



**Australian
Military Bank**

Financial Services Guide

About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use Australian Military Bank's financial products and services.

The FSG contains information on:

- Our products and services
- Significant benefits and risks of a financial product
- The cost of the financial product
- Our business partners and commissions
- Payments and other benefits our staff receive
- What to do if you have a complaint
- How to contact us

What other information should you consider?

In addition to this FSG, we will also give you information depending on the type of product or service you choose. To help you make the right decision, you should read them before you decide what to do.

In the case of our basic deposit products, term deposit products and non cash payment products, you will receive terms and conditions and a fees and charges schedule.

In the case of our retirement savings account product, general insurance products and consumer credit insurance products you will receive the relevant Product Disclosure Statement.

For more information about our products and services and this FSG, call us on 1300 13 23 28 or visit our website at australianmilitarybank.com.au.

Products and services

Australian Military Bank has a financial services licence (No. 237 988) which authorises us to deal in and provide general financial product advice about the following financial products:

- Savings accounts - a full range of on call transaction and special purpose accounts.
- Term deposit accounts - ranging from 3 to 24 months.
- Payment and online services - direct debits and credits, BPAY®, periodic payments, telephone and internet banking, electronic funds transfer and personal cheques.
- General insurance products - home/contents, motor vehicle, motor bike, boat, travel, caravan, and landlords insurance.
- Retirement products – retirement savings accounts, superannuation and pension products.

We are the product issuer for all products other than insurance products and travellers cheques.

We also offer a range of consumer lending products including credit cards, personal loans, car loans, home loans and property investment loans.

Our business partners and commissions

BPAY®

We receive commission from Cuscal when members use BPAY:

- From credit card accounts: \$0.32 per transaction plus 0.27% of the dollar value;
- From other accounts: \$0.35 per transaction.

Diners Travel Card

We receive commission of 1.25% on both cash deposit and withdrawal total transactions from Diners Travel Card.

Foreign Exchange

We offer foreign cash, telegraphic transfers and other payment products through American Express International, Inc. and Travelex Limited. We receive commission of up to 1.2% of the transaction value.

General Insurance

We can issue, vary, renew or cancel insurance policies on behalf of Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU) under a binder agreement.

When we arrange an insurance policy we receive a commission as set out below:

- General insurance: we receive commission ranging from 0% to 25% of the premium paid for each policy depending on the type of insurance policy sold

Visa Card

We receive a commission when you use your Visa Debit Card to pay for goods or services. The rate depends on the type of transaction:

- Electronic transaction: \$0.088 per transaction
- Standard, card not present and paper transactions: 0.462%

We receive the following commission when you use your Visa Credit Card. The rate depends on the type of transaction:

- Electronic transactions: 0.275%
- Standard, card not present and paper transactions: 0.275%

When providing these third party products to members, we are acting on behalf of our business partners and not as your agent.

All commissions are paid to us by our business partners when you take out or use the product or service.

Payments and other benefits our staff receive

Our employees are salaried and some may also receive payments that relate to direct sales of financial products to members. You can request information about such payments.

On occasion we, our insurers or other business partners may reward or provide benefits to our employees for success in sale of products and services.

If you have a complaint

Please talk to us first

We aim to resolve your complaint at your first point of contact with us. You can contact using one of the following:

- discussing your complaint with our local branch staff
- Phone: 1300 13 23 28
- Email: complaints@australianmilitarybank.com.au
- Fax: (02) 9240 4120
- Mail: PO Box H151, Australia Square NSW 1215

Where we cannot resolve your complaint immediately, we will acknowledge receipt of it in writing to you within 2 working days.

If you are not happy with the response we provide, where your complaint is about one of our financial products (excluding our retirement savings account) or the advice we provide, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

Updating this financial services guide

All details are current at the date of this Financial Services Guide. We will publish minor changes on our website. We will update the Financial Services Guide if there are any significant changes adverse to members.

Contact Us

1300 13 23 28

PO Box H151 Australia Square NSW 1215

Australia wide branch network

service@australianmilitarybank.com.au

australianmilitarybank.com.au



**Australian
Military Bank**

® Registered to BPAY Pty. Ltd. ABN 69 079 137 518.

This is issued by Australian Military Bank Ltd

ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988. FSG0920