

Changes to Terms & Conditions for Deposit Accounts and Guides to Banking Services effective 1 December 2025

Effective 1 December 2025, Auswide Bank is updating the:

- Guide to Banking Services
- Guide to Personal Bank Accounts
- Elders Finance Deposit Product Terms and Conditions
- National Seniors Australia Term Deposit and Money Manager Terms and Conditions

Change overview for Guide to Personal Bank Accounts Terms and Conditions - Everyday Pension Account effective 1 December 2025

Renaming of the Everyday Pension Account to Everyday Basic Account.

The following banking services/transaction fees on the Everyday Basic Account (previously Everyday Pension Account) will be removed.

- Direct Debit Fee
- External Payment Fee
- Direct Debit and External Payment Dishonour Fee

Added

Eligibility

Available to anyone with one of the following Commonwealth of Australia concession cards:

- Commonwealth Seniors Health card
- Pensioner Concession card
- Health care card

To apply, you'll need to bring valid ID (e.g current driver's licence or passport) to one of our branches if you don't already bank with us. You'll also need to bring your eligible physical or digital concession card. You must also have an Australian residential address.

Change overview for Guide To Banking Services – Effective 1st December 2025

Section 1.1 Changes to the Terms and Conditions

Added

When we change our Terms and Conditions, we will give you notice if required by law, the Banking Code of Practice, the ePayments Code, or any other applicable code.

The Terms and Conditions of a Banking Service may allow us to change those Terms and Conditions in certain situations without your agreement where allowable under law, including unfair contract terms laws.

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Subject to paragraphs below, we will tell you about any change to our Terms and Conditions as reasonably possible. This includes a change to our Standard Fees and Charges.

If we change an interest rate, we will tell you as soon as reasonably possible, but no later than the date of the change, unless we are not able to because the interest rate is calculated according to a money market or some other external reference rate, or a rate otherwise designated as a variable or floating rate.

Apart from changes to interest rates or changes to repayments, if we believe a change is unfavourable to you, then we will give you prior notice of at least 30 Days, subject to paragraph below.

We may give you a shorter notice period, or no notice, of an unfavourable change if:

- (a) It is reasonable for us to manage a material and immediate risk; or
- (b) There is a change to, or introduction of, a government fee or charge that you pay directly, or indirectly, as part of your Banking Service. In that case, we will tell you about the introduction or change reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change)

Replaced

We can give you notice in any way permitted by law or any applicable code, including:

- In your statement
- Electronically
- On our website
- By newspaper; or
- By letter

With

We will tell you about these changes by one or more of the following methods:

- (a) By advertising in the national, or local, media;
- (b) By giving you written notice (this includes printed or electronic communications such as app notifications, emails, publishing the notice on our website or another platform and directing you the notice);
- (c) By notifying you in any other way, that is permitted by law; or
- (d) Through any other notice method agreed with you

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Added

Section 1.4 Consumer Data Right

Consumer Data Right The Consumer Data Right (CDR) is a law introduced by the Australian Government to provide customers, either as an individual or organisation, with the right to:

- » Request access to CDR data relating to your banking products and services;
- » Provide the ability to share CDR data we hold with other accredited financial institutions; and
- » Correct your CDR data. There are two types of providers in the Consumer Data Right:
 - » Accredited Data Recipients – they have the ability to gain your consent to collect and use your CDR data
 - » Data Holders – when authorised are able to share your data with an accredited data recipient. Auswide Bank is a Data Holder, meaning we will share your data with Accredited Data Recipients as authorised by you. In relation to the banking sector, the Consumer Data Right is referred to as 'Open Banking'. Our CDR policy can be found on our website.

Added

Section 1.5 ePayments Code

The ePayments Code regulates electronic payments, including, but not limited to, ATM, eftops, debit card transactions, online payments, online banking and some elements of BPAY. The ePayments Code is administered by the Australian Securities and Investments Commission (ASIC). Information on the ePayments Code is available at www.asic.gov.au. We confirm that we will comply with the ePayments Code where that code applies.

