

helping you make an informed decision about the following financial services 

- general insurance products – home, contents, landlord, motor vehicle, caravan, trailer, marine pleasure craft and travel insurance
- consumer credit insurance products - mortgage repayment insurance and loan cover insurance
- foreign exchange and international payment products - travellers cheques, international drafts, telegraphic transfers and Cash Passport cards

This Financial Services Guide is effective from March 2017

About our Financial Services Guide

This Financial Services Guide (FSG) is an important document required by the Corporations Act 2001. It is designed to assist you in deciding whether or not to use any of the financial services offered in this FSG. The FSG contains information on:

- the financial services offered in this FSG
- the associations and relationships Auswide Bank Ltd (Auswide Bank) has with other financial product issuers
- who Auswide Bank acts for when providing these financial services
- how you can arrange your insurance cover and travel products
- how Auswide Bank and other relevant persons are remunerated in relation to these financial services
- how complaints will be handled through an internal and external dispute resolution process
- how you can contact Auswide Bank, Allianz, Club Marine, Allianz Global Assistance, Travelex, Western Union Business Solutions and MasterCard Prepaid Management Services Australia Pty Ltd

About Auswide Bank Ltd

This Financial Services Guide is issued by Auswide Bank Ltd, ABN 40 087 652 060, Australian Financial Services & Australian Credit Licence No. 239686. Auswide Bank Ltd is an Australian financial services licensee.

Our relationship with Allianz, Allianz Life, Club Marine and Allianz Global Assistance allows us to enter into General Insurance and Consumer Credit insurance contracts with you on behalf of Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance for whom we act as agent. While we can arrange insurance cover for you, your contract of insurance will be with Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance, not Auswide Bank. Allianz and/or Allianz Life and/or Club Marine and/or Allianz Global Assistance, not Auswide Bank Ltd, will be responsible for the performance of the insurance contract.

Our relationship with Travelex Limited, Western Union Business Solutions and MasterCard Prepaid Management Services Australia Pty Ltd allows us to arrange for various travel products for you through Travelex, Western Union Business Solutions and MasterCard Prepaid Management Services Australia Pty Ltd for whom we act as an agent.

About our Financial Product Issuers



Allianz Australia Insurance Limited (Allianz)
ABN 15 000 122 850, AFSL No. 234708 is an Australian financial services licensee authorised to provide Home Building and Contents insurance, Motor Vehicle insurance, Caravan and Trailer insurance, Landlord's insurance and the "Disability and Employment" cover on the Mortgage Repayment and Loan Cover insurance products.

Allianz Australia Life Insurance Limited (Allianz Life)
ABN 27 076 033 782, AFSL No. 296559 is an Australian financial services licensee authorised to provide "Death" cover available on the Mortgage Repayment and Loan Cover insurance products. Allianz acts as Allianz Life's agent in offering "Death" cover.

Club Marine Limited ABN 12 007 588 347, AFSL No. 236916, an Australian financial services licensee, is an underwriting agent for Allianz Australia Insurance Limited which is the insurer for "Marine Pleasure Craft" cover. Travel Insurance is underwritten by Allianz and arranged and managed by AWP Australia Pty Ltd trading as Allianz Global Assistance ABN 52 097 227 177, A FSL No. 2 45631. Allianz Global Assistance is authorised by Allianz to enter into and arrange travel insurance policies and deal with and settle any claims under it.

What insurance services are provided?

Allianz, Allianz Life, Allianz Global Assistance, and Club Marine can provide the following insurance products:

- General Insurance such as Home Building Insurance, Home Contents Insurance, Motor Vehicle Insurance, Marine Pleasure Craft Insurance, Caravan and Trailer Insurance, Travel Insurance and Landlords Insurance

- Consumer Credit Insurance such as Mortgage Repayment Insurance and Loan Cover Insurance

Allianz, Allianz Life, Club Marine and Allianz Global Assistance have only authorised Auswide Bank to provide a "general advice" service for their insurance products. Therefore, we do not provide a "personal advice" service for insurance products. This means that whilst we generally recommend the products we can issue and arrange, we do not consider your specific objectives, financial situation or needs in doing this. We will tell you about the relevant products and collect certain information from you to allow us to determine whether we can issue or arrange them.

We are not able to tell you whether the product or an option within it is appropriate for you specifically.

Because of this, you need to consider the appropriateness of any general advice or information we give you having regard to your objectives, financial situation and needs before acting on it.

