

Qantas Money Home Loan Financial Services Guide

1 March 2023

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178.

AFSL No. 237879.

“Bendigo Bank”, “Adelaide Bank” and “Delphi Bank” are divisions of Bendigo and Adelaide Bank Limited.

Throughout this Financial Services Guide (FSG) references to:

- “Bendigo and Adelaide Bank” are references to Bendigo and Adelaide Bank Limited.
- “Community Bank branch or branches” are references to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank and Community Bank name, logo and system of operations.
- “Franchise branch or branches” are reference to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank name, logo and system of operations.
- “Bendigo and Adelaide Bank Alliance” are references to a Bendigo and Adelaide Bank alliance partner.
- “we”, “us”, or “our” are references to Bendigo and Adelaide Bank and Community Bank branches and Franchise branches. References to “our staff” and “our branch staff” have a corresponding meaning.

Community Bank branches and Franchise branches and their employees are authorised representatives of Bendigo and Adelaide Bank.

Qantas Money Home Loans are only available for Qantas Frequent Flyer members. Credit is provided by Adelaide Bank, a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence Number 237879.

About this Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the financial services we offer. It also contains general information about how Bendigo and Adelaide Bank, our staff and other representatives are remunerated in relation to those services, as well as information about dispute resolution.

This FSG may be provided to you by authorised staff of Bendigo and Adelaide Bank.

Other documents you may receive

You may also receive other documents when we provide services or products to you:

- Statement of Advice (SoA) – this is a record of personal advice provided to you. Personal advice is advice that takes into account any one or more of your objectives, financial situation and needs. The SoA will contain the advice, the basis on which the advice is given and information about fees and commissions, as well as details of any potential conflicts of interest. You will receive a SoA when personal advice is given to you, except where the advice relates to deposit, payment or general insurance products.
- Product Disclosure Statement (PDS) – this will be provided to you if we recommend, arrange, issue or offer to issue certain financial products to you. So you can decide whether or not to acquire the financial product, the PDS sets out the key features, significant benefits, risks, fees and charges associated with the financial product.
- Terms & Conditions (T&Cs)/Product Guides (PGs) – these will be provided to you if we recommend, arrange, issue or offer to issue our basic deposit products to you. Similar to the PDS, the T&C’s/PG’s set out the key terms, features, fees and charges associated with the product.

Contact details

You can contact us via:

- Telephone 1300 236 344
- The Adelaide Bank website at www.adelaidebank.com.au
- Customer Feedback Team
Telephone 1300 361 911
8.30am – 5.00pm Monday to Friday (AEST /AEDT)
- For lost and stolen cards please contact:
From within Australia: 1800 035 383
From overseas: +61 3 5485 7872

Instructing us

Generally, you need to give us instructions in writing unless another method has been agreed by us. You can give us these instructions by using the contact details set out above. Some products and services may have their own requirements as to how to provide instructions or execute certain transactions. Please refer to the PDS, T&C's, PG's or other disclosure documents for the relevant product details.

Bendigo and Adelaide Bank Group ("the Group")

Bendigo and Adelaide Bank is a member of the Bendigo and Adelaide Bank Group of companies and is a related company of the following financial product issuers:

- Bendigo Superannuation Pty Ltd;
- Leveraged Equities Pty Ltd; and
- Sandhurst Trustees Limited.

Bendigo and Adelaide Bank is authorised by a number of other financial product providers to distribute their financial products.

Our financial services

Bendigo and Adelaide Bank is responsible for the financial services we provide to you under our Australian Financial Services Licence (AFSL).

We are authorised under Bendigo and Adelaide Bank's AFSL to deal in the following products:

Banking

- deposit and payment products (including term deposits and non-cash payment facilities such as direct debit and cheque facilities).
-

Insurance

- general insurance;
- life insurance.

In relation to general insurance, Bendigo & Adelaide Bank acts under its own Financial Services Licence.

Investments

- superannuation;
 - managed funds;
 - debentures;
 - securities.
-

Financial Markets

- foreign exchange contracts;
 - foreign currency deposit accounts;
 - derivatives.
-

We are also authorised under Bendigo and Adelaide Bank's AFSL to provide both general and personal advice in relation to the above products other than superannuation and managed funds (general advice may be provided by a Bendigo Financial Planning authorised Wealth Concierge, AFSL 237898).

Benefits we or our related companies or associates may receive

In relation to the services that we provide to you, we are also authorised by a number of other financial product providers to distribute their financial products and we may receive payments from other sources such as product issuers. In some cases payments made to Adelaide Bank are shared with mortgage manager partners. Payments are paid monthly to the mortgage manager's account.

Insurance products

Commissions are included in the amount you pay for the product and the rate depends on the particular type of product you purchase.

Insurance products sold by us are issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681.

Commissions for insurance products are paid to us on a monthly or annual basis depending on the payment method chosen.

For travel insurance, the commission is up to 25% of the total base premium.¹

For general insurance products, the commission is up to 21% of the annual base premium.²

In all cases, the commission is based on the premium before the addition of government charges.

For example, if the premium for your house and contents policy is \$700 (before the addition of government charges), Bendigo and Adelaide Bank would receive a commission of up to \$147.00.

Importantly, these commissions (and the other benefits referred to below) are not charged directly to you. Rather they are paid from the product fees applicable to the financial product you acquire.

