

Notice of Change

To make it easier for our Members to understand what has changed, the text crossed out is deleted and the text underlined is inserted.

Effective 31 October 2024, Teachers Mutual Bank Limited is making a number of changes to Conditions of Use Accounts and Access, Consumer lending terms and conditions, Credit card terms and conditions, Fees and Charges, Credit Card Letter of Offer, Home Loan – Offer and Loan Contract, Personal Loan – Offer and Loan Contract and Guarantor – Offer and Loan Contract as set out in the table below.

Important changes to our *Conditions of Use Accounts and Access*

CHANGE APPLIES TO	CHANGE
<p>About these Conditions of Use Part B (existing page 3)</p>	<ul style="list-style-type: none"> Electronic banking (including internet banking <u>and</u> mobile banking app, and telephone banking)
<p>Part B – Electronic Access Facilities and ePayment Conditions of Use (existing page 9)</p>	<p><u>Section 28</u> <u>Security Tool</u></p>
<p>Savings accounts (existing page 13)</p>	<p>Savings accounts</p> <p>Online Savings account and New Teacher Online Savings account</p> <p>For the convenience of saving online and to earn a higher interest rate than our transaction accounts, this account can be accessed through electronic banking. If the account balance is nil for a certain amount of time, this account may be closed. We will give you reasonable notice of our intention to close your account in accordance with these Conditions of Use.</p> <p><u>As of 31 October 2024, the Online Savings and New Teacher Online Savings account will be closed to new business. Existing account owners can continue to use their accounts as normal.</u></p> <p><u>Essential Saver</u></p> <p><u>For the convenience of saving online, this account can be accessed through electronic banking. If the account balance is nil for a certain amount of time, this account may be closed. We will give you reasonable notice of our intention to close your account in accordance with these Conditions of Use.</u></p>

Summary of accounts and access facilities (existing page 18)	Accounts	<u>Online account</u> <u>Essential Saver, Online Savings</u> <u>and New Teacher Online</u> <u>Savings account</u>	Pension Advantage account
	Minimum opening deposit	\$0	\$0
	Maximum deposit	Subject to acceptance by the Bank	Subject to acceptance by the Bank
	Interest calculated	Daily	Daily
	Interest paid	Monthly	Monthly
	ATM	x	*✓
	eftpos	x	*✓
	Bank@Post™	x	*✓
	Electronic banking	✓	✓
	Cheque book	x	x
	Direct debit	x	*✓
	BPAY®	x	*✓
	Internal periodical payment	x	*✓
	Electronic funds transfer	x	*✓
	Direct credit	✓	✓
	Electronic deposit	✓	✓
	PayTo	x	x
	National Australia Bank	x	x
	Our offices	✓ ⁴	✓
	Sweep	x	✓ ⁶
	Link PayID	✓	✓
	Can receive NPP payment	✓	✓
	Can send NPP payment	x	*✓
How to withdraw and transfer (existing page 21)	<ul style="list-style-type: none"> via electronic banking (including internet banking <u>and</u> mobile banking app, and telephone banking) 		

<p>Part B – Electronic Access Facilities and ePayment Conditions of Use (existing page 26)</p>	<ul style="list-style-type: none"> • via electronic banking (including internet banking <u>and</u> mobile banking app, and telephone banking)
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<p>Section 2 Definitions (existing page 29)</p>	<p>h) electronic banking means for example, internet banking, mobile banking app, telephone banking and PayTo</p>
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<p>Section 11 How to report loss, theft or unauthorised use of your access card or pass code (existing page 49)</p>	<p>Visa Card Hotline Within Australia 13 12 24 <u>1800 862 265</u></p>
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<p>Section 28 Security Tool (existing page 72)</p>	<p><u>28.1 We may use security features or other protective measures provided by third parties (Security Tool) to review the account details entered by a user into internet banking or the mobile banking app against the available payment information of those third parties. The Security Tool allows us to give a user an indication of the likelihood that the account name matches the account.</u></p> <p><u>28.2 A user must access the Security Tool solely in accordance with these Electronic Conditions of Use.</u></p> <p><u>28.3 A user must not directly or indirectly: access the Security Tool in a manner that adversely impacts or may adversely impact the stability or integrity of the Security Tool; use the Security Tool for any unlawful purpose or in any manner that infringes the rights of any third party; or decompile, reverse compile, disassemble, reverse engineer, reverse assemble, or reverse translate or otherwise attempt to obtain the source code for or trade secrets in the Security Tool.</u></p> <p><u>28.4 A user must: act lawfully in connection with accessing the Security Tool; and take reasonable steps to ensure that it does not enable any third party to engage in any conduct that is restricted or prohibited in this clause 28.</u></p>
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Important changes to our *Consumer lending terms and conditions*

