

Important Notice: Changes to your Commonwealth Portfolio Loan Terms and Conditions

Effective 17 March 2022, your Current Terms and Conditions for Commonwealth Portfolio Loan (CPL) are changing as set out in this notice. If you have more than one CPL Facility, you may also receive this notice multiple times. This notice and the changes in it apply to all CPL Facilities as well as sub-facilities as at 17 March 2022. Please keep this notice as record of changes to your Loan Contract.

Changes to Section 1 Title

The title of Section 1 which read; '**Current Terms and Conditions for Business Finance**' is amended by replacing 'Business Finance' with 'Commonwealth Portfolio Loan'.

Changes to Section B6.1: Facility Limit:

The paragraph under the heading Annual Review, is deleted and replaced with: 'Each year, we may review the Loan to determine whether we will continue, cancel or reduce the Facility Limit. We will give you 30 days' written notice advising you of any decision to cancel or reduce the Facility Limit.'

Changes to Section I, J and 'The Contract'; 9 + 25

References to the Financial Ombudsman Service Limited ABN 67 131 124 448 (FOS) are deleted and replaced with the Australian Financial Complaints Authority Limited ABN 38 620 494 340 (AFCA).

FOS contact information is also replaced with AFCA contact information:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au