Added

Section 1.7 Banking Code of Practice

The Australian Banking Association's Banking Code of Practice (Banking Code) adopted by us, sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals. The relevant provisions of the Banking Code apply to the products and services covered by these Terms and Conditions. This means that we will comply with the Banking Code, where it applies to the banking services provided to you.

If the Code imposes an obligation on us that is in addition to the obligations applying under a relevant law, then we will comply with the Code unless doing so would lead us to breach the law, or a relevant regulatory obligation or guidance.

We will do all things necessary to ensure that banking services provided by us under the Code are provided efficiently, honestly and fairly. This is the same standard of behaviour that applies to us where applicable under section 912A (1) (a) of the Corporations Act and section 47 (1) (a) of the NCCP Act.

When you carry out an electronic transaction (for example, a transaction using online banking), we will comply with ASIC's ePayments Code.

You can view a copy of the Banking Code on our website or ask for a copy to be printed and provided to you over the phone or in branch.

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Replaced

Section 1.8 Financial Claims Scheme

The Financial Claims Scheme (FCS) is an Australian Government scheme that provides protection and quick access to deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails.

Under the FCS, certain deposits are protected up to a limit of \$250,000 for each account holder at any bank, building society or credit union or authorised deposit taking institution that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA).

The FCS can only come into effect if it is activated by the Australian Government. Once activated, the FCS is administered by APRA, which aims to pay the majority of customers their protected deposit within 7 days.

The FCS limit of \$250,000 applies to the sum of an account holder's deposits under each banking licence (and so includes accounts with any other banking businesses that the licensed banking institution may operate under a different trading name). Auswide Bank is a single banking institution and operates no other licensed banking institutions under a different trading name. A list of Auswide Bank deposit accounts covered by the FCS is available on request.

More information on the FCS is available at www.fcs.gov.au.

With

The Financial Claims Scheme (FCS) is an Australian Government scheme that provides protection and quick access to deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails.

Under the FCS, certain deposits are protected up to a limit of \$250,000 for each account holder at any bank, building society, credit union or other authorised deposit-taking institution that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA).

The FCS can only come into effect if it is activated by the Australian Government. Once activated, the FCS is administered by APRA, which aims to pay the majority of customers their protected deposits with 7 days.

The FCS limit of \$250,000 applies to the sum of an account holder's deposits under each banking licence (and so includes accounts with any other banking businesses that the licensed banking institution may operate under a different trading name). Auswide Bank is a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Combined deposits across Auswide Bank (including any Auswide Bank 'white label' brands) and MyState Bank will be covered up to a total of \$250,000. A list of Auswide Bank deposit accounts covered by the FCS is available on request. More information on the FCS is available at www.fcs.gov.au.

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Section 1.10 If you have a complaint

Replaced

If you have a complaint about us, our services or our processes (for example, a complaint about how we have dealt with a report about a mistaken internet payment, or a complaint about the outcome of a reported unauthorised transaction), please talk to our staff at your local branch or call us on 1300 138 831. We may ask you to put your complaint in writing. We aim to resolve complaints as quickly as possible. Most complaints are resolved within one business day, and in nearly all cases, you can expect your complaint to be resolved within five business days. In the event it takes us longer than five business days to resolve your complaint, we'll ensure that you are regularly updated.

If you are not satisfied with the outcome of your complaint or how we handled it, please let us know. If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA). The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You may lodge a complaint with AFCA in writing to GPO Box 3, Melbourne VIC 3001, by phone on 1800 931 678, or by email at info@afca.org.au. For further information on our complaints handling procedure, please call us on 1300 138 831 or visit your local branch.

With

If you have a complaint about us, our services or our processes (for example, a complaint about how we have dealt with a report about a mistaken internet payment, or a complaint about the outcome of a reported unauthorised transaction), please:

- use the online form at auswidebank.com.au;
- email us at complaints@auswidebank.com.au;
- talk to our staff at your local branch
- call us on 1300 138 831.