CHANGE APPLIES TO	CHANGE
<p>Redraw facility (existing page 9)</p>	<p>5.3 You may access the redraw facility by phone or by internet banking or by completing a personal and home loan redraw request form (available on request).</p>
<p>28 Miscellaneous matters (existing page 24)</p>	<p>28.8 Electronic account access c) Electronic banking (mobile banking app <u>and</u> internet banking and telephone banking)</p>

Important changes to our *Credit Card Terms and Conditions*

CHANGE APPLIES TO	CHANGE
<p>Conditions of Use (existing page 2)</p>	<ul style="list-style-type: none"> • Internet and Phone banking

3. Account activation and card security (existing page 7)	3.3 • activate your account via internet banking or phone banking.
10. Interest and Interest Free Period (existing page 12)	<p>10.1 • interest and fees (includes any other amount that is not a purchase, cash advance or balance transfer)</p> <ul style="list-style-type: none"> • <u>interest and fees and charges and any other transaction that is not a purchase, cash advance or balance transfer but on which interest is payable.</u> <p>10.2 Subject only to clause 10.4 (interest free days on purchases and balance transfers), we will charge interest on all transaction types debited to your account by applying the daily percentage rate to the outstanding balance at the end of the day until (but not including) the date the outstanding balance is paid in full.</p> <p>10.4 Interest free days on purchases and balance transfers</p> <ul style="list-style-type: none"> a) If an interest free period applies to your account (refer to paragraph (b) below), we will not charge interest on purchases and balance transfers. Please note there are no interest free days for cash advances. b) Interest free periods <u>Interest free periods for purchases and balance transfers</u> start the day your account opens and continue unless you fail to pay the closing balance by the due date shown in that statement. The length of an interest free period may be up to 55 days. c) <u>Interest does not begin to accrue on fees and charges debited from the account until the commencement of the following statement period. Interest on fees and charges will then continue to accrue until paid in full.</u> e) <u>d) If you do not pay the closing balance in full on or before the due date shown in your statement, the interest free period on purchases and balance transfers will end. From the day after the due date shown in that statement, interest will be charged on the outstanding balance. Please note that interest free periods only apply to purchases and balance transfers. Interest will accrue on other transactions as provided for in this Clause 10.</u>
14. Using Visa for foreign currency transactions (existing page 16)	14.6 Please also note: "transaction" includes any transaction in a foreign currency whether in Australia or overseas, such as purchasing goods or services at VISA outlets, making ATM withdrawals and payments via phone or online banking.

Important changes to our *Fees and Charges brochure*

CHANGE APPLIES TO	CHANGE
Payment services (existing page 7)	Card Fees These fees are applicable to Visa Debit card and Visa Credit Card: Card replacement \$10
Accounts overlimit and/ or in arrears (existing page 11)	Default notice fee Payable where we send you a letter in connection with a default that has occurred in relation to your Loan. Payable at the time we send you such a letter. \$25

Important changes to our *Credit Card Letter of Offer*

CHANGE APPLIES TO	CHANGE
Maximum Interest Free Period (existing page 1)	55 days on purchases and balance transfers. <u>Please note that there is no interest free period on cash advances. With fees and charges, interest does not begin to accrue until the commencement of the statement period following the period in which the fee or charge is debited to your account.</u>

