RSL Money
By Australian Military Bank

Financial Services Guide

Effective: 22 February 2024

About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide how to best use RSL Money's products and services. RSL Money is a business name of Australian Military Bank Ltd ABN 48 087 649 741 ("we", "us", "our") under our Australian Financial Services Licence (AFSL) and Australian Credit License no. 237 988.

This document contains information on:

- Our products and services
- Our business partners
- How we are paid
- What to do if you have a complaint
- How to contact us.

To help you decide if a financial product is right for you, we'll provide or make available to you a Product Disclosure Statement (PDS) and/or other documents that includes:

- Our terms and conditions,
- Fees and charges, and
- Information on our complaints and disputes resolution process.

These documents are available on our website at rslmoney.com.au.

Our Products and Services

RSL Money is authorised under the Australian Military Bank AFSL to deal in and provide general advice about the following financial products:

- Deposit accounts including transaction, savings and special purpose accounts
- Term deposit accounts
- Electronic banking and non-cash payment facilities
- Foreign exchange.

Australian Military Bank is the product issuer for all products, other than foreign exchange.

We also offer a credit card under the RSL Money brand. Plus Australian Military Bank also offers a range of other transaction, lending, insurance and superannuation products, which can be found at australianmilitarybank.com.au.

Our Business Partners and How We Are Paid

Product	Product issuer	Commission we receive
Foreign cheque conversions, telegraphic transfers and other payment products	Convera Australia Pty Ltd (ACN 150 129 749 and AFSL 404092)	▸ 20% of total foreign exchange revenue and fees for transactions. ▸ Plus an annual marketing allowance of $5,000 (combined across Australian Military Bank and RSL Money).
Foreign cash	Travelex Limited (ABN 36 004 179 953)	▸ up to 1.2% of the transaction value.

When providing these third-party products to members, we are acting on behalf of our business partners and not as your agent.

All commissions are paid to us by our business partners when you take out or use the product or service.

Employee Incentive and Other Benefits
Our people are salaried and do not receive any direct commissions or benefits in respect to the products and services they deal in.

We or our other business partners may reward or provide benefits to people for success in sale of products and services. Any incentive payments made are determined based on performance against both financial and non-financial metrics.

Compensation Arrangements

As an authorised deposit-taking institution regulated by the Australian Prudential Regulation Authority, we are exempt from the compensation requirements contained in the Corporations Act 2001. However, we do have compensation and insurance arrangements in place.

If You Have a Complaint

Please talk to us first. We aim to resolve your complaint at your first point of contact with us. You can contact us by:

- Phone: 1300 000 775
  (Monday to Friday, 8.00am – 6.00pm and Saturday 9.00am – 12.00pm AEST)
- Email: complaints@australianmilitarybank.com.au
- Mail: PO Box H151, Australia Square NSW 1215

If we are unable to resolve your complaint immediately, we will escalate it to our Member Resolution Team who will work together with you to try and resolve your complaint within 30 business days.

If we are unable to resolve your complaint or you are not happy with the final decision, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

- Website: afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3, Melbourne VIC 3001

For more information, please refer to our Complaints Guide available on our website at rslmoney.com.au/complaint-resolution.

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