

What should you do if you have a complaint?

Family First encourages you to us at any branch location or by phone, so we can make every attempt to resolve your complaint to your satisfaction. Our staff have a duty to deal with your complaint under our Complaint Handling Policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond in a timely manner, you may refer the complaint to our external dispute resolution centre. We have a guide on our dispute resolution system which can be made available to you upon request or you can access it at www.familyfirst.com.au.

Change of name or contact details

Please advise us as soon as possible if you change your name, residential or mailing address, email address or phone contact numbers.

Administrative office

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900

Branch Locations

Lithgow

148 Main Street
Ph: (02) 6354 1615

Blackheath

31 Govetts Leap Road
Ph: (02) 6354 1610

Bathurst

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

Mudgee

The Gateway,
82 Church Street
Ph: (02) 6354 1613

Financial Services Guide

Effective 18th July 2022



Family First Credit Union Limited trading as Family First Bank
ABN 39 087 650 057 | AFSL No & Australian credit licence 241068

About this Financial Services Guide (FSG)

This FSG is issued by Family First Credit Union Limited trading as Family First Bank (Family First). It is designed to assist you in deciding whether to use any of the financial services or products that Family First is authorised to offer. It contains general information on income Family First receives and details of our dispute resolution process.

What other documents might I receive?

When we provide you with a financial service, we may also have to provide you with our Account and Access Facility Conditions of Use (COU). A COU provides you with information about a financial product and the entity that issues the financial product (the Issuer).

We must provide you with a COU about a financial product when:

- we recommend that you acquire the financial product; or
- we issue, offer to issue, or arrange to issue, the financial product to you.

The COU must contain information about the financial product so that you can make an informed decision whether or not to acquire it. A COU about a financial product must state, amongst other things:

- the issuer's name and contact details;
- 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; and
- the dispute resolution procedures and how you can access them.

We may also provide you with a Fees & Charges brochure and Interest Rate Schedule as applicable to the financial product.

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 chequing, Visa Card, BPAY, Internet Banking, Mobile and Phone Banking, as well as foreign currency cards and cheques;
- term deposits that are not basic deposit products; and
- travel insurance.

Family First is the product issuer for all products other than the travel insurance product.

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

On whose behalf do we provide financial services?

When we provide advice about non-basic term deposits, 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 Product Disclosure Statement 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.

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 amount of commission that we may receive or the method in which commission is calculated.

We can refer you to the travel insurance product issuer and we receive commission between 20% and 30% of the premium paid for each policy.

We may also refer you to other licencees for other financial services, such as financial planning advice, and we may receive a referral fee.

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 product.

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.