

Effective 15 May 2017

Financial Services Guide.

With branches nationally, Beyond Bank is committed to providing the other way to bank.

To do this, we build long-lasting relationships with our customers, helping them to achieve their financial and lifestyle goals. We also support a range of not-for-profit organisations throughout the communities in which we operate.

We are 100% owned by our customers, so we are not answerable to financial shareholders. As a result, we're able to return our surplus funds to our customers in the form of better services, customer advantages and investment in the community.

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Information About This Financial Services Guide

This Financial Services Guide (FSG) contains information about:

- Who we are;
- The products and services we offer;
- Other providers we act for when providing some products and services, such as insurance;
- Remuneration that may be paid to us and others in relation to the products and services we offer;
- Relationships we have that could influence the recommendations we make;
- How any complaints made against us are dealt with; and
- How to contact us.

It is designed to help you decide whether to obtain any of the products or services we offer.

Other documents you may be given

When we provide you with a financial service, we may also give you one or more of the following documents:

Product Guide

Our *Product Guide* contains information about our savings and business accounts, term deposits and access products. It also contains the terms and conditions applying to those products.

Fees and Charges Booklet

Our *Fees & Charges* booklet sets out the fees and charges applying to our savings and business accounts, term deposits and access products. It also contains some information about the fees and charges applying to our loan products.

Interest Rate Board

Our Savings and Term Deposits Interest Rate Board contains information about the interest rates available on our savings accounts and term deposits. It also contains information about the interest rate tiers applicable to the types of savings and term deposits we offer, and information about the various term deposit periods and interest payment frequency options available.

Our Business Banking Account Interest Rate Board contains information about the interest rates available on our business accounts. It also contains information about the interest rate tiers applicable to the business accounts we offer.

Product Disclosure Statement

We may sometimes give you a Product Disclosure Statement (PDS) so as to comply with legal requirements

that apply to some products and in some situations. For example, we will give you a PDS if we provide you with a financial service relating to an insurance product. A PDS contains information about the particular product including its cost, benefits and features. This information will help you to compare similar products and to decide whether to acquire the product.

Statement of Advice

We may sometimes give you a Statement of Advice (SOA) so as to comply with legal requirements, if we give you personal advice about some types of products (such as Consumer Credit Insurance or Sickness and Accident Insurance). Personal advice is advice that takes into account your objectives, financial situation or needs. The SOA will set out the advice we have given you, explain the basis for the advice, and give you information about any remuneration, commission or associations with others that may have influenced the advice. The SOA will be your record of the advice and help you understand why the advice was given.

Credit Guide, Loan Offers and Contracts

If we offer you a loan, we will provide you with a copy of our Credit Guide, a Loan Offer and a Contract that will contain details of the terms and conditions applying to the loan and all applicable fees and charges.

Our Australian Financial Services Licence

We hold an Australian Financial Services Licence (AFSL), issued by the Australian Securities and Investments Commission (ASIC), which authorises us to provide various financial services to which the Corporations Act 2001 (Cth) applies. As an Australian Financial Services licensee, we must comply with stringent requirements that apply to the provision of those services, including requirements that protect you as a consumer and ensure that you are given accurate and comprehensive information about the products you are offered.

A financial services provider must hold an AFSL if it provides some kinds of financial services. Our AFSL authorises us to advise on, and deal in, the following products:

Banking

- Deposit products, such as:
 - Savings Accounts and other basic deposit products;
 - Term Deposits;

- Non-cash payment products, such as:
 - Visa Debit cards, Visa Credit cards, rediCARDS and Cheque facilities;
 - Automatic Payment facilities such as Direct Debits and Periodic Payments;
 - Electronic banking facilities including BPAY® and Internet, Mobile and Telephone Banking; and
 - Travellers Cheques.

Insurance

- General Insurance products, such as Home Building and Contents, Motor Vehicle, Landlords, Travel, Pleasure Craft and Compulsory Third Party (in New South Wales only); and
- Consumer Credit Insurance.

Superannuation

Our AFSL also authorises us to deal in superannuation.

Financial Planning

Eastwoods Wealth Management Pty Ltd trading as Beyond Bank Australia Wealth Management is our financial planning subsidiary (ABN 17 008 167 002) and holds its own AFSL 237853.

Who we act for

We act as the agent of an insurer whenever we issue, or arrange for the issue of, General Insurance products and Consumer Credit Insurance. The insurers we have associations with and act as an agent for are:

- Allianz Australia Insurance Limited AFSL 234708, ABN 15 000 122 850;
- Allianz Australia Life Insurance Limited AFSL 296559, ABN 27 076 033 782;
- AGA Assistance Australia Pty Ltd AFSL 245631, ABN 52 097 227 177 trading as Allianz Global Assistance;
- Zurich Australian Insurance Ltd AFSL 232507, ABN 13 000 296 640;
- Club Marine Ltd AFSL 236916, ABN 12 007 588 347;
- QBE Insurance (Australia) Ltd AFSL 239545, ABN 78 003 191 035;
- OnePath Life Ltd AFSL 238341, ABN 33 009 657 176.

Other associations we have

We are a shareholder of Cuscal Limited ABN 95 087 822 455 (Cuscal), a company that provides services to us.

We are an associate member of Visa Worldwide and the BPAY® electronic payment scheme through Cuscal's principal memberships. We offer Visa and BPAY products and services through these relationships. BPAY is registered to and operated by BPAY Pty Ltd ABN 69 079 137 518.

