

The following Supplementary Terms and Conditions for Maitland Mutual Limited Deposit Accounts and associated Payment Facilities effective 31 December 2019.



Supplementary Terms and Conditions 1

Supplementary Terms and Conditions of Maitland Mutual Limited for Deposit Accounts and associated Payment Facilities prepared on 12 December 2019 by Maitland Mutual Limited trading as The Mutual Bank, ABN 94 087 651 983 AFSL/Australian Credit Licence 238139.

This is a Supplementary Terms and Conditions, which should be read in conjunction with information in the *Product Disclosure Statement Part 1, effective 01 October 2019, Key Features and Terms and Conditions*

The information in this Supplementary Terms and Conditions is current at the date of printing. Some of the information contained in this Supplementary Terms and Conditions and in the Terms and Conditions may change from time to time.

If there have been changes to information that do not include materially adverse information, we may prepare a written update showing those changes. If so, you will be able to obtain the update in writing free of charge at any branch, at www.themutual.com.au or by calling our Member Services Department on 1300 688 825.

If there is any change to information, which includes materially adverse information, then The Mutual Bank will issue a new Terms and Conditions or further Supplementary Terms and Conditions. A paper copy of any updated information will be provided to you on request without charge.

Terms and Conditions Amendments

This Supplementary Terms and Conditions 2 alters *Key Features and Terms and Conditions Product Disclosure Statement Part 1, effective 01 October 2019* and include:

Amendment to Part E: Terms and Conditions for Cards and Electronic Banking

36. Visa Card Transaction Authorisation & Disputes

Changes to clause to include information on transaction authorisation and refusal including for security and fraud risks.

36.3 Some transactions need our authorisation. We can refuse to authorise a transaction if it will exceed the available balance, your card has been reported lost or stolen, or for any other good reason. We may also choose not to authorise a transaction for security or fraud risk purposes; for example, when we reasonably consider that there is a risk of loss or fraud through use of particular merchants.

For more information call **1300 688 825** or visit your local branch.

This Supplementary Terms and Conditions is issued by:

Maitland Mutual Limited trading as The Mutual Bank, ABN 94 087 651 983 AFSL/Australian Credit Licence 238139