<p>Credit Fees and charges retained by Us continued (existing page 2)</p>	<p>Default Notice Fee – \$25 Payable where we send you a letter in connection with a default that has occurred in relation to your credit card account. Payable at the time we send you such a letter.</p> <p>Account Functions Fee – \$2.50 payable for each increment of up to 3 minutes.</p> <p>Card Replacement Fee – \$10 payable when you request a replacement card.</p>
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Important changes to our *Home Loan – Offer and Loan Contract*

CHANGE APPLIES TO	CHANGE
<p>The Schedule (existing page 1)</p>	<p>The disclosures made in this Schedule are correct as at 31/10/2024. **Disclosures of Interest, repayments and credit fees and charges are estimates assuming that we fund the loans on that date and also based on the other assumptions set out in clause 28.8 <u>28.7</u> of the Consumer lending terms and conditions.</p>
<p>The Schedule (existing page 3)</p>	<p>Default Notice Fee – \$25.00</p> <p>Payable where we send you a letter in connection with a default that has occurred in relation to your Loan. Payable at the time we send you such a letter.</p>

Important changes to our *Personal Loan – Offer and Loan Contract*

CHANGE APPLIES TO	CHANGE
<p>The Schedule (existing page 1)</p>	<p>The disclosures made in this Schedule are correct as at 31/10/2024. **Disclosures of Interest, repayments and credit fees and charges are estimates assuming that we fund the loans on that date and also based on the other assumptions set out in clause 28.8 <u>28.7</u> of the Consumer lending terms and conditions.</p>
<p>The Schedule (existing page 2)</p>	<p>Default Notice Fee – \$25.00</p> <p>Payable where we send you a letter in connection with a default that has occurred in relation to your Loan. Payable at the time we send you such a letter.</p>
<p>Redraw registration (existing page 1)</p>	<p>Ways to redraw on your loan?</p> <p>Phone banking Transfer the redrawn amount to your transaction or savings account on the same member number as your loan.</p>
<p>Redraw registration (existing page 1)</p>	<p>Please sign below</p> <p>I acknowledge that: I will have access to the Redraw facility by phone banking; internet banking or by completing a Personal and home loan redraw request</p>

Important changes to our *Guarantor – Offer and Loan Contract*

CHANGE APPLIES TO	CHANGE
<p>The Schedule (existing page 1)</p>	<p>The disclosures made in this Schedule are correct as at 31/10/2024. **Disclosures of Interest, repayments and credit fees and charges are estimates assuming that we fund the loans on that date and also based on the other assumptions set out in clause 28.8 <u>28.7</u> of the Consumer lending terms and conditions.</p>

<p>Part B – Fees that may apply at the time of settlement/funding or during the term of your loan</p> <p>(existing page 2)</p>	<p>Account Functions Fee - \$2.50 for each increment of up to 3 minutes</p> <p>A manual administration fee applies to the following requests (other than where we are not legally permitted to charge you in relation to that request):</p> <ul style="list-style-type: none"> • Anything that you could do yourself through Internet Banking or the Mobile Banking App (such as processing electronic funds transfers from your account) • Providing replacement or additional copies (whether in paper or electronic form) of statements of account we have previously provided to you • Providing transaction listings • Setting up and/or making changes to direct debit or recurring payments • Providing copies of documentation such as cheques and deposit slips, and archived documents. <p>Payable at the time the service is provided.</p>
<p>Part B – Fees that may apply at the time of settlement/funding or during the term of your loan</p> <p>(existing page 3)</p>	<p>Default Notice Fee - \$25.00</p> <p>Payable where we send you a letter in connection with a default that has occurred in relation to your Loan. Payable at the time we send you such a letter.</p>

Fees and charges

Effective 31 July 2024

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Introduction

Who we are

Teachers Mutual Bank Limited
ABN 30 087 650 459 AFSL/
Australian Credit Licence 238981.
In this document, “the Bank”,
“we”, “us” and “our” means
Teachers Mutual Bank Limited;
and “you” means a person with
one or more of our products
or services.

This brochure contains our fees
and charges and transaction
limits on our access facilities.

Third party fees

Third party fees are marked
with an “*” in this brochure.