We aim to resolve complaints as quickly as possible. Most complaints are resolved within one business day, and in nearly all cases, you can expect your complaint to be resolved within five business days. In the event it takes us longer than five business days to resolve your complaint, we'll ensure that you are regularly updated.

If you are not satisfied with the outcome of your complaint or how we handled it, please let us know. You can request for your complaint to be escalated to a

Senior Manager who will review your complaint outcome.

Senior Manager Review

- Phone: 1300 138 831 - 8am to 6pm (AEST)
- Email: complaints@auswidebank.com.au, addressed to the Senior Manager
- Post: Senior Manager Complaint Review,
- GPO Box 444, Brisbane QLD 4000

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

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Customer Advocate Review

Phone: 1300 138 831

Email: customeradvocate@auswidebank.com.au

Post: Customer Advocate, GPO BOX 444, Brisbane, QLD 4000

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

If your complaint is not resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

Australian Financial Complaints Authority

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Post: Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001

Privacy or Consumer Data Right Complaints: If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner (OAIC)

- Online: www.oaic.gov.au
- Phone: 1300 363 992
- Post: OAIC - CDR Complaints GPO Box 5218, Sydney NSW 2001

For further information on our complaints handling procedure, please call us on 1300 138 831 or visit your local branch.

Added

1.14 Communication

Anything that we are required to give to you may be given to you:

- a. in person, writing, electronically, by telephone or video conference;
- b. by telling you that the information is available on a website or other electronic forum; or
- c. as otherwise agreed with you.

Where we are required us to communicate in writing, we may do so through electronic communications or printed communications.

Added

2.3 Financial Abuse

Financial abuse is a serious form of domestic and family violence that occurs when an abuser uses money and resources to gain power, and to control their partner or family member. Financial abuse can be extremely emotional and traumatic. If you or someone you know is suffering financial abuse,

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you can contact us for a confidential conversation on what options are available to you. Alternatively search Customer Vulnerability on auswidebank.com.au for further information. Auswide Bank has a zero tolerance for financial abuse by an Auswide Bank customer.

Added

Section 2.19 Direct Debits

2.19.3 // Recurring Payments

A Recurring Payment is a regular payment from a debit or credit card that occurs when a customer has provided their card details (card number, expiry date and security code) to allow a merchant or service provider to charge their debit or credit card regularly to pay for the services they provide to the customer. You will need to contact the merchant or service provider to cancel these types of payments.

Section 2.21 Electronic payments and automatic payments

Removed

A minimum of three business days' notice is required to set up a new regular payment. The account name may not be used to validate that the transaction has been posted to the correct account. You must ensure the BSB and account number details for any payments are correct because we are not liable to you for transactions that are directed to an incorrect account.

Added

You should ensure that all transfer details are correct. The account name does not form part of the payment instructions and that the name will be disregarded in making the payment and that Auswide Bank and the receiving party's financial institution may rely solely on the BSB and account number. Any error in these payment details may result in a loss of funds and the extent permitted by law. Auswide Bank is not liable for any loss arising from any error in instructions given by you or an authorised user. You may be liable for the loss if the funds are unable to be retrieved from a third party. Dishonour and rejection fees may apply.

Section 2.24 Set-off

Added

We will advise you of this occurring and you will be able to see the transaction in your online banking.

Section 2.34 Account closures

Added

- If we believe you may be using Auswide Bank products or services to financially abuse another person and inflict financial harm. Financial abuse is a serious form of domestic and family violence that occurs when an abuser uses money and resources to gain power, and to control their partner or family member;
- Out of duty care for our staff and customers;

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We may charge you an amount that is our reasonable estimate of the costs of closing your account.

Section 12 Definitions

Replaced

"We", "us", "our" and Auswide Bank means Auswide Bank Pty ABN 40 087 652 060

With

"We", "us", "our" and Auswide Bank, means Auswide Bank a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962

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