



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

02 September 2019

Dear Valued Customer,

RE: AN IMPORTANT NOTICE REGARDING THE SUPERRATE ACCOUNT

Our Fees & Charges Product Disclosure Statement (PDS) has been updated. The SuperRate Account will be withdrawn from sale, effective 02/09/2019, which will be reflected in our Fees & Charges Product Disclosure Statement (PDS), as detailed below.

Yours sincerely,
Bank of Sydney Ltd

**SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
SUPERRATE ACCOUNT**

This Supplementary Product Disclosure Statement (SPDS) supplements the Bank's 'Fees & Charges' PDS (v08/2019) 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 information will be removed from the Monthly Account Keeping Fees table on page 5 and added to the Monthly Account Keeping Fees table for 'Products no longer available for sale' on page 6. This is effective from 02 September 2019

Type of Account	Monthly Account Keeping Fee
SuperRate Account	NIL

The following change to the 'Staff Assisted & Other Withdrawal Fees' on page 19, is effective from 02 September 2019.

SuperRate Account* \$5.00 each
** Product withdrawn from sale on 2/9/19*