



helping you make an informed decision about these financial services 

 general insurance products – home, contents, landlord, motor vehicle, caravan, trailer, marine pleasure craft and travel insurance

 international payment products - telegraphic transfers

 Merchant point-of-sale facilities

This Financial Services Guide is effective from 14th August 2023

About Auswide Bank Ltd

This Financial Services Guide is issued by Auswide Bank Ltd, ABN 40 087 652 060, Australian Financial Services & Australian Credit Licence No. 239686.

Contacting us

If you have any questions or need more information, please contact us by:








Telephone: 1300 138 831
In Branch: Branch locations can be found on our website
Email: auswide@auswidebank.com.au
Website: auswidebank.com.au
In writing: Auswide Bank Ltd
16-20 Barolin Street,
Or PO Box 1063,
Bundaberg QLD 4670

About our Financial Services Guide

This Financial Services Guide (FSG) is an important document required by the Corporations Act 2001 (Cth).

It is designed to assist you in deciding whether or not to use any of the financial services offered in this FSG.

The FSG contains information on:

-  the financial services offered in this FSG
-  the associations and relationships Auswide Bank Ltd (Auswide Bank) has with other financial product issuers
-  who Auswide Bank acts for when distributing these financial services
-  how you can arrange these financial services
-  how Auswide Bank and other relevant persons are remunerated in relation to these financial services
-  how complaints will be handled through an internal and external dispute resolution process
-  how you can contact Auswide Bank or the other product issuers

Protecting your privacy

Auswide Bank and the financial product providers detailed in this FSG are committed to protecting the privacy of your personal information. Auswide Bank may collect, use and disclose your personal information with your explicit or implied consent (for example when you request a quotation from or lodge an application through us with one of these product issuers). Every step will be taken to keep your personal information secure. You can access or correct your personal information upon request. Auswide Bank's Privacy Policy (or the Privacy

Policy of the product issuer) is available on request. Should you require more detailed information about the type of personal information that is held; the purposes for collecting your personal information; and how this information is collected, held, used and disclosed; or should you be concerned about the treatment of your personal information, please contact the relevant organisation's Privacy Officer using the contact details provided.

Remuneration and other benefits

The commissions and/or fees and charges Auswide Bank receives for selling or arranging the financial products detailed in this FSG are disclosed below.

In addition to their salary or wages, Auswide Bank employees may be paid incentives commensurate with the Auswide Bank Customer Team Incentive Plan which aims to effectively reward and recognise employees that meet and exceed both behavioural, sales and service targets.

Our staff and authorised representatives may, from time to time, also receive benefits such as tickets to sporting and cultural events, corporate promotional merchandise or other similar benefits or gifts (e.g. store and travel vouchers) from our product providers as part of promotions or where a significant increase in sales performance has occurred.

Employees and authorised representatives of Auswide Bank may also be eligible for a staff discount benefit on their own insurance policies or financial products.

About our Product Issuers

Allianz Australia Insurance Limited (Allianz)

Auswide Bank's agreement with Allianz and its related entities allows us to enter into general insurance contracts with you on behalf of Allianz for whom we act as agent. While we can arrange insurance cover for you, your contract of insurance will be with the insurer. Allianz as the insurer, not Auswide Bank, will be responsible for the performance of the insurance contract.

Allianz Australia Insurance Limited (Allianz)

ABN 15 000 122 850, AFSL No. 234708 is the insurer of Home Building and Contents insurance, Landlord's insurance, Motor Vehicle insurance and Caravan and Trailer insurance.

Club Marine Limited

ABN 12 007 588 347, AFSL No. 236916, is an underwriting agent for Allianz which is the insurer for Pleasure Craft insurance.

AWP Australia Pty Ltd trading as Allianz Global Assistance

ABN 52 097 227 177, AFSL No. 245631, arranges and manages Travel insurance as an agent of Allianz which is the insurer.

Club Marine and Allianz Global Assistance are authorised by Allianz to enter into and arrange these insurance policies and deal with and settle any claims under it.

Allianz, Club Marine and Allianz Global Assistance have only authorised Auswide Bank to provide a 'general advice' for their insurance products. Therefore, we do not provide 'personal advice' for insurance products. This means that whilst we generally recommend the products we can issue and arrange, we do not consider your specific objectives, financial situation or needs in doing this.

We will tell you about the relevant products and collect certain information from you to allow us to determine whether we can issue or arrange them. We are not able to tell you whether the product or an option within it is appropriate for you specifically. Because of this, you need to consider the appropriateness of any general advice or information we give you having regard to your objectives, financial situation and needs before acting on it.