Timing of fees and charges

Fees and charges will be debited
on the day of the transaction/
service unless otherwise stated.

We will notify you of the
introduction or variation of
a government charge payable
directly or indirectly by you, in
writing, unless the introduction
or variation is publicised by
a government agency or
representative body.

Changes to fees and charges

We may change the fees and
charges and conditions of use
which apply to your transaction
and saving account(s), term
deposit(s) and other associated
services without your consent:

- (a) to comply with any change
or anticipated change in any
relevant law, code of practice,
guidance or general banking
practice;
- (b) to reflect any decision of
a court, ombudsman or
regulator;
- (c) to reflect a change in our
systems or procedures,
including for security reasons;
- (d) to respond to changes in the
cost of providing our accounts
and/or access facilities; or
- (e) to discontinue a product in
which case we may change
the terms of your product
to reflect a different product
with similar features to the
discontinued product;
- (f) to make them clearer or
to add features;

but will only do so in order to
protect its legitimate business
interests, and only to the extent
reasonably required to do this.

If we make an adverse change to the conditions of use that apply to a term deposit account or a fixed interest loan during a fixed period and you are unhappy with the change, you may close your account or terminate your contract without penalty before the change takes effect.

For notification periods refer to our Conditions of use - Accounts and access document.

We may, in our sole discretion, waive a fee upon any incidence of it being incurred, without prejudice to our right to charge that fee or any other on any subsequent occasion that it is incurred.

Everyday Banking Fees

Transaction account	
BPAY	Free
Pay Anyone	Free
EFTPOS Transactions	Free
Monthly Account Keeping Fee	Free
Online Banking	Free
Overlimit Fee	Free
Periodical Payments	Free
Transactions at Australia Post Each deposit and withdrawal through Bank@Post™ facility at Australia Post outlets.	Free
Dishonour Fees Payable if an electronic deposit, direct debit, cheque, debit card or credit card transaction is returned unpaid, rejected or otherwise dishonoured by the other financial institution.	Free

Non Everyday Banking Fees

Transaction account

Cash advances

Visa Debit and Visa Credit card cash advances at other financial institutions in Australia and overseas. Individual bank branches may not offer this service and may charge additional fees (at cost).

\$4.50

Transaction limits

Cash

You may withdraw up to a maximum of \$2,000 cash per membership per day at selected Teachers Mutual Bank Limited branches. Cash withdrawals by the account holder or a third party at a Teachers Mutual Bank Limited branch requires written authorisation from the account holder(s).

Online banking

A daily limit of \$5,000 on electronic funds transfers to other Australian financial institutions through Internet Banking (including BPAY® payments, Fast Payments and Osko) is automatically applied to each account. You can change this limit to a level that meets your daily transactional needs. If you require an increase or decrease in your online banking electronic funds transfer limit you can do this in Internet Banking.

Card

Our Visa Debit card and Credit Card have transaction limits of \$1,000 per card, per day for ATM, EFTPOS and Australia Post Bank@Post™ transactions. If you require an increase to your daily limit, up to \$2,000, you may request this by contacting us. This is only available for members aged 18 years or older.

Visa Debit card and Visa Credit Card also have transaction limits of up to \$100 per payWave transaction.

Payment services

Telegraphic Transfers

Tele transfer Transfers within Australia to an account at another financial institution. Fees may also be applied by the receiving institutions and these charges may be deducted from the amounts being transferred. At cost per receiving bank.*	Free
<ul style="list-style-type: none">• Cuscal fee for processing payments and receipts of real time irrevocable cleared funds	At cost*

Overseas transactions (cards)

ATM withdrawals overseas	\$4.50
International conversion fee (Applicable for Visa Debit card and Credit Card) Payable when you make a transaction in a foreign currency using your Visa card either online or at a merchant point of sale (irrespective of where the transaction occurs). A foreign currency transaction (also known as a multi-currency transaction) is an international transaction where: <ul style="list-style-type: none">• it is performed not in Australian Dollar; or• overseas merchants transact in a foreign currency• transactions made in Australia where the merchant is located overseas; or,• transactions made in Australia where the transaction processing is located overseas.	2.90% of transaction value in \$AUD (Collected by Cuscal Limited - 0.90% paid to Us; 1.00% retained by Cuscal; 1.00% paid to Visa International).

