



FINANCIAL SERVICES GUIDE

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About Geelong Bank

Geelong Bank is a mutually owned financial services organisation and has been operating since 1974.

Geelong Bank operates as an Authorised Deposit taking Institution (ADI) under the prudential standards and regulatory controls of the Australian Prudential Regulation Authority (APRA). Geelong Bank is regulated under the same controls as the major banks so you can feel secure when banking with Geelong Bank.

Geelong Bank is licensed by the Australian Securities and Investments Commission (ASIC) to deal and provide advice about deposit products and non-cash payment products and general insurance.

What is the purpose of this Financial Services Guide

Geelong Bank has 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/Product Disclosure Statement. These documents are described below.

Conditions Of Use/Product Disclosure Statement (PDS)

An Conditions of Use/PDS are documents 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/PDS about 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/PDS must contain information about the financial product so that you can make an informed decision whether or not you acquire it. A Conditions Of Use/PDS 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 or referrals can we provide?

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

- deposit products - our transaction, savings and term deposit accounts;
- non-cash payment products - such as member chequing, Visa Debit card, BPAY®, Direct Credit, Direct Debit, ATM, EFTPOS, & Internet Banking and cash passports.
- general insurance

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

We may also refer you to a third party product issuer to provide financial services.

On whose behalf do we provide the financial services?

When we provide advice about our authorised 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.

When we arrange to issue a third party's financial products, we do so on behalf of the third party product issuer. We act for third party product issuers when we provide or arrange:

- Osko
- BPay
- cash passports via MasterCard Prepaid Management Services

Details of the relevant product issuer will be included in the PDS for that financial product.

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

Geelong Bank does not charge you a fee for providing you with financial product advice or issuing you with our own financial products. We may charge you fees for Third Party products we issue or arrange. Details of fees and charges are available separately or will be contained in or with the PDS for that product.

We may charge you fees when you carry out transactions on a deposit account or when you use our non-cash payment facilities, such as transaction cards, etc. These fees are set out in our Fees & Charges schedule, available to you on request.

We also may receive commissions:

- when we arrange to issue cash passports to you - at the rate of 1.1% on the \$AUD value of the initial card load capped at \$15;
- when we refer you to and you take out a travel insurance product with Passport Card Australia Pty Ltd (Passport Card) acting as an underwriting agency under Binder from Guild Insurance Limited (Guild), Passport Card will pay Geelong Bank a commission of 20% on all new customers and 20% on all returning customers.

The percentages paid by the third party product issuer vary from time to time.

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 commission or other direct benefits in providing our financial services to you.

However, from time to time we may allow third party product issuers to run promotion programs under which they may reward or provide benefits to our staff for their success in arranging the issue of the third party's products during the promotion period. If you receive personal advice from us, we may be required to provide you with more detailed information about any relevant benefit.

What to do if you have a complaint?

If you want to make a complaint, contact a member of our staff and tell them that you want to make a complaint. Our staff have a duty to deal with your complaint under our internal dispute resolution policy. Our staff must advise you about our complaint handling process and the timetable for handling your complaint.

Geelong Bank have a guide to our dispute resolution process available to you on request.

We conduct a dispute resolution process to deal with any complaints you may have about any of our financial services or us. Our dispute resolutions policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we have resolved your complaint, you may refer the complaint to our external dispute resolution centre – Australian Financial Complaints Authority yourself. Their contact details are: Phone: 1800 931 678 Web: www.afca.org.au Email: info@afca.org.au Write: Australian Financial Complaints Authority, GPO Box 3, Melbourne 3001

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