PO Box 1063 | 16 – 20 Barolin Street | Bundaberg QLD 4670

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.

Important Information about your loan Terms and Conditions

We have updated our General Terms and Conditions.

Effective from 1 December 2025, your loan will be subject to the General Terms and Conditions Version 6 of October 2025 (the Version 6 T&Cs).

The Version 6 T&Cs replace your existing terms and conditions in full and will apply to new and existing Auswide Bank home loan customers.

Summary of the key changes to our General Terms and Conditions

This is a summary of the key changes we have made to our General Terms and Conditions that you should know about. This summary does not set out every change that has been made in detail but provides an overview of the key changes to the loan terms. Some of these changes may not be relevant to you. Reading this summary does not replace reading the Version 6 T&Cs in full.

Changes we can make to your loan agreement	We have clarified acting reasonably, we can change or vary any term of your loan agreement that deals with the pricing of your loan, such as your interest rate, reference rate, discount margin, repayments, and credit fees and charges (but subject to any specific agreement such as a fixed rate period). We will give you notice of a change to interest rate (s), reference rate or discount margin applicable to your loan not later than the day on which the change takes effect. **See clause 15.1 & 15.3 (b) of the Version 6 T&Cs.**
Disclosures to guarantors	We have clarified we may disclose documents associated with your loan to each guarantor including director guarantors (other than sole director) that interest may be debited to your loan account on the date of any switch or split. **See clause 29 of the Version 6 T&Cs.**
Changes to your property	We have clarified that you must tell us promptly if there is a change to the use of your mortgaged property, such as your owner-occupied property converting to an investment property. **See clause 41 of the Version 6 T&Cs.**
How we give you notices or other documents with your loan	We have clarified that electronic means to your electronic address, electronic devise, by telephone or video conference. We have clarified that by signing your loan contract, you consent to us giving information about your loan contract to any guarantor, assignee or potential assignee and an assignee or potential assignee's advisors and service providers. **See clause 42.1 c & 42.2 of the Version 6 T&Cs.**

Small things. Big difference.

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