

12 January 2015

Dear Valued Customer,

**RE: AN IMPORTANT NOTICE REGARDING THE INTRODUCTION OF
THE BANK OF SYDNEY ANDROID APP**

Please find below the Supplementary Product Disclosure Statements (SPDS) setting out the new features of the Bank of Sydney Android App. The SPDS supplements the BOS 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 on 1300 888 700.

Yours sincerely,

Bank of Sydney Ltd

**SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
CREDIT CARD TERMS AND CONDITIONS**

New Addition to point 15

15.19 Bank of Sydney Android App

The Bank of Sydney (BOS) App is designed for compatible Android devices, offering a fast, simple and convenient mobile banking experience. If you are a BOS app user with an Android device you can use 'PayWave*' to make contactless payments at merchants with compatible terminals.

*Using PayWave through your device

PayWave allows you to use your device e.g. phone, to make payments at merchants that accept contactless transactions.

For PayWave supported devices, the BOS App will provide the following:

- ability to establish PayWave directly on your device and select a BOS approved Visa Debit or Visa Credit Card where payments will be linked;
- ability to pay directly using your device; and
- once PayWave is established on your device, ability to turn it on and off (from within the App as required).

By downloading the Bank of Sydney Android App you agree to all the Terms and Conditions governing the use of your Visa credit card account.

**SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
TERMS AND CONDITIONS FOR VISA DEBIT CARDS**

New Addition to point 14

14.15 Bank of Sydney Android App

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