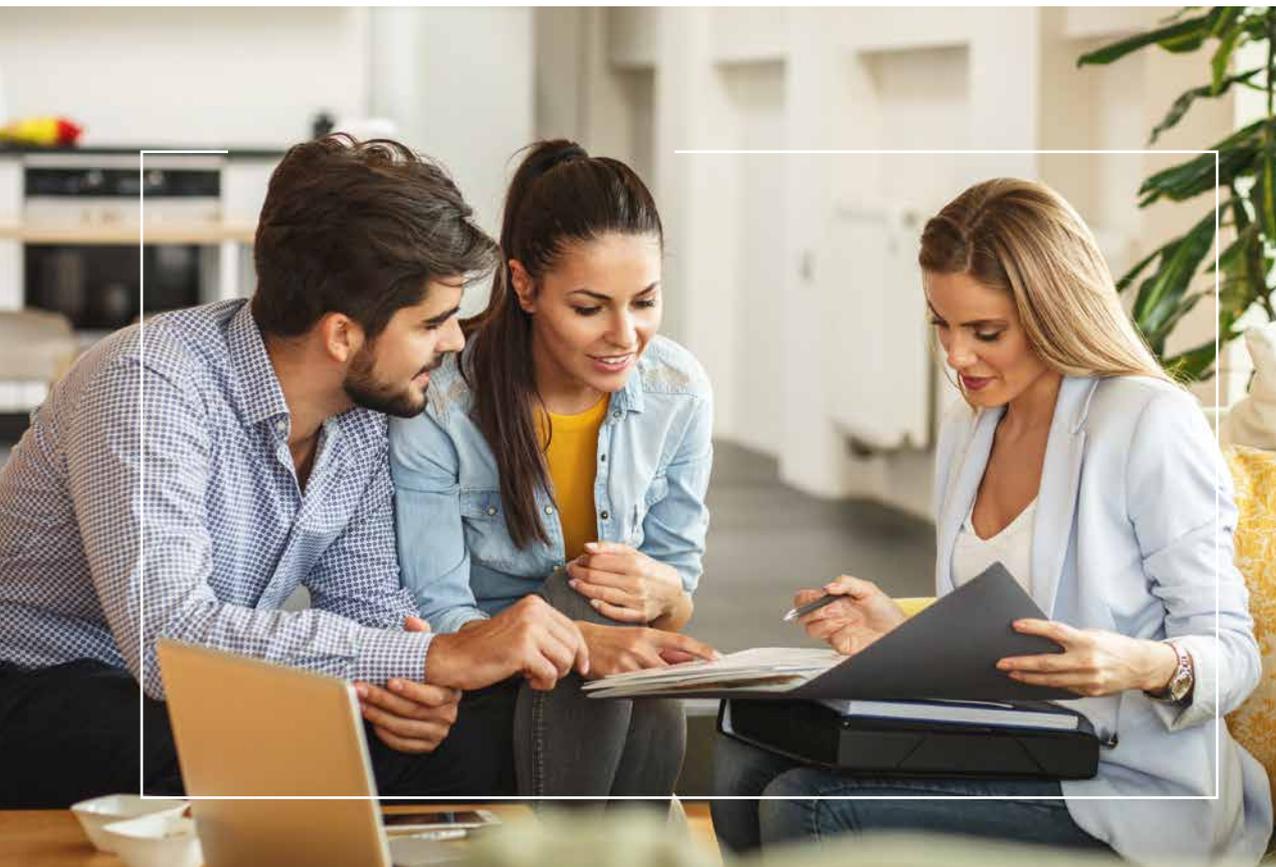


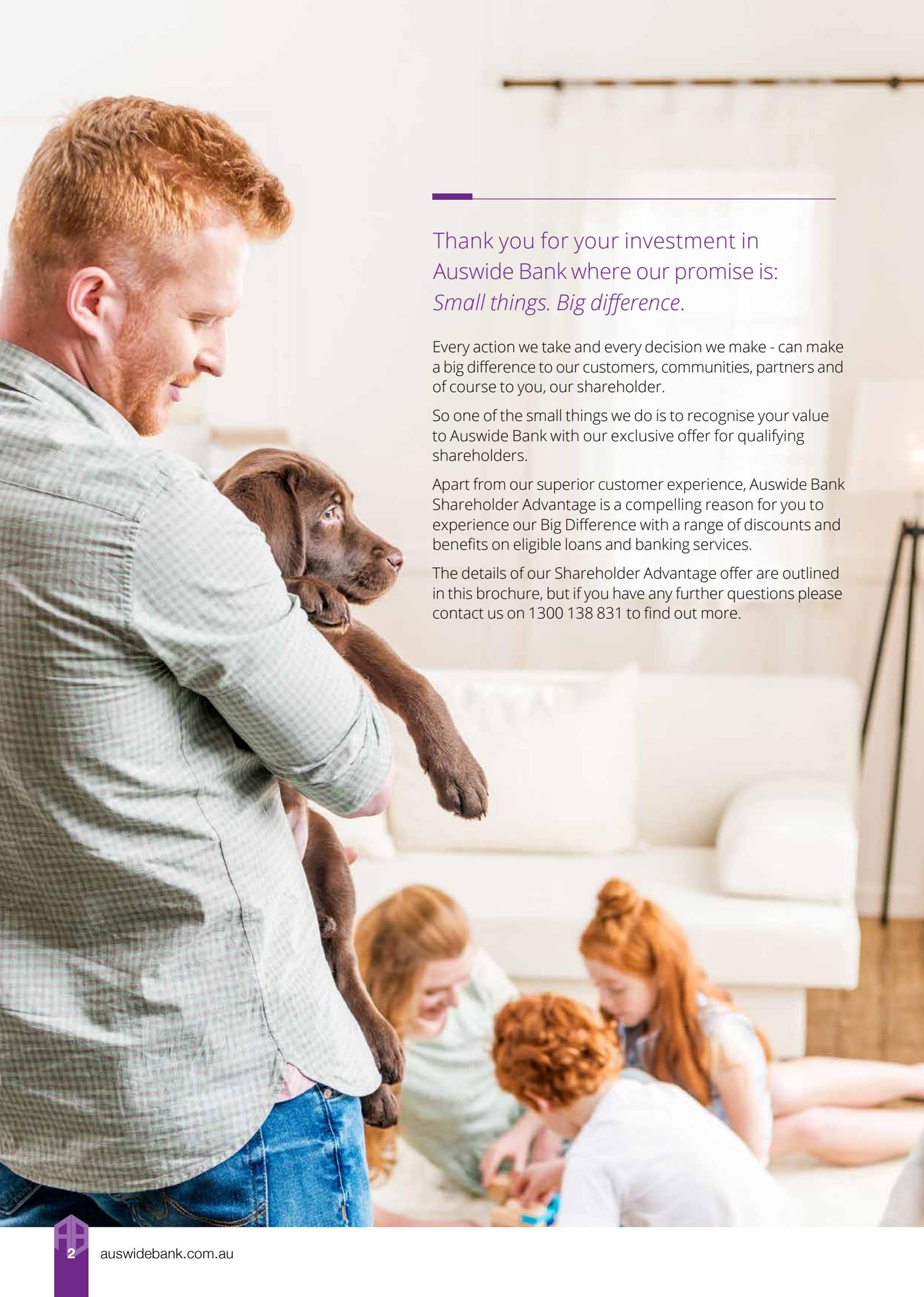


Share in the best of Auswide Bank

An exclusive offer to our shareholders



Small things. Big difference.



Thank you for your investment in Auswide Bank where our promise is: *Small things. Big difference.*

Every action we take and every decision we make - can make a big difference to our customers, communities, partners and of course to you, our shareholder.

So one of the small things we do is to recognise your value to Auswide Bank with our exclusive offer for qualifying shareholders.

Apart from our superior customer experience, Auswide Bank Shareholder Advantage is a compelling reason for you to experience our Big Difference with a range of discounts and benefits on eligible loans and banking services.

The details of our Shareholder Advantage offer are outlined in this brochure, but if you have any further questions please contact us on 1300 138 831 to find out more.

Our shareholders deserve the best we have to offer!

