



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

29 August 2018

Dear Valued Customer,

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

Our fees and charges for Visa Debit Cards have been updated. The EFT Cards section on pages 11-12 of our Fees and Charges Product Disclosure Statement (PDS) will change as detailed below.

Yours sincerely,
Bank of Sydney Ltd

**SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
FEES AND CHARGES**

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Fees and Charges' PDS (v10/2017) and any other PDS. Should you require any further information, please do not hesitate to contact Bank of Sydney Ltd on 1300 BANKING (1300 226 546).

The following changes to the EFT Cards table on page 11 are effective from 29 August 2018.

Existing Fee		Proposed Fee	
Card Service Fee - includes 24/7 Fraud Protection & other related support services - free for customers under a loan package	\$12.00	Card Service Fee - includes 24/7 Fraud Protection & other related support services - free for customers under a loan package	NIL