

IMPORTANT INFORMATION

Changes to our Product Disclosure Statement

We recently made changes to our **Product Disclosure Statements**, as at **30 October 2026**, as follows:

Product Disclosure Statement Part 1 – Key Features and Terms and Conditions.

1. Amendment to Transaction Limits (Clause 5)

- Clause 5.2 has been amended to advise the daily cash withdrawal limit to transactions conducted at other ATMs.

2. Addition of Click to Pay (Clause 37)

- Information has been added regarding Click to Pay, a digital checkout service provided by Visa.

3. Amendments to Interest (Clause 11)

- Clause 11.7 has been amended to explain how the reduced interest rate will apply where a Farm Management Deposit is redeemed before its maturity date.
- Clause 11.18 has been added to explain how the reduced interest rate will apply where a Term Deposit is redeemed before its maturity date.

Product Disclosure Statement Part 3 – Deposit Interest Rates.

1. Amendment to Term Deposit Interest Rates

- The description explaining how the reduced interest rate applies when a Term Deposit is redeemed before its maturity date has been relocated from Product Disclosure Statement Part 3 - Deposit Interest Rates to Product Disclosure Statement Part 1 – Key Features and Terms and Conditions.

2. Amendment to Farm Management Deposit Interest Rates

- The description explaining how the reduced interest rate applies when a Farm Management Deposit is redeemed before its maturity date has been relocated from Product Disclosure Statement Part 3 – Deposit Interest Rates to Product Disclosure Statement Part 1 – Key Features and Terms and Conditions.