



RSL
money

FINANCIAL SERVICES GUIDE

Effective July 2017

RSL Money is a business name of
Australian Military Bank Ltd
ABN 48 087 649 741 AFSL 237 988
Australian credit licence number 237 988

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.

The FSG contains information on:

- Product details and advice
- Our products and services
- Our business partners and commissions
- Our fees and rewards
- What to do if you have a complaint
- How to contact us

PRODUCT DETAILS AND ADVICE

You will receive a Terms and Conditions brochure and Schedule of Fees and Charges when you join RSL Money or before you apply for any of our savings, term deposits and payment products.

Information regarding current interest rates on savings and investment accounts is available on our website: www.rslmoney.com.au

When you apply for an insurance product you will receive a Product Disclosure Statement which provides information to help you find the right product for you.

Our staff may provide you with general advice on insurance products. They may also provide you with general advice on all our other products and services.

ABOUT US

RSL Money is a business name of Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number No. 237 988.

Australian Military Bank commenced operations in 1959. Australian Military Bank is largely owned by members of the Australian Defence Force, associated defence suppliers and their family members. Each member is an equal shareholder and has an equal say in how Australian Military Bank operates. Australian Military Bank's objective is to improve the standard of living of our members by encouraging savings, making loans available at the lowest possible cost, and providing other financial services to suit the needs of our members and their families.

Australian Military Bank operates under the prudential standards and regulatory controls set by the Australian Prudential Regulation Authority (APRA).

OUR PRODUCTS AND SERVICES

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on and deal in a range of products, including the following:

- Savings accounts - a full range of on call, transaction and special purpose accounts.
- Term deposit accounts - ranging from 3 to 24 months.
- Payment and online services - direct debits and credits, BPAY®, periodic payments, telephone and internet banking, electronic funds transfer and personal cheques.
- Consumer Credit Insurance.
- General insurance products - home/contents, motor vehicle, motor bike, boat, travel, caravan, and landlords insurance.

OTHER SERVICES

- Car buying service
- Bank @ Post
- Payroll credits from employees

We are the product issuer for all products other than insurance products and travellers' cheques.

CREDIT AND OTHER PRODUCTS

We also provide:

- Personal loans
- Home loans
- Investment loans
- Credit cards
- Foreign exchange products

OUR BUSINESS PARTNERS AND COMMISSIONS

BPAY®

We receive commission from Cuscal when members use BPAY:

- From credit card accounts: \$0.32 per transaction plus 0.27% of the dollar value;
- From other accounts: \$0.35 per transaction.

Diners Travel Card

We receive commission of 1.25% on both cash deposit and withdrawal total transactions from Diners Travel Card.

Foreign Exchange

We offer foreign cash, telegraphic transfers and other payment products through American Express International, Inc. and Travelex Limited. We receive commission of up to 1.2% of the transaction value.

Insurance

We can issue, vary, renew or cancel insurance policies on behalf of an insurer under a binder agreement.

When we arrange an insurance policy we receive a commission as set out below:

- General insurance - up to 30% of the premium paid for each policy depending on the type of insurance policy sold.
- Consumer credit insurance - up to 20% of the premium paid for each policy.

Details of who the relevant insurer is will be included in the Product Disclosure Statement for that insurance product.

Visa Card

We receive a commission when you use your Visa Debit Card to pay for goods or services. The rate depends on the type of transaction:

- Electronic transaction: \$0.088 per transaction
- Standard, card not present and paper transactions: 0.462%

We receive the following commission when you use your Visa Credit Card. The rate depends on the type of transaction:

- Electronic transactions: 0.275%
- Standard, card not present and paper transactions: 0.275%

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.

RSL Money will give to the Returned & Services League of Australia Limited 20 basis points of interest calculated on RSL Money deeming account balances.

OUR FEES AND OTHER REWARDS

We charge service fees applicable to our products and services as set out in our Schedule of Fees and Charges brochure.

Our employees are salaried and some may also receive payments that relate to direct sales of financial products to members. You can request information about such payments.

On occasion we, our insurers or other business partners, may reward or provide benefits to our employees for success in sale of products and services.

IF YOU HAVE A COMPLAINT

RSL Money has its own dispute resolution process which has been established to resolve any complaints about our products and services. Initially, you should contact our Dispute Resolution Officer on 1300 000 775. If you need further assistance, you can use our internal dispute resolution service. Visit www.rslmoney.com.au for more information.

If we are unable to satisfactorily resolve your complaint under our internal dispute resolution process, you are entitled to have your complaint considered by the Financial Ombudsman Service Limited (Mutuals Division), an external independent dispute resolution body.

Address: GPO Box 3, Melbourne VIC 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Online: www.fos.org.au

HOW TO CONTACT US

Please contact us and send us instructions by:

Mail: RSL Money
PO Box H151
Australia Square NSW 1215

Phone: 1300 000 775

Fax: (02) 9240 4120

Email: service@rslmoney.com.au

Website: www.rslmoney.com.au

For website and online banking

Visit www.rslmoney.com.au

All enquiries and 24 hour phone banking

1300 000 775

Po Box address

PO Box H151 Australia Square NSW 1215

Email us at

service@rslmoney.com.au

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