

We may also give benefits or make payments to staff in relation to meeting certain sales targets or quotas, or for making referrals.

If you receive personal advice from us, we may be required to provide you at the time with more detailed information about any relevant benefit.

What should you do if you have a complaint?

We conduct a dispute resolution system to deal with any complaints you may have about any of our banking products or services, or about any financial service we provide in relation to insurance products.

Our dispute resolution policy requires us to deal with any complaint efficiently, sympathetically and speedily. If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

If you want to make a complaint, contact our staff at any office and tell them that you want to make a complaint. Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

We have a guide on our dispute resolution system which can be made available to you upon request.

Details of our external Dispute Resolution Provider

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response within 21 days, you can contact the Australian Financial Complaints Authority (AFCA). AFCA offers an independent external dispute resolution service to members who have been through the Credit Union's internal complaint process.

Administrative office

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900
Fax: (02) 6351 3148

Lending and Investment centre

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900
Fax: (02) 6351 3148

Lithgow

148 Main Street
Ph: (02) 6354 1615

Bathurst

75-77 William Street
Ph: (02) 6354 1611

Mudgee

Shop 1,
82 Church Street
Ph: (02) 6354 1613

Blackheath

28 Govetts Leap Road
Ph: (02) 6354 1610

How to contact AFCA?

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

9am–5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.

Financial Services Guide

Effective 1st November 2018



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL & Australian credit licence No 241068

What is the purpose of this financial 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.

However, this FSG does not provide information about our financial services in relation to basic deposit products and non-cash payment facilities, other than the information about:

- our name and contact details; and
- how we deal with complaints against us.

What other documents might I receive?

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

A Product Disclosure Statement (PDS) is a document that provides you with 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 recommend that you acquire the financial product; and
- we issue, offer to issue or arrange the issue of, the financial product to you.

The PDS must contain information about the financial product so that you can make an informed decision whether or not to acquire it.

A PDS about a financial product must include, amongst other things:

- the Issuer's name and contact details;
- the significant features of the financial product and its terms and conditions;
- any significant benefits and risks associated with holding the financial product;
- the fees and costs associated with holding the financial product;
- dispute resolution procedures and how you can access them.

What financial service can we provide?

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

- basic deposit products - our transaction, savings and term deposit accounts;*
- non-cash payment facilities - such as member chequeing, Visa Debit Card, telephone and internet banking and travellers cheques;*
- term deposits that are not basic deposit products;
- general insurance;
- consumer credit insurance.

* Please note that the only information we provide in this FSG about our basic 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?"

In addition to the financial services we provide under our Australian Financial Services Licence, we also deal in and advise on consumer and commercial lending products.

On whose behalf do we provide financial services?

When we provide advice about non-basic term deposits or insurance products, we do so on our own behalf.

When we issue our non-basic term deposits we do so on our own behalf.

When we arrange to issue insurance products, we do so on behalf of the insurers who are the product issuers.

Details of who the relevant product issuer is will be included in the PDS for that insurance product.

What remuneration or other benefits do we receive for providing financial services?

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

We may receive commissions from an insurer when we arrange an insurance product, as set out below:

- General insurance products - commissions range from 5% to 20% of premiums for new insurance and insurance renewals depending on the type of insurance product;
- Consumer credit insurance - up to 20% of premiums for new insurance

If you receive personal advice from us in relation to insurance products, we will be required to provide you with more detailed information about the commission that we may receive or the method in which the commission is calculated.

What remuneration or other benefits do our employees receive for providing 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 deposits or insurance products.

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