



Bank of Sydney Ltd ABN 44 093 488 629 AFSL & Australian Credit Licence Number 243 444

18 December 2018

Dear Valued Customer,

**RE: AN IMPORTANT NOTICE REGARDING CHANGES TO OUR FEES & CHARGES**

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank of Sydney Ltd Fees and Charges Product Disclosure Statement (PDS) (v10/2017) and any other related PDS.

Our Fees and Charges relating to Home Loans are changing. The Home Loans section on page 24 of the PDS will be updated as detailed in the table below and will be effective from 18<sup>th</sup> December 2018.

Please take time to review the SPDS. Should you require any further information, please do not hesitate to contact Bank of Sydney Ltd on 1300 BANKING (1300 226 546).

Yours sincerely,  
Bank of Sydney Ltd

**SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT  
FEES AND CHARGES**

<b>BoSbasic Home Loan – <i>NEW product implemented 18 December 2018</i></b>	
<b>Application Fee</b>	NIL
<b>Monthly Account Keeping Fee</b>	NIL
<b>Redraw Fee</b>	NIL
<b>Legal Fees</b>	Payable by the applicant at cost (estimated at approximately \$475 but may be higher)
<b>Valuation Fees</b>	Payable by the applicant at cost (estimated at approximately \$420 but may be higher)