Travelex, Western Union Business Solutions and MasterCard Prepaid - travel products provided



Travelex Limited (Travelex) ABN 36 004 179 953, AFSL No. 222444 is an Australian financial services licensee and arranges for the issue of travellers cheques on behalf of American Express Travel Related Services Company Inc.

Western Union Business Solutions (WUBS) ABN 24 150 129 749, AFSL No. 404092 is the Issuer of Telegraphic Transfers and arranges for the issue of the Drafts described in the WUBS Drafts Product Disclosure Statement.



MasterCard Prepaid Management Services Australia Pty Ltd (MasterCard Prepaid). ABN 47 145 452 044, AFSL No. 386837 is an Australian financial services licensee and arranges for the issue of the Multi-currency Cash Passport™ ("Cash Passport") in conjunction with the Issuer, Heritage Bank Limited ABN 32 087 652 024, AFSL No. 240984.



Read the Product Disclosure Statement before acquiring a product

Before you acquire any of the relevant insurance products, we will provide you with a Product Disclosure Statement (PDS) - also called a policy wording - which contains information on the relevant risks, benefits and significant characteristics of the product. We will either give it to you directly or mail it to you if required. A copy of the PDS on each insurance product, the Travelex Drafts PDS and the Cash Passport PDS are also available on our website.

The relevant PDS is aimed to allow you to make an informed decision about whether to purchase the relevant financial product. You should consider the relevant PDS before you acquire these products.

How to arrange your Insurance, Foreign Exchange/ International Payment products and Cash Passport

You can arrange your Allianz, Club Marine or Allianz Global Assistance cover by:

- visiting or phoning one of our branches
- phone Auswide Bank on 1300 138 831
- visiting our website - www.auswidebank.com.au

You can arrange your Foreign Exchange/International Payment products and Cash Passport by:

- visiting or phoning one of our branches
- phone Auswide Bank on 1300 138 831

Remuneration, Commissions and Benefits

Allianz, Club Marine and Allianz Global Assistance

When Auswide Bank arranges insurance policies for you, we receive commissions from Allianz, Club Marine and Allianz Global Assistance which range between 5% and 30% and are applicable to each insurance policy sold by Auswide Bank. The commission is calculated as a percentage of the premium (before any GST, Stamp Duty, and any other charges) applicable to

the policy that is sold or renewed by you.

The level of commission varies depending on the type of policy that you acquire.

Auswide Bank may also receive a Profit Share payment from Allianz.

This is based on a technical formula involving the overall profitability of eligible products in the Auswide Bank Ltd insurance portfolio with Allianz. This may include Home, Motor, Pleasure Craft, Caravan, Trailer and Landlord Insurance as eligible 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 policyholders.

Allianz will receive a commission of up to 5% from Allianz Global Assistance and is applicable to each travel insurance policy sold by Auswide Bank.

Travelex/Western Union Business Solutions

When Auswide Bank arranges foreign exchange/international payment products for you, we receive commission as follows:

Product name	Commission is paid at the rate of:
Money in Minutes	20% of the Sender Fee on each transaction either sent by a Sender or paid out to a Recipient
International Drafts	\$5 for each draft
Telegraphic Transfers	\$10 for each transfer

MasterCard Prepaid

Auswide Bank receives commission of 1% of the \$AUD amount loaded onto each Cash Passport at purchase or reload.

General

In addition to their salary or wages, employees and authorised representatives may be paid incentives for achieving particular sales and sales targets. These incentive bonus payments are paid by Auswide Bank not our product providers (which includes Allianz, Club Marine, Allianz Global Assistance, Travelex, Western Union Business Solutions and MasterCard Prepaid) and are not included in the premium or amount paid by you for the service.

Our staff and authorised representatives may, from time to time, also receive benefits such as tickets to sporting and cultural events, corporate promotional merchandise or other similar benefits or gifts (e.g. store and travel vouchers) from our product providers as part of promotions where a significant increase in sales performance has occurred.

In addition, employees and authorised representatives of Auswide Bank may be eligible for a staff discount benefit on their own insurance policies.

Protecting your privacy

Auswide Bank and the financial product issuers detailed in this FSG are committed to protecting the privacy of your personal information.

