) any delay or failure in respect of a Payment Agreement or a PayTo Payment being processed due to the unavailability or failure of the PayTo Service; except to the extent such loss is caused by us failing to comply with our obligations relating to PayTo under these terms and conditions or our fraud, negligence or wilful misconduct (including our employees, contractors and agents)."</p> <p>The second bullet point in clause 26.5 under the section titled 'Electronic credits' is replaced with:</p> <ul style="list-style-type: none"> • Where there are insufficient funds to cover the recalled amount, the member agrees to incur and repay the debt up to the amount of the recalled amount and any associated fees incurred in retrieving these funds where the amount exceeds the balance of the account credited. We may also exercise discretion based on an appropriate weighting of your interests and the information reasonably available to us about the circumstances of the payments made in error, in deciding whether we should pursue the return of the funds to the total value of the payment made in error, pursue a return of the partial amount of the total value of the payment made in error or not peruse a return of the funds (whether partial or total)." |
| <p>Page 68</p> | <p>Clause 27.5 under the section titled 'Direct debits' is replaced with:</p> <p>"We can cancel your direct debit facility, in our reasonable discretion, if 3 consecutive direct debit instructions are dishonoured. If we do this, remitters will not be able to initiate a direct debit from your account under their DDR Service Agreement. Under the terms of their DDR Service Agreement, the remitter may charge you a fee for each dishonour of their direct debit request."</p> |

The following table sets out further details about the changes to the Conditions of Use Accounts and Access that will be effective on **17 November 2023**.

| PAGE REFERENCE | CHANGE DETAILS |
|-------------------|--|
| Page 7 | The subheading 'Cheque facility' under 'PART A - Opening and operating your accounts' of the Contents is removed . |
| Page 11 | The words 'cheque book' are removed in the first paragraph in the section titled 'Everyday Direct account'. |
| Page 15 | The word 'cheques' is removed from the third and fourth bullet points in the section titled 'Joint accounts'. |
| | The fourth paragraph in the section titled 'Joint accounts' is replaced with: "Where a Visa Debit card has been issued on a joint account, all parties to the account will be jointly and severally liable for withdrawals or purchases made with the card on that account by you or an authorised person." |
| Page 16 | The eighth row beginning with 'Cheque book' in the 'Summary of accounts and access facilities', remove the tick (v) against the 'Everyday Direct account' and insert a cross (x), to indicate that the Everyday Direct account does not have Cheque Book access. Remove the footnote next to the words 'Cheque book' in the eighth row in the 'Summary of accounts and access facilities'. |
| Page 18 | The words 'including signing cheques' are removed in the first bullet point in the section titled 'Authority to operate'. |
| Page 19 | The words 'or cheque' are removed in the first bullet point in the section titled 'How to deposit'. |
| Page 20 | The section under the heading 'Cheque deposits' is replaced with: "Depending on your account type, you can deposit a cheque at selected Australian Post offices (Bank@Post™). When depositing a cheque through Bank@Post™ allow up to 10 business days for a cheque to be cleared and the money to be made available to use in your account. You understand that it is at your own risk if you draw down on the proceeds of a cheque without allowing at least 10 business days for it to clear. If the cheque is subsequently dishonoured: <ul style="list-style-type: none"> • we will debit the account for the amount of the cheque; • if this overdraws the account, you are personally liable to pay back the amount overdrawn. If you overdraw your account, we will charge you interest and fees. Please refer to page 21 for details on Overdrawing an account." The third bullet point 'by cheque, if your account is linked to a cheque book' is deleted in the section titled 'How to withdraw and transfer'. |
| Page 22-23 | The section 'Cheque facility' is deleted. |

Changes to the *Credit Card Terms and Conditions*

The following table sets out further details about the changes to Credit Card Terms and Conditions that will be effective on **10 October 2023**.

| CLAUSE REFERENCE | CHANGE DETAILS |
|--------------------|---|
| Clause 18.3 | <p>The clause is replaced with:</p> <p>“If the credit card account has a credit balance when the credit card account is closed, you authorise us to do any of the following:</p> <ul style="list-style-type: none">• credit the credit balance to any other account held by you with us;• contact you seeking instructions on how to return the credit balance to you, and then transfer the funds to an account nominated by you;• transfer the funds to the Commonwealth if and when the credit balance falls within the definition of unclaimed money.” |
| Clause 19.5 | <p>The clause is replaced with:</p> <p>“If the credit card account has a credit balance when the credit card account is closed, you authorise us to do any of the following:</p> <ul style="list-style-type: none">• credit the credit balance to any other account held by you with us;• contact you seeking instructions on how to return the credit balance to you, and then transfer the funds to an account nominated by you;• transfer the funds to the Commonwealth if and when the credit balance falls within the definition of unclaimed money.” |

The following table sets out further details about the changes to Credit Card Terms and Conditions that will be effective on **17 November 2023**.

| CLAUSE REFERENCE | CHANGE DETAILS |
|--------------------|---|
| Clause 15.7 | The clause is amended to remove the words ‘made by cheque or other instruction’. |
| Clause 15.9 | The clause is amended to remove the words ‘cheque or other’. |

Changes to the Fees and Charges Brochure

The following table sets out further details about the changes to Fees and Charges Brochure that will be effective on **10 October 2023**.

| CLAUSE REFERENCE | CHANGE DETAILS |
|------------------|--|
| Page 6 | The section titled 'Cheques' is removed . |
| Page 8 | The paragraph under the section titled 'Loan Administration Fee' is replaced with: "Payable for the processing and administration costs for settlement and funding your loan. Payable at the time of settlement/funding of your loan." |
| Page 12 | The fourth bullet point 'Foreign currency cheque conversion' is removed in the section titled 'Overseas services (Provided by our business partners)'. |

The following table sets out further details about the changes to Fees and Charges Brochure that will be effective on **17 November 2023**.

| PAGE REFERENCE | CHANGE DETAILS |
|----------------|--|
| Page 12 | The fifth bullet point in the section titled 'Account functions fee' is replaced with: 'Providing copies of documentation and archived documents.' |