AUSWIDE BANK SHAREHOLDER ADVANTAGE

EXPERIENCE THE AUSWIDE BANK SHAREHOLDER ADVANTAGE

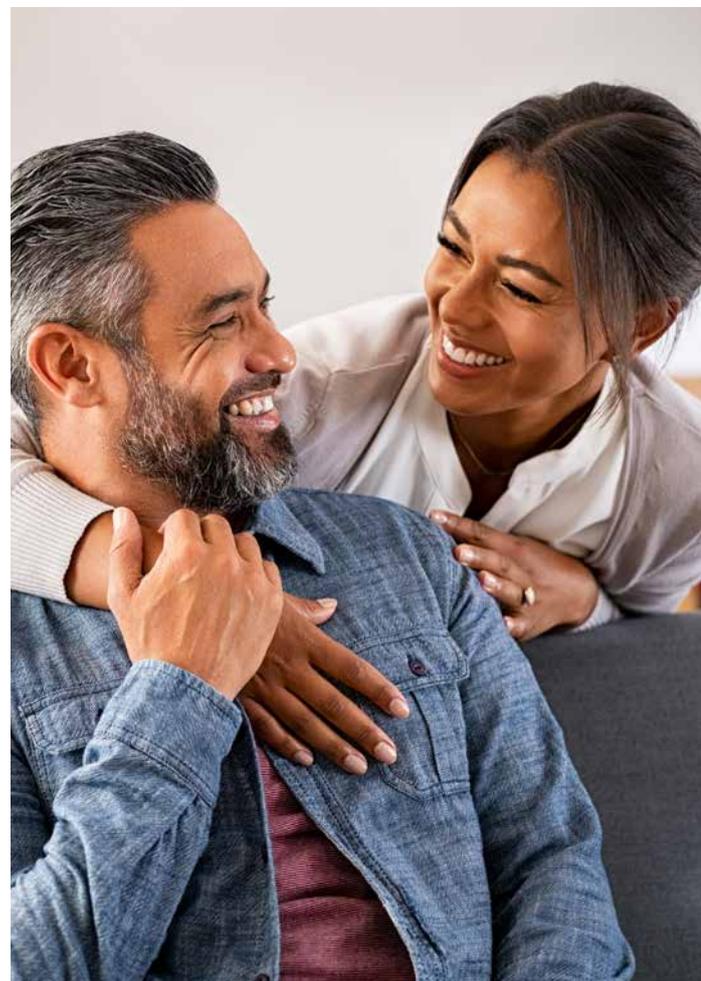
We've created our Shareholder Advantage offer to acknowledge the contributions of Auswide Bank's shareholders. There's no annual fee to pay, it's simply a fantastic opportunity to take advantage of a wide range of benefits and savings on your finance and banking.

WHO IS ELIGIBLE?

This exclusive offer applies to shareholders who own 1000 or more ordinary shares in Auswide Bank Ltd (ASX Code: ABA).

The shareholding needs to be in a personal name, SMSF or family trust. If you have a joint holding in two or more personal names, all joint holders can apply. Individual trustees of SMSF or family trusts are also eligible. Company, other trusts and deceased estate shareholdings are not eligible.

We will review your eligibility for these benefits by reviewing the Auswide Bank Ltd Shareholder Register from time to time. Please note that if you then hold less than 1,000 shares, your benefits will be withdrawn, applicable discounts removed and standard fees and charges reinstated.



There's no annual fee to pay, it's simply a fantastic opportunity to take advantage of a wide range of benefits and savings on your finance and banking.

How you can save with our Shareholder Advantage

Auswide Bank's Shareholder Advantage provides eligible shareholders with access to a range of savings and benefits on your home loan, personal loan, credit card, term deposit or everyday banking.

You can find out more about these products and services by visiting a branch, calling us on 1300 138 831 or visiting www.auswidebank.com.au

SHAREHOLDER BENEFITS AVAILABLE TO NEW & EXISTING AUSWIDE BANK FREEDOM PACKAGE CUSTOMERS

Freedom Package home loan interest rate discounts, fee waivers and other savings - with no annual Package Fee.

Customers applying for a new or with an existing eligible home loan with an Auswide Bank Freedom Package receive a range of benefits including:

- > an interest rate discount off our standard mortgage interest rates;
- > fee waivers on their home loan, line of credit, personal loans or credit cards;
- > fee waivers on selected transaction accounts.

However, as a qualifying Shareholder Advantage shareholder, we will waive the annual Freedom Package Fee (normally \$395 per year).*

The Auswide Bank Freedom Package Schedule of Benefits and Freedom Package Terms & Conditions are available on our website at www.auswidebank.com.au/info/terms-and-conditions or at our branches on request.^

*The Freedom Package Fee waiver will not be applied automatically or retrospectively. If you apply for a new Freedom Package home loan, you must complete the Shareholder Advantage Application to receive the Freedom Package Fee waiver. If you are an existing Freedom Package customer, you must complete the Shareholder Advantage Application and we will waive your next, and any subsequent, Freedom Package Fees while you remain eligible - we will not reimburse any Freedom Package Fees already paid to us prior to processing your Shareholder Advantage Application. If you no longer hold a Freedom Package, Shareholder Advantage benefits held under the Freedom Package will cease in accordance with the Freedom Package Terms & Conditions.

