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Definitions
The following definitions apply when reading this FSG.

- **We/us/our** is MyState Bank.
- **You/your/user.** The customer or account owner and can be individuals or a business. In the situation where there is more than one account owner and all account owners are required to sign with, you means all those account owners together. In the situation where all account owners have authorised one or more individuals to operate the account with, you means the individual.
- **Business/working day** is a weekday other than a National Public Holiday.

About MyState Bank
MyState Bank is wholly owned subsidiary of MyState Limited, a major Tasmanian based Australian Stock Exchange listed group. This group also includes TPT Wealth Limited.

We are the holder of both an Australian Financial Services Licence and an Australian Credit Licence. These are issued to us by Australian Securities and Investments Commission (ASIC). These licences allow us to provide the financial services as outlined within this FSG.

We are also an Authorised Deposit-taking institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA).

Our Products and Services
We are authorised to offer an extensive range of products and services, these are as follows:

**Deposit and payment products**

- Savings and Transaction Accounts
- Term Deposits
- Visa Debit Card
- rediCARD PLUS
- Electronic and Phone Banking
- Direct Debits and Credits
- Cheque Facilities
- BPAY®
- Osko, PayID, New Payments Platform (NPP)
- Foreign Exchange Services
- Telegraphic Transfers
- Drafts

- **Foreign Currency Cheque Conversion via:** Western Union Business Solutions (Australia) Pty Ltd (ABN 24 150 129 749 AFSL 404092). A disclosure document is available for Drafts and can be obtained by contacting us. Western Union owns and operates Western Union Business Solutions (Australia) Pty Ltd and provides its global business payment and risk management services under the Western Union Business Solutions name.

- **Foreign Cash services via:** Travelex Limited (ABN 36 004 179 953 AFSL 222444).

- **Cash PassportTM MasterCard® Prepaid Currency Card**
  
The Cash PassportTM MasterCard® Prepaid Currency Card is MasterCard Prepaid Management Service Australia Pty Ltd (ACN 145 452 044) available under agreement with the distributor of the product and supplier of the processing services for the Card, in conjunction with the product issuer Heritage Bank Limited (ABN 32 087 652 024 AFSL 240984 Australian Credit Licence Number 240984).

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General insurance products

- Home and Contents
- Landlords Residential Property
- Travel
- Motor Vehicle
- Motorcycle
- Boat
- Commercial
- Caravan

Please note that in relation to general insurance products, we are acting as an intermediary for Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU).

Lending products

As the holder of an Australian Credit Licence Number we can offer an extensive range of credit products and services such as:

- Home Loans and Residential Land Loans
- Residential Investment Loans
- Business Loans and Overdrafts
- Commercial Loans

Other products and services we can offer

Through our relationships with other service providers, we are also able to offer or arrange the following products and services:

- Customer discounts with St.LukesHealth for Health Insurance Services
- A registered Private Health Insurer.
- Merchant facilities for business purposes through Commonwealth Bank of Australia (ABN 48 123 123 124)
- Personal Loans through Plenti RE Limited (ABN 57 166 646 635)

What you get when we provide you with financial services

Advice types and authorisations

Some of our staff may be limited to providing general advice only, or may be restricted to providing personal advice on selected products. If they are unable to provide you with the information or service you require, they will refer you to an appropriately authorised staff member.

Terms and conditions

For MyState Bank issued deposit and payment products, we’ll provide you with the relevant disclosure documents prior to your acquisition of the product. The disclosure documents we provide will include information about the terms and conditions, costs, benefits and features of the product. This information will help you decide whether or not the product is suitable for you, and therefore if you should acquire it. We recommend you carefully consider the information we provide prior to deciding to proceed with a product.

Product Disclosure Statements

For general insurance products and other products where we are not the product issuer, a Product Disclosure Statement (PDS) will be provided to you, either before you acquire the product, or in any situation where we offer to provide or recommend a particular product to you. The PDS will contain information about that particular product, including the terms and conditions, costs, benefits and features. This information will help you decide whether or not the product is suitable for you, and therefore if you should acquire it. Again, we recommend you carefully consider this information prior to deciding to proceed with a product.

Our business relationships, associated commissions and incentives

Commissions and who we’re acting for

Unless otherwise stated, we act on our own behalf at all times when providing the financial products and services referred to in this FSG.

CGU Insurance

We are an intermediary for Insurance Australia Limited, trading as CGU Insurance (CGU), an issuer of general insurance products. In arranging insurance with CGU, we do not accept any liability for, or guarantee benefits in respect of products. In arranging any insurance with CGU, we’re acting for CGU, not you.

We receive commission on CGU Insurance products as a percentage, ranging from 5% to 20% of the premium paid for every policy excluding Travel Insurance. For Travel Insurance, a commission of 25% of the premium paid is received.

CGU may also provide us with an allowance to assist with the cost of promotional campaigns, and other payments based on agreed investments. These include, but not limited to, digital improvements, growth in the number of insured customers and/or growth in profitability.

