

Supplementary Cash by Optus Product Disclosure Statement

Dated 31 December 2021

ABOUT THIS DOCUMENT

This Supplementary Product Disclosure Statement ("Supplementary PDS") is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL and Australian Credit Licence 240 984 (the Issuer). This Supplementary PDS varies the Cash by Optus Product Disclosure Statement dated 8 February 2016 ("PDS") and must be read in conjunction with the PDS.

Words and expressions defined in the PDS are taken to have the same meaning in this Supplementary PDS. The PDS remains in full force, except to the extent amended by this Supplementary PDS or updated via heritage.com.au.

IMPORTANT CHANGES TO THE PDS

Effective from 31 January 2022, the following changes apply to the PDS:

1. At page 10, amended to delete the row 'Inactive Card Fee' from the table and insert the following in its place:

Inactive Card Fee (After 12 months inactivity of Card)^	\$10 per month
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^This fee will be charged when a continuous 12 month period of inactivity has elapsed.

2. At page 12, under the heading "Queries, Disputes and Complaints", the section is deleted in its entirety and replaced with the following:

Disputes and Complaints

If you are unhappy with your Heritage experience and would like to make a complaint, there are a number of ways to let us know:

- Visit your nearest branch and talk to our staff
- Phone us on 1800 797 799 (free call)
- Email us at complaints@heritage.com.au
- Write to us at Reply Paid 190, Toowoomba QLD 4350
- Go to heritage.com.au/complaints to submit online

What happens when you make a complaint?

We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.

What happens if you are not satisfied with our response?

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

All other terms and conditions set out in the PDS remain unchanged.