



# Bank of Sydney

## Bank of Sydney Financial Services Guide

Version 2018.2



## **1. What is the purpose of this Financial Services Guide (FSG)**

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;
- The financial services we are authorised to provide under our Australian Financial Services License.
- 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.

We also provide General Insurance as an authorised representative.

Refer to section 10 of this FSG for details.

#### **4. On whose behalf do we provide financial services?**

##### Financial products (other than general insurance)

We provide financial services on our own behalf, except for those financial services that relate to general insurance products. Refer to section 10 of this FSG for details relating to General Insurance products.

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

##### Financial products (other than general insurance)

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 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.

Please refer to section 10 of this FSG for remuneration or other benefits relating to General Insurance products.

#### **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. From time to time, we may allow insurers to run promotion programs under which they may reward or provide benefits to our employees for their success in arranging the issue of insurance products during the promotion period.

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

## 7. Making a complaint

### Financial products (other than general insurance)

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.

Further information about our dispute resolution policy is available in our Complaints Policy brochure, available at any branch or at our website [www.banksyd.com.au](http://www.banksyd.com.au)

A dispute can be referred to the Australian Financial Complaints Authority (AFCA) 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 its contact details are:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

*Please refer to section 10 of this FSG for information relating to making a complaint regarding General Insurance products.*

## **8. Compensation arrangements**

### Financial products (other than general insurance)

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.

Please refer to section 10 of this FSG for compensation arrangements relating to General Insurance products.

## **9. Contact details - Bank of Sydney**

**Mail:** Bank of Sydney Ltd

GPO Box 4288 SYDNEY NSW 2001

**Telephone:** 1300 BANKING (1300 2265 464)

**Email:** [info@banksyd.com.au](mailto:info@banksyd.com.au)

**Web:** [www.banksyd.com.au](http://www.banksyd.com.au)

Australian Financial Complaints Authority (AFCA)

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

## **10. Products we are no longer offering**

### **Contact Details - Allianz**

**Mail:** Allianz Australia Insurance Limited

GPO Box 4049 SYDNEY NSW 2001

**Telephone:** 13 2664

**Web:** [www.allianz.com.au](http://www.allianz.com.au)

Allianz has authorised the distribution of this FSG.

Call us on 1300 BANKING (1300 2265 464)

Visit our website [www.banksyd.com.au](http://www.banksyd.com.au)

Email us at [info@banksyd.com.au](mailto:info@banksyd.com.au)

Bank of Sydney Ltd

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