

4 May 2018

Dear Valued Customer,

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

Our fees and charges for credit cards has been updated. The Credit Cards section on page 21 of our fees and charges booklet (v10/2017) outlines credit card fees. Effective 15th February 2018, this section will change as per the Supplementary Product Disclosure Statement below:

Please find below a Supplementary Product Disclosure Statement (SPDS). This SPDS supplements the Bank of Sydney Ltd PDS and any other SPDS. Please take the 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**

Insert the table below on page 21 above existing Visa credit cards table.

	Classic Mastercard	Platinum Mastercard
Annual Fee	\$49	\$129
Additional Card Fee	\$0	\$0
Foreign Transaction Fee Foreign Transaction - is any Purchase, Cash Advance or refund made through any channel on the Card account: • In a currency other than Australian dollars; or • In Australian dollars or any other currency where a Merchant or Financial Institution or intermediary accepting or processing the transaction is located outside Australia.	3.00% of the Australian dollar value of a foreign transaction	3.00% of the Australian dollar value of a foreign transaction
Overseas ATM Fee	\$Nil	\$Nil
Overseas Card Capture Fee	US\$15 (applicable when your card is captured by an overseas ATM)	US\$15 (applicable when your card is captured by an overseas ATM)
ATM Cash Advance Fee	3% (Min \$3.00)	3% (Min \$3.00)
Late Payment Fee	\$10	\$10
Rewards	Earn \$4 for every \$1,000 when you spend over \$5,000 p.a. (capped at \$30,000p.a.)	Earn \$8 for every \$1,000
Reward Redemption	Cash Rewards are credited directly to an at-call Bank of Sydney savings account linked to the Credit Card	Cash Rewards are credited directly to an at-call Bank of Sydney savings account linked to the Credit Card
Emergency card replacement performed by the credit card scheme (MasterCard) whilst you are overseas (includes delivery)	\$100 (MasterCard offered service)	\$100 (MasterCard offered service)
Urgent card replacement performed by Bank of Sydney (includes delivery) – card dispatched 3 days after ordering by courier	Overseas: \$50 Within Australia: \$20	Overseas: \$50 Within Australia: \$20
Non urgent card replacement by Bank of Sydney (includes delivery) – card dispatched 5 days after ordering by priority mail	Overseas: \$30 Within Australia: \$0	Overseas: \$30 Within Australia: \$0
Statement Copy Fee (statements available for downloading via Internet Banking are free)	\$10 (applicable when you request a printed copy of a statement that has already been issued to you outside of the normal statement cycle)	\$10 (applicable for a printed copy of a statement that has already been issued to you outside of the normal statement cycle)
Sales Voucher (original) retrieval fee	\$8	\$8