11 November 2026

«Name»«Name»
«Address»

Important updates to our Privacy Policy <and product terms and conditions>

Dear «Salutation»,

We're making changes to our privacy documents <and product terms and conditions >on 10 December 2026.

These changes explain how we use technology and your personal information to decide which products and services we may offer and market to you.

<We're also making changes to our product terms and conditions to help you better understand the products and services we offer and the fees we charge.>

Please read this information carefully to understand what's changing and what it may mean for you.

What's changing

Updates to our privacy policy

We're updating our Privacy and Credit Reporting Policy to make it clearer how UniBank uses and protects your personal information.

The updated policy clearly explains:

- how we may use computer programs and other technologies to make decisions, or help our employees make decisions, about products and services
- the types of personal information these technologies may use and the kinds of decisions they may make or support
- how cookies, pixels (small pieces of code that help us understand how our digital services are used) and similar technologies may collect information when you use our websites, apps and other digital services

- how we may use this information to operate, secure and improve our digital services, understand how they are used, measure our marketing, and provide content and advertising that may be more relevant to you, and
- how you can contact us for more information, access or correct your personal information, and manage your marketing and advertising preferences.

You can find out more about these changes in the updated Privacy and Credit Reporting Policy available on our website.

<Following section only applies to members with a savings or transaction account>

Savings and transaction accounts

The following changes apply to savings and transaction accounts. You can find out more about the changes in our Conditions of Use and Fees and Charges Brochure available on our website.

- To help our younger members save for the future, from 1 January 2027, we're increasing the limit for our maximum interest rate from $50,000 to $250,000 for Starter Saver and Under 18 Savings accounts.
- We're renaming 'telegraphic transfers (within Australia)' to 'real-time telegraphic transfers' to align with industry-wide terminology.
- The direct debit functionality attached to Savings Motivator accounts will be removed.
- We've clarified that card access is not available for eMoney accounts.
- We've defined that, across a 24 hour period, the combined limit for international transfer and transfers to other Australian financial institutions, via Internet Banking, is $5,000. This limit is automatically applied to each account including transfers made by BPAY, Fast Payments and Osko.

References to the Security Tool will also be removed as this has been replaced by Confirmation of Payee.

<Following section only applies to members with a home loan account>

Home loans

Our Consumer Lending Terms and Conditions, available on our website, is being updated to clarify the way your offset balance is applied to your home loan.

This change applies to all home loan products with an offset feature available.

We're here to help

If you have any questions, please send us a secure in-app message anytime, or call our Australian-based Contact Centre at 1800 864 864 from 8am to 8pm weekdays, and 9am to 3pm Saturdays.

Kind regards,

The UniBank Team