Through arrangements with Travelex GBP Australia Pty Ltd AFSL 404092, ABN 24 150 127 749 (Travelex), we offer international payment products including Foreign Currency Drafts, Notes, Travellers Cheques and Telegraphic Transfers.

Through arrangements with Access Prepaid Australia Pty Ltd AFSL 386837, ABN 47 145 452 044, we offer a Cash Passport product. Access Prepaid is a division of the MasterCard® Group. The MasterCard® brand mark is a registered trademark of MasterCard International Incorporated.

We have referral arrangements with Zurich Australia Ltd AFSL 232510, ABN 92 000 010 195 and AIG Australia Insurance Ltd AFSL 381686, ABN 93 004 727 753. We do not act on their behalf or advise on their products.

Through arrangements with National Australia Bank Ltd AFSL 230686, ABN 12 004 044 937, we offer merchant facilities.

We have an arrangement with Top Quartile Management Pty Ltd AFSL 238816, ABN 98 006 771 848 for us to act as a sub-promoter for superannuation.

Otherwise we do not act for anyone but ourselves when we provide financial services authorised by our AFSL.

Our Remuneration and Other Benefits We Receive

Fees and Charges

We do not charge you a fee for providing you with financial product advice or issuing you with our own deposit accounts.

However, if we provide you with a product or service, you may have to pay us fees and charges such as transaction fees, cheque book fees and card fees.

Details of all our fees and charges in relation to our regulated products are set out in our *Fees & Charges* booklet.

Insurance products

- When we issue or arrange for the issue of insurance policies for you, we receive commissions from the insurer. These range between 5% and 30% and are applicable to each insurance policy sold by us. The commission is calculated as a percentage of the premium (before any GST, stamp duty, and any other government charges, fees or levies) applicable to the policy that is sold.
- Where we previously had a relationship with an insurer for which we no longer act, we may continue to receive trailing commission for policies sold under that previous arrangement. Trailing commission

applies only in respect of policies that remain in force. Commission we may receive is in the range of 5% to 30% and is calculated as a percentage of the premium (before any GST, stamp duty and any other government charges, fees or levies) applicable to the policy.

- If a referral we have made to an insurer with which we have a referral arrangement results in a policy being issued, we will receive a commission from the insurer of up to 20% of the premium.
- If an insurance policy is issued to you by or on behalf of one of our associated insurers, you will have to pay a premium or premiums to the insurer, details of which are set out in the policy schedule that forms part of the PDS for those products.
- We may also receive a Profit Share payment from Allianz Australia Insurance. This is based on technical formulae involving the overall profitability of eligible products in our insurance portfolio with Allianz. These include Home, Motor, Pleasure Craft, Caravan, Trailer and Landlord's insurance products. Profitability means the premium received for the portfolio less the cost of claims, commission and operating expenses. It is calculated on an annual basis and does not involve extra cost to policy holders.

Foreign Currency

- Services offered through Western Union Business Solutions, including ordering and repurchasing Drafts and Telegraphic Transfers, may result in us receiving commissions of up to \$15 per transaction.
- If we arrange and issue you with a Cash Passport through our agreement with Access Prepaid, we may receive a commission rate of 1% on the load or reload amount. The minimum amount we receive for originally loading a card is \$10.

We do not pay any remuneration or give any other benefits for the referral of business directed to us.

Financial Planning

Beyond Bank Australia Wealth Management usually receives a fee for service for financial planning advice, apart from personal risk insurance for which they are paid a commission. Refer to Beyond Bank Australia Wealth Management's Financial Services Guide for specific detail regarding fees and commissions.

We also currently receive commissions from Bridges Financial Services Pty Ltd (Bridges) AFSL 240837, ABN 60 003 474 977 for previous referral arrangements. These are up to 6% of the on-going client administration fee payable to Bridges.

Online Payment Facilities

We receive a profit share payment from Integrapay Pty. Ltd. This is the equivalent of 50% of the margin above the cost of accepting payments, of all transactions by merchants who have acquired merchant facilities from us.

Other Important Information

How Any Complaints Made Against Us Are Dealt With

If you have a complaint about any of our products or services, please contact us and we will try to resolve it.

You can contact us about your concerns using any of the following methods:

- Talk with one of our consultants by phoning 13 25 85 or calling into a branch;
- Write to us C/-: Dispute Resolution Officer, GPO Box 1430 Adelaide SA 5001; or
- Email us using the email address on the back of this brochure.

If you are not satisfied with the outcome, you can ask us to review your complaint. The review will be undertaken by an officer who was not involved in the original decision and has the appropriate authority to investigate and resolve the complaint. This officer will normally undertake the review within one month of the complaint being received. If the matter remains unresolved after 45 days, or you are unhappy with the outcome, you may refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free and independent service providing mediation between financial service providers and their customers. A brochure detailing this service is available at all of our Branches. The contact details of the Financial Ombudsman Service are:

Financial Ombudsman Service Ltd

GPO Box 3

MELBOURNE VIC 3001

Telephone 1800 367 287 (toll free around Australia)

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Privacy

We understand the importance of protecting your privacy and we are committed to complying with the *Privacy Act 1988 (Cth)* and the National Privacy Principles. You can collect a copy of our Privacy Policy at any of our Branches or visit our website.

Voluntary Codes of Practice

We voluntarily subscribe to, and are bound by, the Customer Owned Banking Code of Practice which sets a standard of good practice and service in the financial services industry for mutual organisations. We also voluntarily subscribe to, and are bound by, the ePayments Code which is administered by ASIC.

Getting in contact:

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