

This FSG is designed to help you decide whether to use Australian Mutual Bank's products or services. The FSG contains information on:

- Our financial services and products;
- Remuneration we, or any other relevant person, may receive in relation to our financial services;
- How we deal with complaints;
- Our name and contact details.

The information in this FSG on our financial services relating to basic deposit products and non-cash payment facilities is limited to:

- How we deal with complaints; and
- Our name and contact details.

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.

## Other Documents you May Receive

We will provide you with an Account & Access Facility Conditions of Use when you apply for any of our savings or payment facilities. This provides details on the product together with benefits and risks associated with the product.

We may also provide you with a Fees & Charges and Transaction Limits brochure and Interest Rate schedules as applicable to each product.

Our representative may provide you with factual information in relation to our Products and Services. You may receive a separate Product Disclosure Statement (PDS) when you apply or acquire a financial product. A PDS sets out the features, benefits, costs and risks associated with the product, to give you information to help you decide whether or not the product is right for you. Not all financial products have a PDS.

## Our Products and Services

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on and deal in a range of products:

- Deposit Accounts  
Transaction, savings and term deposits;
- Non-cash Payment Facilities such as Visa Debit cards, Internet Banking, Direct Credits, Direct Debits, BPAY, Bank@Post, Cash Passports and Foreign Currency Services;
- Term deposits that are not basic deposit products;
- General insurance.

## Product Issuer

When we provide advice about non-basic term deposits or insurance products, we do so on our own behalf. When we issue our non-basic term deposits we do so on our own behalf.

When we arrange to issue insurance products, we do so on behalf of the insurers who are the product issuers. Details of who the relevant product issuer is will be included in the PDS for that insurance product.

## Commissions, Referral Payments and Other Income

We do not receive fees and commissions for financial product advice we give or for issuing our non-basic term deposit products. We charge transaction and service fees as detailed in our Fees & Charges and Transaction Limits brochure.

We may receive commissions from an insurer when we arrange an insurance product, as set out below:

General insurance products – commissions range from 10% to 25% on premiums for new insurance and insurance renewals, depending on the type of insurance product;

As a rule, our staff are remunerated principally by salary and do not receive any direct benefits for providing you with financial services in relation to our non-basic term deposits or insurance products. From time to time we may allow insurers to run promotion programs under which they may reward or provide benefits to our staff for their success in arranging the issue of insurance products during the promotion period.

Foreign Currency Services (including Cash Passports) – commission is received on the sale dependent on the product acquired.

If you are referred to other licensees for other financial services, such as financial planning advice, we may receive a referral fee.

## Compensation

As an Australian Prudential Regulation Authority regulated entity, we are exempt from the compensation requirements under the Corporations Act 2001. However, we do have compensation and insurance arrangements in place.

## What to do if you have a complaint

You can contact us at any Branch or Head Office so we can make every attempt to resolve your complaint to your satisfaction.

If you need further assistance, you can use our internal dispute resolution service: see our Resolving Problems Brochure for details.

The bank is a member of the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides a fair and independent financial services complaint resolution service that is free to our members.

## You can contact AFCA

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
In writing: GPO Box 3, Melbourne VIC 3001

## How to Contact Us

Mail: Australian Mutual Bank Ltd  
PO Box 881, Haymarket NSW 1240  
Branches: See our website for full details  
Phone: 13 61 91  
Email: [complaints@australianmutual.bank](mailto:complaints@australianmutual.bank)  
Website: [www.australianmutual.bank](http://www.australianmutual.bank)