

Notice to P&N Bank customers

Important changes to brochures

We are making changes to the Savings Accounts & Account Access Channels PDS (MS- 185) and the Home Loan Terms & Conditions (MS-042A).

Home Loans Terms & Conditions

The following clause 34.3 will be inserted.

Inserted a new clause 34.3:

34.3 The Bank has the right to withdraw the availability of any Offset Account nominated pursuant to clause 34.1 above in its discretion at any time.

Savings Accounts & Account Access Channels PDS

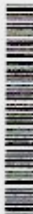
Inserted a new clause 28(g):

28(g): P&N reserves the right to withdraw the availability of any offset account provided under the terms and conditions of your home loan in its discretion at any time.

These new clauses have been introduced to reflect compliance requirements.

These changes will be effective from Friday 15 February 2019.

If you have any questions about this change, please contact us on **13 25 77** or visit your **nearest branch**.



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