



Terms and Conditions Changes – Deposit Products

Effective – 20 December 2018

To ensure that our terms and conditions remain accurate, clear and unambiguous to our customers we have made some changes to our *Deposit Product Terms and Conditions*. Copies can be found on our website www.hunterunited.com.au, from any of our branches or by calling (02) 4941 3888. The changes are explained below:

Relevant Section:	Old reference:	New reference:
Section 2.12.12 - Complaints	You can lodge a dispute with our EDR Scheme, the Financial Ombudsman Service ('FOS'). Contact details for FOS: GPO Box 3, Melbourne, VIC 3001; Telephone: 1800 367 287 (free call); or www.fos.org.au .	You can lodge a dispute with our EDR Scheme, the Australian Financial Complaints Authority ('AFCA'). The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted at 1800 931 678, www.afca.org.au , GPO Box 3 Melbourne VIC 3001.