

Bank of Sydney Financial Services Guide

Effective as of 11/2018

1. About this guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services provided by Bank of Sydney Ltd ABN 44 093 488 629 ('we', 'us' or 'our'). It provides you with an understanding of what to expect from your interactions with us.

This FSG contains information about:

- Our name and contact details;
- Any remuneration received by us, our employees and related persons in connection with the financial services we offer; and
- How we deal with any complaints, you may have against us.

This FSG does not relate to any products, or services that we provide that are not financial services or financial products (for example credit products).

2. Other documents you may also receive

When we provide you with a financial service, we may also have to provide you with a Product Disclosure Statement (PDS).

A PDS is a document that provides you with general information about a financial product and the entity that issues the financial product (the issuer).

We must provide you with a PDS about a financial product for which a PDS is available

When we issue, offer to issue, or arrange the issue of, the financial product to you.

The PDS must contain sufficient information about the financial product so that you can make an informed decision whether or not to acquire it. A PDS must include, amongst other things:

- The issuer's name and contact details;
- The cost of the product and any amounts associated with holding the financial product;
- The terms and conditions for the financial product and its significant features;

- Any significant benefits and risks associated with holding the financial product; and
- Dispute resolution procedures, including how you can access them.

3. What financial services are we authorised to provide?

Financial products (other than general insurance)

Our AFSL authorises us to deal in and provide general advice about the following financial products:

- Basic Deposit Products – such as transaction, savings and term deposit accounts,
- Non-cash payment products; such as (AUD) cheque facilities, debit cards, periodical payments and electronic banking facilities such as internet banking,
- Derivatives,
- Foreign Exchange Contracts,
- Deposit products other than basic deposit products.

4. On whose behalf do we provide financial services?

We provide financial services on our own behalf.

5. Remuneration or other benefits we may receive for providing financial services

We may receive applicable bank or transaction fees and charges. The amount you will pay for the products we offer are set out in the PDS or other disclosure document for the particular product (where applicable), including the Fees and Charges PDS.

We may also receive commissions or other benefits for acting particular product (where applicable), including the Fees and Charges PDS.

We may also receive commissions or other benefits for acting as an agent and making referrals to asset finance brokers. These commissions generally consist of a percentage of the premiums. We generally receive these amounts on a monthly or quarterly basis.

6. Remuneration or other benefits our employees or representatives receive for providing financial services

Generally, our employees and representatives are remunerated by salary and do not receive direct benefits for providing you with financial services.

Our employees may also receive incentive based monetary and/or non-monetary benefits based on achieving certain set performance indicators and based on the bank's values.

7. Making a complaint

If you have a complaint about any of our banking products or services, we have an internal complaints resolution procedure that aims to resolve your complaint as quickly as possible.

If you would like to make a complaint, you may contact our employees at any branch and tell them that you want to make a complaint. Our employees have a duty to deal with your complaint under our dispute resolution policy.

Alternatively, you can lodge your complaint over the phone or via our website.

Website: [banksyd.com.au/complaints.html](https://www.banksyd.com.au/complaints.html)

Telephone: 1300 BANKING (1300 226 546)

External Dispute Resolution

A dispute can be referred to the Australian Financial Complaints Authority subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have financial product disputes falling within its terms and condition. Their contact details are:

The Australian Financial Complaints Authority or AFCA.

Phone: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

8. Compensation arrangements

Bank of Sydney is a body regulated by the Australian Prudential Regulation Authority (APRA) and maintains adequate and appropriate compensation arrangements to cover the types or products and services that we provide.

9. Products we are no longer offering

We are no longer offering insurance products. If you currently have an insurance policy through Bank of Sydney, you can find your relevant PDS on our website at:

<https://www.banksyd.com.au/important-pds.html>

Alternatively, you can contact Allianz directly via the details below:

Contact Details - Allianz

Mail: Allianz Australia Insurance Limited
GPO Box 4049 SYDNEY NSW 2001

Telephone: 13 2664

Web: www.allianz.com.au

Allianz has authorised the distribution of this FSG.

Call us on 1300 BANKING (1300 226 546)

Visit our website www.banksyd.com.au

Email us at info@banksyd.com.au

Mail us at Bank of Sydney Ltd

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Bank of Sydney Ltd

ABN 44 093 488 629

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