

# FINANCIAL SERVICES GUIDE

This Financial Services Guide was prepared on 14<sup>th</sup> August 2025

## What is the purpose of this Financial Services Guide?

We have designed this Financial Services Guide (FSG) to assist you in deciding whether to use any of the financial services we offer. This FSG must provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide;
- any remuneration that we, or any other relevant person, may be paid in relation to the financial services we offer;
- how we deal with complaints against us.

## What other documents might I receive?

When we provide you with a financial service, we may also have to provide you with a Conditions of Use document. This document is described below.

### Conditions of Use

A Conditions of Use is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer).

We must provide you with a Conditions of Use for a financial product when:

- we recommend that you acquire the financial product; or
- we issue, offer to issue, or arrange the issue of, the financial product to you.

The Conditions of Use must contain information about the financial product so that you can make an informed decision whether or not to acquire it. A Conditions of Use about a financial product must include, amongst other things:

- the Issuer's name and contact details;
- the significant features of the financial product and its terms and conditions,
- any significant benefits and risks associated with holding the financial product;
- the fees and costs associated with holding the financial product;
- dispute resolution procedures, and how you can access them.

## What financial services can we provide?

Our Australian Financial Services Licence authorises us to deal in and provide advice about the following financial products:

- deposit products – our transaction, savings and term deposit accounts;
- non-cash payment facilities – such as member chequing, Visa card, Bpay, telephone and internet banking;

In addition to the financial services we provide under our Australian Financial Services Licence, we also deal in and advise on consumer and commercial lending products.

We also arrange international money transfers through Western Union.

## On whose behalf do we provide the financial services?

When we provide advice about financial products, we do so on our own behalf.

When we issue our own financial products – deposit accounts and non-cash payment facilities – we do so on our own behalf.

**What remuneration or other benefits do we receive for providing the financial services?**

We do not charge you a fee for providing you with financial product advice. We, or third-party product issuers, may charge you fees in relation to financial products we issue to you. Details of fees and charges will be contained in or with the Conditions of Use, or Product Disclosure Statement for that product.

**What remuneration or other benefits do our employees receive for providing the financial services?**

As a rule, our staff are remunerated principally by salary and do not receive any direct benefits in providing our financial services to you.

**What should you do if you have a complaint?**

We conduct a dispute resolution system to deal with any complaints you may have about any of our financial services or us. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we have to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

If you want to make a complaint, contact us and advise you want to make a complaint. Our staff has a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

If you are not satisfied with our response, you may also contact the Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Post: GPO Box 3, Melbourne VIC 3001