² "annual base premium" means the amount charged to the customer for an insurance product by the insurer for a twelve month period (net of administration fees, compulsory Government charges including stamp duty, GST and any applicable levies).

¹ "total base premium" means the amount charged to a customer for an insurance product by the insurer for the period of coverage selected (excluding compulsory Government charges, including stamp duty, GST and any applicable levies).

Insurance products – other benefits

Bendigo and Adelaide Bank may receive other benefits on the sale of certain products. These benefits may take various forms including:

- an annual bonus payment under an arrangement with Insurance Australia Limited which is dependent upon Bendigo and Adelaide Bank's account meeting certain performance criteria over a specific period;
- an ongoing payment under an arrangement with Insurance Australia Limited to contribute to the administration costs of Bendigo and Adelaide Bank distributing general insurance products;
- an annual marketing allowance from Insurance Australia Limited to conduct marketing campaigns.

American Express Foreign Exchange Services

American Express Foreign Exchange Services are provided by us under an agreement with American Express International Inc. ABN 15 000 618 208 and American Express Travel Related Services Company Inc. (collectively, American Express).

Travelex Wholesale Currency Services

Travelex Wholesale Currency Services are provided by us under an agreement with Travelex Limited. ABN 36 004 179.

Telegraphic Transfers 'Exotic Currencies'

Currency requests which cannot be fulfilled by Bendigo Bank International & Retail Settlements Department are supplied under the American Express agreement. We will receive an incentive rebate of 0.4% on the total AUD value of Telegraphic Transfers purchased on your behalf.

Personal advice

If you receive personal financial product advice, you will be provided with a SoA which includes any remuneration and other benefits (where possible in actual dollar amounts). However, for personal advice, in relation to deposit, payment, and general insurance products, this information will be included in another communication. If the exact amount of remuneration is not known at the time you are given the SoA or other communication, the manner in which the remuneration (including commission) and any other benefits is to be calculated will be described instead.

Referrals

If you have been referred to us by someone else, we may pay that person remuneration (including commission) or other benefits (which may be a fixed amount or up to 0.85% per annum of the amount you have invested or calculated on some other basis).

Remuneration received by Bendigo and Adelaide Bank for products issued by Bendigo and Adelaide Bank

Bendigo and Adelaide Bank is the issuer of the following products and will receive remuneration in its capacity as product issuer of those products:

- Derivatives/Foreign Exchange Contracts.
- Bendigo and Adelaide Bank may receive remuneration or other benefits in respect of derivatives and foreign exchange contracts to which we are a counterparty. A description of the means by which the remuneration is to be calculated or provided will be disclosed in the relevant PDS or other disclosure document for the particular product.
- Deposit products and non-cash payment facilities.
- Bendigo and Adelaide Bank also provides and may charge fees for legal and other professional services to superannuation or managed investment funds of which Bendigo Superannuation or Sandhurst Trustees Limited are the product issuers. These fees are competitive compared with those currently charged externally for similar work. You may request particulars of the fee structure within a reasonable time of receiving this FSG and before any financial service identified in this FSG is provided to you.

Remuneration received by other Group companies for products issued by them

If you acquire a product issued by a company in the Group, the relevant company may receive product fees in relation to that product, including commission, referral fees, entry fees, management fees, exit fees and any other fees specified in the PDS, T&Cs, PGs or other disclosure document for that particular product. These product fees may ultimately benefit other Group members or associates.

How our staff are paid

Our staff are paid salaries, not commissions.

Our staff may be eligible for a performance bonus payment that is based on a number of factors, such as the overall performance of the Group. These include performance against growth projections, personal development and customer service standards. From time to time our staff may also receive non-monetary benefits from product providers, such as tickets to events or promotional merchandise.

Privacy

We collect personal information (for example, your name and address) in order to provide you with the most appropriate products and services for your needs. We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us.

How we collect, manage, use and disclose your personal information is governed by the Group's Privacy Policy. The Group's Privacy Policy is available upon request at any of our branches, on the Bendigo Bank website at www.bendigobank.com.au or on the Adelaide Bank website at www.adelaidebank.com.au

Resolving complaints

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise your complaint with us by:

- (a) speaking to a member of our staff directly;
- (b) telephoning 1300 652 220;
- (c) www.adelaidebank.com.au
- (d) secure email – by logging into Online Banking
- (e) contacting the Customer Feedback Team at:
Reply Paid PO Box 480
Bendigo VIC 3552
Telephone: 1300 361 911
8.30am – 5.00pm (AEST/ADST) Monday to Friday
Email: feedback@bendigoadelaide.com.au

Alternatively you may refer your complaint directly to the appropriate External Dispute Resolution scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001
Telephone: 1800 931 678
Email: info@afca.org.au
www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):

GPO Box 5218
Sydney NSW 2001
Telephone: 1300 363 992
Email: enquiries@oaic.gov.au
www.oaic.gov.au

Compensation arrangements

As an approved deposit taking institution regulated by the Australian Prudential Regulation Authority, Bendigo and Adelaide Bank is exempt from the compensation arrangements required for Australian Financial Service licensees.

For more information call 1300 652 220 or go to www.adelaidebank.com.au



Adelaide Bank a Division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL/Australian Credit Licence 237879
GPO Box 1048, Adelaide SA 5001. BEN50ABFSG01
[1684376-1684348] [03/23] [V015]