Important Information about your Loan

We are making some changes to the Terms and Conditions of your Loan.

From 1 Jan 2026, your loan contract will be varied as follows:

- The *Interest and credit fees and charges* clause which covered terms in relation to (i) interest, (ii) fees and charges and (iii) what happens when you have overdue amounts or other defaults are now separate clauses and have each been updated to provide more detail on these matters. Some existing clauses may have also moved to other sections of the Terms and Conditions.
- We have made changes to the *Repayments* clause providing further clarity around timing of repayments and including provisions around tax deductions required by law and your obligations to indemnify us where such deductions reduces the amounts you would otherwise need to pay us. Our changes do not affect the timing of, amount or how you currently make repayments.
- Our *Early repayments* clause has been updated to provide further clarity or detail in relation to early repayments and in particular around break costs which may be payable if you have a fixed rate loan and wish to repay early.
- In the third paragraph of the *Secured Property* clause (previously clause 6.3, now clause 9.3), we have made the following clarification: The original clause stated: *"You warrant that you own the legal title to, or will own legal title to, the whole of the Secured Property during the loan term."* We have replaced the words *"during the loan term"* with *"until you pay us the Total Amount Owing"*.
- We have updated our *PPSA provisions* clause to provide further clarity or detail around whether or how certain provisions of the *Personal Property Securities Act 2009 (Cth)* apply to your Loan.
- We have included new definitions for *Expiry Date* and *Term* to support the other changes we have made.
- Other minor corrections and clause reference updates have also been made.
- Your loan will be subject to the Terms & Conditions version updated December 2025. (**New Terms & Conditions**). The New Terms and Conditions replace your existing terms and conditions in full.

There is no change to the way you operate or access your Loan on a day-to-day basis.

This summary does not detail every change that has been made and reading this summary does not replace reading the New Terms & Conditions in full. Please retain a copy of for your records. There is no other action for you to take.