Card Fees

These fees are applicable to Visa Debit card and Visa Credit Card:

Card replacement	\$10
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Loans and overdrafts

Home loans	
<p>Establishment fee¹ Payable for the processing and assessing of your home loan application and the preparation of your loan. Payable at the time of settlement/funding of your loan. This fee is waived for the Your Way Plus Home Loan.</p>	\$600
<p>Loan Administration Fee Payable for the administration and settlement of your home loan application and the preparation of your loan. Payable at the time of settlement/funding of your loan.</p>	\$250
<p>Fee for Full Valuation¹ Payable when we require a valuation of the mortgaged property by an external valuer. This charge applies for each secured property or proposed secured property, where we require a full valuation to be obtained. Payable at the time the valuation is arranged. Please note: If you are a first home buyer, this fee is waived with respect to the establishment of Your Way Plus Home Loan. This fee will be charged if a full valuation is needed for a subsequent top-up or when we take enforcement action.</p>	At cost*
<p>Legal fees Payable to our external advisors in respect of professional fees for preparing non-standard loan documents. Payable at the time of preparation of the documentation.</p>	At cost*

<p>Lenders Mortgage Insurance</p> <p>If you have less than the required deposit we may ask you to pay for Lender’s Mortgage Insurance (LMI). LMI insures the bank against any shortfall if we sell your property and sale price is less than what you owe us. The LMI premium is not a bank fee. Because the LMI premium is payable on drawdown and will be funded from the loan funds, interest on this amount will accrue over the life of the loan. A fact sheet that explains LMI (including that our insurer can recover from you the amount of any shortfall) called “Understand Lenders Mortgage Insurance” is available on our website. Please note that the family assistance feature in this fact sheet is not available.</p>	<p>At cost*</p>
<p>Break Cost (Home Loans)²</p> <p>Payable on early repayment i.e. during fixed rate period:</p> <ul style="list-style-type: none"> • You repay the loan in full • You repay part of the loan (except where Annual Early Repayment Threshold applies³) • You switch from this loan type to another loan type. 	<p>At cost</p> <p>Please refer to clause 3B of the Consumer Lending terms and conditions for details of how this cost is calculated.</p>
<p>Fixed rate lock fee</p> <p>Payable if you choose to lock in an interest rate on your fixed rate loan. The interest rate is locked in for a period of up to 90 days from the date of application. The fee is applicable regardless of whether the interest rate at the time of settlement has increased or decreased since date of application.</p>	<p>0.15% of the total amount financed</p>
<p>Variation fee</p> <p>Payable when you apply to vary the terms of your loan (including switching, renegotiating the interest rate, substituting security, splitting or principal increase or reductions).</p> <p>Payable when the variation is agreed between us.</p>	<p>\$200</p>

<p>Package fee¹ Payable if a Your Way Plus Package, Rewards Package or Solutions Plus Package applies to this loan. The fee will be debited from your nominated Everyday Direct Account within 30 days after settlement/funding. After this, the fee is payable annually on the anniversary of settlement/funding. For Your Way Plus Home Loan customers, please refer to the Package Home Loan – Terms and Conditions for more information. For Rewards Package customers, please refer to the terms and conditions set out in the Rewards Package application form.</p>	<p>\$300</p>
<p>Discharge Fee Payable for the discharge of the Security by us or our representative, and includes costs of preparing the discharge, attending settlement and lodgement of documents. This is in addition to registration costs payable in relation to the matter. Payable at the time the mortgage is discharged for any reason.</p>	<p>\$250</p>
<p>Government charges</p>	
<p>Stamp Duty (if applicable)</p>	<p>At cost*</p>
<p>Registration of mortgage, discharge of mortgage, transfers of ownership. Payable to Land Registries in the respective State or Territory where we register any dealing in respect of your loan or security, such as registering a mortgage. Payable at the time of lodgement of the relevant dealing.</p>	<p>At cost*</p>

Personal loans

Personal loan application fee¹

This fee is applicable when the loan is funded.