^From 1 March 2019, Shareholder Advantage home loan benefits are only available to loan applicants who qualify for, or who have an existing Freedom Package. Shareholders with non- Freedom Package loans who received Shareholder Advantage benefits before that date will have their benefits protected while they remain eligible for Shareholder Advantage.



OTHER SHAREHOLDER BENEFITS

Even without a Freedom Package Home Loan, under our Shareholder Advantage you can still qualify for additional savings and benefits on the following products and services[#].

- > **No Establishment Fee on Personal Loans**
We will waive the Establishment Fee (normally \$175) on your new Auswide Bank Personal Loan.
- > **No Annual Fee on Credit Cards**
We will waive the Annual Fee on your new or existing Auswide Bank Low Rate Visa Card (normally \$50).
- > **Interest bonus on Term Deposits**
We will pay 0.10% bonus interest on standard term deposit rates.⁻
- > **No Account Fee on Everyday Access Account**
We will waive the Account Fee (normally \$5 per month) on the Auswide Bank Everyday Access Account^{*}. This account already provides waivers on most transaction fees – please refer to our website or contact a branch for details.

⁻This benefit is not available on 'special' or 'negotiated' rates or where Auswide Bank has paid commission to a third party or with any other benefit or offer. You must complete the Shareholder Advantage Application for each Term Deposit. The bonus interest will only apply for the term of the deposit – you will need to reapply if the term deposit rolls over or if you change to a new term deposit.

^{*}From 1 March 2019, Shareholder Advantage fee waivers on transaction accounts are only available on the Everyday Access Account. Shareholders who received Shareholder Advantage fee waivers on other account types before that date will have their benefits protected while they remain eligible for Shareholder Advantage. Everyday Access Accounts are for personal banking only - businesses, companies, body corporate, family trusts, superannuation funds, non-profit organisations and clubs are not eligible.

How to apply

FOR SHAREHOLDER ADVANTAGE

To apply for Shareholder Advantage, complete the Shareholder Advantage Application and provide it to Auswide Bank either at the time of applying for an eligible product or at any time for existing eligible products you may hold.

You also need to provide a copy of your most recent Auswide Bank Dividend Statement or Chess advice – showing the number of shares held and your Holder Identification Number (HIN) or Shareholder Reference Number (SRN).

NEXT STEPS

Bring your completed Shareholder Advantage Application (right) into an Auswide Bank branch or email a scanned copy to:

> auswide@auswidebank.com.au



Auswide Bank Ltd ABN 40 087 652 060 (AFSL and Australian Credit Licence 239686) is the issuer of Freedom Package, personal loans, Low Rate Visa credit card, term deposits and Everyday Access Account. Approval of your application for these products is subject to satisfying Auswide Bank credit and other application criteria. To help you make an informed decision about whether to acquire a product through Auswide Bank you should read the relevant terms & conditions and, if applicable, our Credit Guide. A target market determination can be obtained at auswidebank.com.au/tmd.



FOR SHAREHOLDER ADVANTAGE Application

Date: _____

SHAREHOLDER DETAILS

Name/s: _____

Shareholder Reference Number (SRN) or Holder Identification Number (HIN): _____

No. of Shares held at application date: _____

SHAREHOLDER ADVANTAGE BENEFITS

Please tick which benefits you wish to take advantage of at time of application.

Refer to the information and Terms & Conditions contained in the 'Share in the Best of Auswide Bank' brochure for more information.

Auswide Bank Freedom Package Customer - Waiver of Annual Freedom Package Fee

Loan Account No.: _____

Personal Loans - No Establishment Fee

Loan Account No.: _____

Auswide Bank Low Rate Visa Credit Card - No Annual Fee

Term Deposit - Interest bonus

Account No./s: _____

Everyday Access Account - No Account Fee

Account No./s: _____

DECLARATION BY APPLICANT/S

I/we confirm I am/we are an eligible Auswide Bank Ltd Shareholder and wish to apply for Shareholder Advantage benefits. I/we have been provided with the 'Share in the Best of Auswide Bank' brochure and confirm that I/we have read and understood this document.

I/we also understand that these terms and conditions should be read in conjunction with any Credit Contract, Terms & Conditions or Product Disclosure Statement issued to me/us for any product available in this offer.

Applicant's Signature/s



Visit us at your nearest Auswide Bank branch
1300 138 831 | auswidebank.com.au



Small things. Big difference.