Western Union Business Solutions (WUBS) and Travelex Limited (Travelex)

We act under a Service Agreement with Western Union Business Solutions (Australia) Pty Ltd and Travelex Limited.

When you use products and services provided by WUBS including outbound and inbound telegraphic transfers, drafts and foreign currency cheque conversion we receive a commission of 20% of WUBS currency exchange margin and fees.

When you use foreign cash services provided by Travelex we receive a commission of 20% of Travelex currency exchange margin and collect the full fee charged for this service.

Cash PassportTM Mastercard® Prepaid Currency Card

We also act as an Agent for MasterCard Prepaid Management Service Australia Pty Ltd (who arranges for the issue of the product in conjunction with the issuer, Heritage Bank Limited) when providing MasterCard Prepaid Currency Cards.
The fee for this service is detailed in the Cash Passport MasterCard Prepaid Currency Card Product Disclosure Statement. We also receive a percentage (minimum 10% up to a maximum of 40%) of the exchange margin retained by MasterCard Prepaid Management Service Australia Pty Ltd on the loading and reloading of a card.

Plenti

We act under a referree agreement with Plenti RE Limited (ABN 57 166 646 635).

As such, we receive a commission on a Plenti car or personal loan. For car loans the commission is $550 ex GST and for personal loans the commission is $450 ex GST.

St.LukesHealth

We act under a referree agreement with St.LukesHealth. As such, we receive a commission of up to 7.0% (excluding GST) of health insurance premiums received by St.LukesHealth as a result of any referrals made to them, where the premium is paid via a direct debit arrangement from a MyState Bank Account.

Merchant Facilities – Commonwealth Bank of Australia

We act under an agreement with Commonwealth Bank of Australia (ABN 48 123 123 124) to provide our business customers with merchant facilities by assisting them to enter into a Merchant Agreement with Commonwealth Bank of Australia.

As part of this agreement, we receive an up-front commission of $200 (excluding GST) for each business customer who enters into a Merchant Agreement with Commonwealth Bank of Australia.

Plenti

We act under a referree agreement with Plenti RE Limited (ABN 57 166 646 635).

As such, we receive a commission where a customer draws down on a Plenti car or personal loan. For car loans the commission is $550 ex GST and for personal loans the commission is $450 ex GST.

Association

We’re an Associate Member of the BPAY Scheme, and a Sponsored Member of Visa International.

Fees, charges and incentives

MyState Bank issued products

The fees and charges relating to our deposit and payment products are detailed in our Fees and Charges for Deposit Accounts.

MyState Bank employee incentives, payments and commissions

Our salaried employees are representatives of MyState Bank Limited. We may provide cash bonuses or other incentives to our employees, depending on employee and company performance, or on the sale of our business partners’ products.

Complaints and feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to improve the way we do things.

How can I lodge a complaint?

You can advise us of your complaint or provide feedback by:

• calling us – 138 001 (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
• visiting your local branch; or
• writing to us at Complaints & Feedback, GPO Box 1274, Hobart Tasmania 7001.

What should my complaint include?

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

• your customer number, name and details of preferred contact method;
• complaint or feedback information – what is your complaint or feedback about and when did it happen; and
• resolution – how would you like the matter resolved.

What are the options available if I need more help?

Our team can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website (ndh.org.au) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on 1800 007 007 to talk to a financial counsellor.

What are the response timeframes?

We will try our best to resolve the complaint for you straight away, and in most cases we can.

If we can’t we will:

• acknowledge that we’ve received your complaint within 24 hours or one business day;
• keep you up to date on our investigation and progress;
• provide you with final resolution within 30 days - if not, we will inform you of the reasons for delay and when we expect to resolve;
• if your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days.

What if my complaint isn’t resolved to my satisfaction?

If you’re not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you’ve been speaking with.

In the event you are not satisfied with the Manager’s response, you have a few more options as outlined below.

Senior Manager Review

You can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

Senior Manager Review
Phone: 138 001
Email: mycomplaint@mystate.com.au,
addressed to the Senior Manager
Post: Senior Manager Complaint Review,
GPO Box 1274, Hobart TAS 7001
Customer Advocate

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

**Customer Advocate Review**
- **Phone:** 138 001
- **Email:** customeradvocate@mystate.com.au
- **Post:** Customer Advocate, GPO Box 1274, Hobart TAS 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

**External Review**

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is a good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

**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

Privacy or Consumer Data Right Complaints

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

**Office of the Australian Information Commissioner (OAIC)**
- **Online:** www.oaic.gov.au
- **Phone:** 1300 363 992
- **Mail:** OAIC - CDR Complaints
  GPO Box 5218, Sydney NSW 2001

How to get other information

Upon request, we’ll provide general information about the rights and obligations that may arise out of your relationship with us. This includes information about the operation of accounts, cheque facilities and identification requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. This information can be found in our Terms and Conditions for Deposit Accounts & Electronic Banking.