

Addendum to Personal Lending Supplementary Terms and Conditions

This addendum dated 1 September 2010 amends and supplements the Personal Lending Supplementary Terms and Conditions dated 3 March 2009, and must be read in conjunction and together with that document.

Unless otherwise noted, terms defined in the Personal Lending Supplementary Terms and Conditions have the same meaning in this addendum.

The definition of "BOQ ATM" is added and the definition of "ATM Operator" is replaced under Definitions located on Page 53 with the following:

BOQ ATM

BOQ ATM means a BOQ branded ATM and includes an ATM belonging to the rediATM network. BOQ is a participant in the rediATM network.

ATM Operator

An organisation, that owns, leases or operates an ATM other than a BOQ ATM.

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