

WHAT IS THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE?

We have designed this Financial Services Guide (FSG) to assist you in deciding whether to use any of the financial services we offer. This FSG must provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide;
- any remuneration that we, or any other relevant person, may be paid in relation to the financial services we offer;
- how we deal with complaints against us.

HOW TO CONTACT US

- Visit your nearest branch during the branch business hours
- Phone us on 132 067
- (Mon-Fri 8am-6pm, Sat 8.30am, -12pm)
- Email enquiries@regionalaustaliabank.com.au
- Write to us at: PO Box U631, UNE NSW 2351
- Use the 'Contact us' form on our website regionalaustaliabank.com.au

WHAT OTHER DOCUMENTS MIGHT I RECEIVE?

When we provide you with a financial service, we may also have to provide you with a Conditions of Use (COU) brochure or a Product Disclosure Statement (PDS). These documents are described below.

Product Disclosure Statement

The PDS will be provided to you if we recommend, arrange, issue, or offer to issue to your certain financial products such as an insurance product. The PDS sets out information about the entity that issues the product or service (issuer), key features, significant benefits, risks, fees and charges associated with the financial product and dispute resolution procedures, so you can make an informed decision as to whether or not to acquire the financial product.

Conditions of Use

The COU is a document that will be provided to you if we recommend, arrange, issue, or offer to issue our basic deposit products to you.

The COU sets out the key features and conditions of use associated with the basic deposit product or service. This document should be read in conjunction with the Fees & Charges brochure which sets out the relevant fees and charges associated with each product or service.

WHAT FINANCIAL SERVICES CAN WE PROVIDE?

Our Australian Financial Services Licence authorises us to deal in and provide advice about the following financial products:

- deposit products - our transaction, savings, and term deposit accounts;
- non-cash payment facilities such as Member or Customer chequing; Access Card, Visa Card, BPAY®, Telephone and Internet Banking; and telegraphic transfers;
- term or investment deposit accounts that are not basic deposit products;
- general insurance;
- consumer credit insurance.

Please note that the only information we provide in this FSG about our deposit products and non-cash payment facilities is about our contact details and our dispute resolution system under "What should you do if you have a complaint?"

INSTRUCTIONS TO US

You can generally give us instructions by using the contact details set out under "How to Contact Us" in this FSG. Generally, you need to give us instructions by calling our Service Support Centre, in person or in writing (e.g., email, online form or letter). Some products and services may have their own requirements about how to provide instructions. You should refer to the relevant PDS for those products or services.

ON WHOSE BEHALF DO WE PROVIDE THE FINANCIAL SERVICES?

We generally provide the financial products and services detailed in this Financial Services Guide on our own behalf. There are some products and services that are issued by a third-party provider (Issuer), and for those products and services, we act on behalf of the issuer.

When issuing insurance products on behalf of an insurer we do so under a special authority from the insurer, called a "binder." This means that the insurer is bound by our acts when we issue the insurer's policies to you. It also means that, when you pay us an insurance premium, the insurer is taken to have received it.

WHAT REMUNERATION OR OTHER BENEFITS DO WE RECEIVE FOR PROVIDING FINANCIAL SERVICES?

We do not receive fees or commissions for financial product advice we give or for issuing our non-basic term or investment products.

We may also receive commissions and other benefits from other product issuers for dealing in financial products on their behalf. The table below provides an indication of the ranges of commissions we may receive.

Financial product	Commission	Issuer
Debt protection insurance	20% of the first year's gross premium	MLC Limited ABN 90 000 000 402 AFSL 230694
Commercial, Rural and Residential Strata Insurance	between 5% to 25% of premiums for new insurance and insurance renewals	IAG Insurance Trading as WFI ABN 11 000 016 722, AFSL 227681
Merchant facilities	Between 5% to 15% of revenue from merchant facility	Tyro Payments Ltd ABN 49 103 575 042 AFSL 471951
Telegraphic Transfers/ Bank Drafts/ Foreign Currency Cheque purchase	25% of total foreign exchange revenue.	Convera Australia Pty Ltd ABN 24 150 129 749 AFSL 404092.
Merchant facilities	.60% mark-up on all outward international Telegraphic Transfers. .50% mark-up on all inward international Telegraphic Transfers.	American Express International Inc ABN 15 000 618 208
Foreign Cash	20% of total foreign exchange revenue.	Travelex Limited ABN 36 004 179 983 AFSL 222444

WHAT REMUNERATION OR OTHER BENEFITS DO OUR EMPLOYEES RECEIVE FOR PROVIDING THE FINANCIAL SERVICES?

As a rule, our staff are remunerated principally by salary and do not receive any direct benefits for providing you with financial services in relation to our non-basic term or investment deposit accounts or insurance products.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

Regional Australia Bank offers our Members and Customers an internal complaint and dispute resolution procedure that is readily accessible and free of charge.

We will deal with any complaint in an efficient, timely and fair manner.

To lodge a complaint:

- Visit your nearest branch during the branch business hours
 - Phone us on 132 067
 - (Mon-Fri 8am-6pm, Sat 8.30am, -12pm)
 - Email idr@regionalaustaliabank.com.au
 - Write to us at: PO Box U631, UNE NSW 2351
 - Use the 'Contact us' form on our website regionalaustaliabank.com.au

If you are not satisfied with the final outcome of your complaint, you may pursue the matter further with the Australian Financial Complaints Authority (AFCA), our external dispute resolution provider.

- Their contact details are:
 - Phone 1800 931 678
 - Email info@afca.org.au
 - Website www.afca.org.au
- Australian Financial Complaints Authority
 - GPO Box 3
 - Melbourne VIC 3001

We have an easy-to-read guide to our dispute resolution process available to you at 'About us>Corporate Documents>Policies and Guides' at www.regionalaustaliabank.com.au.

FOR FURTHER ASSISTANCE

If you have any questions or need additional assistance, please contact us via the options noted in the 'Contact Us' section of this Financial Services Guide.



Regional Australia Bank Ltd.

ABN 21 087 650 360

AFSL & Australian Credit Licence 241167