\$150

Break Cost

Payable on early repayment i.e. during fixed rate period:

- You repay the loan in full
- You repay part of the loan
- You switch from this loan type to another loan type.

At cost

Please refer to clause 3B of the Consumer Lending terms and conditions for details of how this cost is calculated.

Accounts overlimit and/or in arrears

Late payment fee

Payable by debit to your account when the minimum payment on a Credit Card account is not received by the due date. Charged once per statement period.

\$10

Arrears administration fee

Payable each time we contact you in relation to arrears on a loan account (including home loans, credit cards and personal loans), which includes contacting you by letter, email or SMS.

\$10

External Collections Charges

Payable if we engage agents to assist us in the collection of arrears. Payable at the time of us incurring the costs.

At cost*

Default notice fee

Payable where we send you a letter in connection with a default that has occurred in relation to your Loan.
Payable at the time we send you such a letter.

\$25

Overseas services

Please contact us or go to our website to find out what fees are charged for the following services:

- Cash Passport Card
- Foreign cash supply and buy-back
- Telegraphic transfer

Other fees

Paper Statement Fee <p>This fee applies when you have elected to receive a paper statement by post in addition to a statement available for you to view and download in internet banking. It is in addition to fees for replacement and additional statements.</p> <p>For credit cards, this fee is debited to your credit card account on the 7th day of the month after the end of a statement period.</p> <p>For all other accounts, this fee is debited to your transaction, savings or loan account in that order on the 15th day of the month after the end of a statement period. If you have a home loan and a personal loan, this fee will be applied to your home loan account.</p> <p>In the case of a joint account, if more than one of the joint account holders request a paper statement by post, the joint account may be charged with more than one Paper Statement Fee.</p> <p>The Bank reserves its right to waive this fee for members considered to be vulnerable.</p>	\$1.55 per statement
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Edvest membership An annual charge debited from the Everyday Direct account on each Edvest membership in January and on a pro-rata basis for new Edvest members.	\$30
Safe custody packets The fee is debited on the day the packet is lodged and an annual charge made on the first working day in January.	\$10

Important Information

1 If you hold a Your Way Plus packaged home loan we waive:

- the Package Fee for essential workers[^] who are first home buyers;
- the Your Way Plus establishment fees;
- for first home buyers only, the valuation fees normally payable with respect to the establishment of the Your Way Plus Home Loan, but we will charge any valuations fees incurred after that time such as when you seek a top-up or we take enforcement action;
- the application fees for any personal loans.

For details see Consumer Lending Terms and Conditions.

2 Break Cost

When you enter into a fixed rate loan, we commit to lend you the funds at that fixed rate for the whole of the Fixed Rate Period. As a consequence, we may incur a loss if you make an Early Repayment. To determine if a Break Cost is payable, we calculate the difference between:

- Our estimation of the present value of the scheduled repayments and End Balance discounted at the fixed interest rate applying to your loan during your Fixed Rate Period, but reduced for the Difference in Wholesale Interest Rates; and
- Our estimation of the present value of the scheduled repayments and End Balance discounted at the fixed interest rate applying during your Fixed Rate Period.

If an Early Repayment is made which partially reduces the total outstanding balance of your loan, the Break Cost is initially calculated as above, but then reduced in the same proportion that the amount you repaid early bears to the unpaid balance immediately prior to the time of the partial Early Repayment.

For details see the Consumer Lending Terms and Conditions.

3 If you hold a Your Way Plus packaged home loan we partially waive the restrictions on early repayments of the total outstanding balance amount of home loan and no break cost will be payable provided the amount of the repayments does not exceed the Annual Early Repayment Threshold. Annual Early Repayment Threshold is the amount of \$10,000 in each 12 month period starting from the day your Fixed Rate Period starts. If you exceed the Annual Early Repayment Threshold, we will credit any such excess to your Package deposit account.

[^] Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher.

* means a third party fee (wholly or partially)

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**Need more information,
we're here to help**

1800 862 265

8am to 7pm, weekdays

9am to 3pm, Saturday

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