Auswide Bank may collect, use and disclose your personal information with your explicit or implied consent (for example when you request a quotation from or lodge an application through us with one of these product issuers). Every step will be taken to keep your personal information secure. You can access or correct your personal information upon request. Auswide Bank's Privacy Policy (or the Privacy Policy of the product issuer) is available

on request. Should you require more detailed information about the sort of personal information that is held; the purposes for doing so; and how this information is collected, held, used and disclosed; or should you be concerned about the treatment of your personal information, please contact the relevant organisation's Privacy Officer.

If you have a complaint about your Allianz, Club Marine or Allianz Global Assistance policy

Disputes and complaints are not an everyday occurrence. They strive to do things the right way and keep their customers happy.

Sometimes though, disputes do occur and when this happens, Allianz's, Club Marine's and Allianz Global Assistance's objective is to resolve any disagreement as amicably and quickly as possible.

Therefore, where you have a complaint that relates to the operation of an insurance policy that Auswide Bank has arranged or regarding an insurance claim, please contact Allianz, Club Marine or Allianz Global Assistance who has issued the policy and they will deal with your complaint under their own dispute resolution process.

If you are not satisfied with the resolution of your complaint by Allianz, Club Marine or Allianz Global Assistance under its internal dispute resolution processes, you are entitled to have your dispute considered by Allianz's, Club Marine's or Allianz Global Assistance's external dispute resolution scheme, the Financial Ombudsman Service (FOS), by writing to GPO Box 3, Melbourne, Vic 3001, by calling 1300 780 808, faxing 03 9613 6399, emailing info@fos.org.au or visiting their website: www.fos.org.au.

If you have a complaint about your Travelex, Western Union Business Solutions or MasterCard Prepaid travel products

In the first instance, you should direct any complaint relating to your travel products directly to Auswide Bank. If we are unable to resolve the complaint, the matter will be automatically escalated to either Travelex's, Western Union Business Solutions' or MasterCard Prepaid's Dispute Team.

Should the complaint relate to the Cash Passport and MasterCard Prepaid does not satisfactorily address your complaint, please contact the Issuer, Heritage Bank Limited, by calling 131 422 (from within Australia) or +61 74694 9000 (from outside Australia), by writing to PO Box 190, Toowoomba, Qld 4350, or faxing 07 4694 9782.

If you are dissatisfied with the resolution of a complaint you have lodged, you may be able to refer your complaint to the Financial Ombudsman Service (FOS), by writing to GPO Box 3, Melbourne, Vic 3001, by calling 1300 780 808, faxing 03 9613 6399, emailing info@fos.org.au or visiting their website: www.fos.org.au.

contacting us

If you have any questions or need more information, please contact us by:

Telephone	1300 138 831
Facsimile	(07) 4152 3499
Email	auswide@auswidebank.com.au
Visiting our website	www.auswidebank.com.au
Writing to us at	Auswide Bank Ltd 16-20 Barolin Street, or PO Box 1063, Bundaberg, Qld 4670

Visiting one of our branches (see our website for location details).

contacting Allianz

If you have any claims or complaints, please contact

Allianz Australia Insurance Limited by:	
Telephone	13 2 664
Telephone - Claims Hotline	1300 555 030
Telephone - Complaints	131 000
Writing to Allianz at	Allianz Australia Insurance Limited GPO Box 9870, Brisbane, Qld 4001

If you have any marine pleasure craft claims or complaints, please contact Club Marine by:

Telephone	1800 335 169
Writing to Club Marine at	Club Marine PO Box 5450, Manly, Qld 4179

If you have any travel claims or complaints, please contact AGA Assistance Australia Pty Ltd (Allianz Global Assistance) by:

Telephone	(07) 3305 7000
Writing to Allianz Global Assistance at	AGA Assistance Australia PO Box 62, Toowong, Qld 4066

contacting

Travelex

Worldwide Money

If you have any questions or need more information, please contact Travelex Limited by:

Telephone - General Enquiries	1800 440 039
Writing to Travelex at	Travelex Limited Level 29, 20 Bond Street Sydney, NSW 2000
Visiting Travelex's website	www.travelex.com.au

contacting

MULTI-CURRENCY
CASH
passport

If you have any questions or need more information, please contact MasterCard Prepaid Management Services Australia Pty Ltd by:

Telephone - General Enquiries	1800 098 231
Writing to MasterCard Prepaid	MasterCard Prepaid Management Services Australia Pty Ltd Level 6, 165 Walker Street North Sydney, NSW 2060
Visiting Cash Passport website	www.cashpassport.com.au