

**The following Supplementary Terms and Conditions for The Mutual Bank Personal Accounts and associated Payments Facilities become effective 1 June 2019.**

## **Supplementary Terms and Conditions 1**

**Supplementary Terms and Conditions of The Mutual Bank for Personal Accounts and associated Payment Facilities.**

**Prepared on 20 May 2019 by Maitland Mutual Building Society Limited trading as The Mutual Bank ABN 94 087 651 983 AFSL/Australian credit licence 238139.**

### **About this Supplementary Terms and Conditions**

The Supplementary Terms and Conditions should be read together with the:  
Product Disclosure Statement Part 2: Schedule of Fees, Charges, Transaction Limits and Contact Details dated 31 January 2019.

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](http://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 Maitland Mutual Building Society Limited 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**

Product Disclosure Statement Part 2: Schedule of Fees, Charges, Transaction Limits and Contact Details dated 31 January 2019.

#### **Amendment to Deposit Account Transaction Fees**

*Page 2, remove b) Excess Transaction Fees*

#### **Amendment to Other Fees and Charges**

*Page 4, reduce 1. Dishonour or Reference Fee*

*Direct Entry Return Dishonour Fee (Inward and Outward) from \$15.00 to \$9.00*

*Cheque Dishonour Fee from \$15.00 to \$9.00*

*Reference Fee from \$15.00 to \$9.00*

*Page 5, reduce 6. Replacement Card Fee The Mutual from \$10.00 to Nil*

*Page 5, remove 10. Coin Handling Fee (Business Customers only)*

*Page 5, remove 11. Over the Counter External Credit Processing: \$2.50*

*Page 6, remove 15. Christmas Club – Early Withdrawal Fee: \$10.00*

*Page 6, remove 16. Mutual Security Token – Replacement Token: \$20.00*

*Page 6, remove 20. Mutual Alert Fee: \$0.15 per SMS*