



Supplementary Brochure: SmartBudget Terms and Conditions

Effective from 17 November 2023

This Supplementary Brochure dated 17 November 2023, is issued by Queensland Country Bank Limited ABN 77 087 651 027 AFSL 244 533 and updates the Queensland Country Bank SmartBudget Terms and Conditions document dated 1 May 2022, by inserting the following additional term at page 15 of the document:

4. Unfair contract Terms

4.1 Unfair contract terms excluded

If any term of this Agreement is regulated by legislation relating to unfair contract terms and we are advantaged by that term, we may only exercise our rights under that term to the extent (if any) reasonably necessary to protect our legitimate interests, unless the term would not cause a significant imbalance in the parties' rights and obligations under this Agreement or it would not cause detriment (financial or otherwise) to you if we applied the term or relied on it. Words used in this clause have the same meaning as under the applicable legislation.



Supplementary Brochure: SmartBudget Terms and Conditions

Effective from 17 November 2023

This Supplementary Brochure dated 17 November 2023, is issued by Queensland Country Bank Limited ABN 77 087 651 027 AFSL 244 533 and updates the Queensland Country Bank SmartBudget Terms and Conditions document dated 1 May 2022, by inserting the following additional term at page 15 of the document:

4. Unfair contract Terms

4.1 Unfair contract terms excluded

If any term of this Agreement is regulated by legislation relating to unfair contract terms and we are advantaged by that term, we may only exercise our rights under that term to the extent (if any) reasonably necessary to protect our legitimate interests, unless the term would not cause a significant imbalance in the parties' rights and obligations under this Agreement or it would not cause detriment (financial or otherwise) to you if we applied the term or relied on it. Words used in this clause have the same meaning as under the applicable legislation.