

Hi,

The Bank is making some changes to terms and conditions effective from 31 October 2024, applying to consumer lending products, which includes home loans, personal loans and credit cards, plus deposit products across all divisions:

Firefighters Mutual Bank

Health Professionals Bank

Teachers Mutual Bank

UniBank

In summary some of the changes include;

Telephone (Phone) Banking services will cease 30 November 2024

Implementation of security feature for Internet and Mobile banking app

Introduction of a new savings product called Essential Saver account

Providing more access facilities on Pension Advantage account

Updating the interest and interest free period on credit card fees and charges

Correction of the clause in the Home Loan, Personal Loan and Guarantor Offer and Loan Contract (Removed \$25 default notice fee and the disclosure clauses updated)

For more information please refer to;

The **Notice of change** available to view against [Consumer lending terms and conditions \(consumer-lending-terms-and-conditions.ashx \(tmbank.com.au\)\)](#) and [Fees and Charges \(fees-and-charges.ashx \(tmbank.com.au\)\)](#) which are also available to view on the Broker Portal (<https://broker.tmbank.com.au/> Product page) and within each Divisional website.

TEACHERS MUTUAL BANK LIMITED