Before you acquire any of the relevant insurance products, we will provide you with a Product Disclosure Statement (PDS) - also called a policy wording - which contains information on the relevant risks, benefits and significant characteristics of the product.

We will either give it to you directly or mail it to you if required. A link to a copy of the PDS on each insurance product is available on our website. The relevant PDS is aimed to allow you to make an informed decision about whether to purchase the relevant financial product. You should consider the relevant PDS before you acquire these products.

You can arrange insurance cover by:

- Visiting an Auswide Bank branch
- Calling us on 1300 138 831
- Visiting our website – auswidebank.com.au

When Auswide Bank arranges insurance policies for you, we receive commissions from Allianz, Club Marine or Allianz Global Assistance which range between 10% and 30% and are applicable to each insurance policy sold by Auswide Bank. The commission is calculated as a percentage of the premium (before any GST, Stamp Duty, and any other charges) applicable to the policy that is sold or renewed by you. The level of commission varies depending on the type of policy that you acquire.

Auswide Bank may also receive a Profit Share payment from Allianz. This is based on a technical formula involving the overall profitability of eligible products in the Auswide Bank Ltd insurance portfolio with Allianz. This may include Home, Motor, Caravan, Trailer and Landlord Insurance as eligible insurance products. Profitability means the premium received for the portfolio less the cost of claims, commission and operating expenses. It is calculated on an annual basis and does not involve extra cost to policyholders.

If you have a complaint that relates to the operation of an insurance policy that Auswide Bank has arranged, or a complaint regarding an insurance claim, please contact the product insurer who has issued the policy and they will deal with your complaint through their internal dispute resolution procedures. To obtain a copy of Allianz dispute resolution procedures please refer to the contact details below:

If you have any claims or complaints, please contact us by:

Allianz Australia Insurance Limited:

Telephone: 132 664
Claim Hotline: 1300 555 030
Complaints: 131 000

Website: auswidebank.com.au
In writing: Allianz Australia Insurance Limited
GPO Box 9870,
Brisbane QLD 4001

Club Marine:
Telephone: 1300 99 2582
In writing: 40 The Esplanade
Brighton Victoria 3186

AGA Assistance Australia Pty Ltd (Allianz Global Assistance):
Telephone: (07) 3305 7000
In writing: Allianz Global AGA Assistance Australia
Locked Bag 3038,
Toowong Queensland
Australia 4066

Allianz is a member of an external dispute resolution which is independent and free to you. Allianz is bound by determinations made by it in accordance with its terms and rules. If you are not satisfied by Allianz's response to your complaint, you may lodge a complaint or dispute with the:

Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001

Convera

Auswide Bank Ltd (Auswide Bank) ABN 40 087 652 060 AFSL 239686 has appointed Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 404092) trading as Convera ("Convera") to assist it in fulfilling certain foreign exchange and payment services, including telegraphic transfers and conversion of foreign currency cheques into Australian currency.

The relationship relating to these services is between you and Auswide Bank.

You can access these services by:

- Visiting an Auswide Bank branch
- Calling us on 1300 138 831
- Visiting our website – auswidebank.com.au

When Auswide Bank provides these international payment services to you, we may charge a fee. When Auswide Bank provides international payment services to you, we receive commission of 20% revenue share from Convera. If you have a complaint relating to the international payment services, please contact Auswide Bank.

If you are not satisfied by Auswide Bank's response to your complaint you may lodge a complaint or dispute with the Australian Financial Complaints Authority.

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001

First Data Merchant Solutions (FISERV)

Auswide Bank has entered into contractual arrangements with First Data Merchant Solutions Australia Pty Limited (ABN 51 115 245 531) (First Data Merchant Solutions) to provide customers acting as merchants with the ability to accept cards as payment for goods and services.

You can arrange for a referral to First Data Merchant Solutions by:

- Visiting or phoning one of our branches
- Calling Auswide Bank on 1300 138 831

When Auswide Bank refers you to First Data Merchant Solutions and you enter into a merchant contract within 60 days of the referral, we receive commission of 10% of net merchant turnover.

If you have a complaint relating to a service provided by First Data Merchant Solutions, please direct your complaint to:

Call: 1800 243 444

Email: merchantservicesau@fiserv.com

Website: www.merchants.fiserv.com/en-au/contact-us/

For other enquiries you can contact First Data Merchant Solutions as follows:

Call: 1800 243 444

Email: merchantservicesau@fiserv.com

Website: www.merchants.fiserv.com/en-au/

Online Payment Support: AUSGatewaysupport@fiserv.com