

About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the financial products and services provided by Australian Military Bank Ltd ABN 48 087 649 741 ("we", "us", "our") under our Australian Financial Services Licence (AFSL) and Australian Credit License no. 237 988.

This document contains information on:

- ▶ Our products and services
- ▶ Our business partners and how we are paid
- ▶ Compensation arrangements
- ▶ What to do if you have a complaint
- ▶ How to contact us.

To help you decide if a financial product is right for you, we'll provide or make available to you a Product Disclosure Statement (PDS) and/or other documents that includes:

- ▶ Our terms and conditions,
- ▶ Fees and charges, and
- ▶ Information on our complaints and disputes resolution process.

These documents are available on our website at australianmilitarybank.com.au.

Our Products and Services

We are authorised under our AFSL to deal in and provide general advice about the following financial products:

Banking

- ▶ Deposit accounts including transaction and savings accounts
- ▶ Term deposit accounts
- ▶ Electronic banking and non-cash payment facilities
- ▶ Foreign exchange and foreign currency cash passport accounts.

General Insurance

- ▶ Insurance products including home and/or contents, landlord, motor vehicle, motor bike, boat, caravan and travel insurance.

Superannuation

- ▶ Retirement savings accounts.

We are the product issuer for all products other than insurance products and foreign exchange and foreign cash passport products.

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



Our Business Partners and How We Are Paid

Product	Product issuer	Commission we receive
<ul style="list-style-type: none"> ▶ Home Building, Contents, Landlord and Barracks Insurance ▶ Car and Motorcycle Insurance ▶ Caravan and Boat Insurance ▶ Travel Insurance 	Insurance Australia Limited ABN 11 000 016 722 and AFSL 227681 trading as CGU Insurance (CGU).	<ul style="list-style-type: none"> ▶ 10% to 25% of new business premium. ▶ 10% to 20% of renewal premium. ▶ Plus an annual marketing allowance of 2% of the written premium for the prior financial year.
Foreign Exchange (including telegraphic transfers, online payments and cheque conversion)	Convera Australia Pty Ltd (ACN 150 129 749 and AFSL 404092)	<ul style="list-style-type: none"> ▶ 20% of total foreign exchange revenue and fees for transactions. ▶ Plus an annual marketing allowance of \$5,000.
Foreign Cash	Travelex Limited (ABN 36 004 179 953)	<ul style="list-style-type: none"> ▶ Up to 1.2% of the transaction value.
Cash Passport	MasterCard Prepaid Management Services Australia Pty Limited (MPMS) (ABN 47 145 452 044)	<ul style="list-style-type: none"> ▶ 1.1% or \$15 (whichever is greater) of the load / reload amount. ▶ 1% of the reload amount when BPAY® is used ▶ Up to 0.5% of the foreign exchange margin on load / reload amounts.

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.

Employee Incentives and Other Benefits

Our people are salaried and do not receive any direct commissions or benefits in respect to the products and services they deal in on behalf of Australian Military Bank.

We or our other business partners may reward or provide benefits to our people for success in sale of products and services. Any incentive payments made are determined based on performance against both financial and non-financial metrics.

Compensation Arrangements

As an authorised deposit-taking institution regulated by the Australian Prudential Regulation Authority, we are exempt from the compensation requirements contained in the Corporations Act 2001. However, we do have compensation and insurance arrangements in place.



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 us by:

- ▶ Phone: 1300 13 23 28
(Monday to Friday, 8.00am – 6.00pm and Saturday 9.00am – 12.00pm AEST)
- ▶ Email: complaints@australianmilitarybank.com.au
- ▶ Mail: PO Box H151, Australia Square NSW 1215

Or visit us at any of our branches, details of which can be found on our [website](#).

If we are unable to resolve your complaint immediately, we will escalate it to our Member Resolution Team who will work together with you to try and resolve your complaint within 30 business days.

If we are unable to resolve your complaint or you are not happy with the final decision, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

- ▶ Website: afca.org.au
- ▶ Email: info@afca.org.au
- ▶ Phone: 1800 931 678
- ▶ Mail: GPO Box 3, Melbourne VIC 3001

For more information, please refer to our Complaints Guide available on our website at australianmilitarybank.com.au/complaint-and-dispute-resolution.

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