

Bridges pay referral fees ranging from 0% to 22.5% of the entry fees charged by an advisor from the amount you pay Bridges. We may also receive additional payments from Bridges depending on the level of business referred by us. These payments do not increase the fees already payable by you to Bridges.

When providing third party products to you 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.

OUR FEES AND OTHER PAYMENTS

We charge service fees applicable to our products and services as set out in our Schedule of Fees & Charges, located within the Relationship Rewards schedule.

Our staff are all salaried employees and act as representatives of The Broken Hill Community Credit Union Ltd. They do not receive any commission or other benefits in providing our financial services to you. However, from time to time we may allow third party product issuers to run promotion programs under which they may reward or provide benefits to our staff for their success in arranging the issue of the third party's products during the promotion period. If you receive personal advice from us, we may be required to provide you with more detailed information about any relevant benefit.

IF YOU HAVE A COMPLAINT

First, contact a Member Services Officer on (08) 8088 2199. If you need further assistance you can use our internal dispute resolution service.

See our Complaints & Dispute Resolution Guide for more information.

If we cannot resolve a dispute, the Broken Hill Community Credit Union is a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or visit www.afca.org.au and have the dispute determined in an independent manner.

ABOUT THIS FSG AND UPDATES

All details are current as the date of this FSG. A copy of our current FSG will always be available on our website.

HOW TO CONTACT US

PLEASE CONTACT US BY:

Mail	The Broken Hill Community Credit Union Ltd. PO Box 294 Broken Hill NSW 2880
Phone:	(08) 8088 2199
Fax:	(08) 8087 6730
Email:	reception@bhccu.com.au
Web:	www.bhccu.com.au

Visit us at our office at 2 Chloride Street, Broken Hill.

Financial Services Guide

Effective 1st November 2018



The Broken Hill Community Credit Union
ABN: 12 087 650 762 AFSL: 238020

This Financial Services Guide (FSG) is designed to help you decide whether to use The Broken Hill Community Credit Union Ltd's products and services.

This FSG contains information on:

- Advice for Members
- Our Account and Access Information
- Our Banking & Insurance Products & Services
- Our Loans & Other Products
- Our Business Partners & Commissions
- Our Fees & Other Payments
- How to make a complaint; and
- How to contact the Credit Union

ADVICE FOR MEMBERS

Credit Union staff may give you general or personal advice on our products and services. If we give you personal advice on any Investment Account (term deposit), special Savings Account (eg: S10 Monthly Managed and S21 Santa Saver) or an insurance product, you will receive a Statement of Advice (SOA). Your SOA sets out the information you have given us about your circumstances and needs and the advice we have given you on the product.

ACCOUNT AND ACCESS INFORMATION

You will receive this document, a Financial Services Guide (FSG) and Account and Access Facility Conditions of Use and a Summary of Accounts document for all our savings, term investments and payment service products.

The Conditions of Use document includes all terms and conditions for our products and services and also includes our:

- Fees and Charges schedule, located within the Relationship Rewards schedule – setting out costs related to each product; and
- Interest Rate Brochure – listing our current rates for savings and investment products

If you purchase a general insurance product or Travelex product we will give you a PDS for each product when you buy the product from us.

OUR BANKING & INSURANCE PRODUCTS & SERVICES

We are licensed by ASIC (Australian Securities & Investment Commission) to advise and deal in a range of products and services:

- Savings Accounts – basic S1 transaction account and other specialist accounts
- Investment Accounts – term deposits from 2 months to 36 months
- Payment Services – direct credits and debits, payroll credits, periodic payments, electronic funds transfer, debit cards, member chequing, SMS Banking, Internet Banking and Banking App, Business Internet Banking, Osko, BPAY and traveller's cheques.
- Insurance – General Insurance (Home Building & Contents, Motor Vehicle/Motor Cycle, Caravan/Trailer/Pleasure craft and Travel) and Consumer Credit Insurance.

OUR LOANS AND OTHER PRODUCTS

We can also provide you with:

Home Loans
Car Loans
Personal Loans
Commercial Loans
Overdrafts
Merchant facilities

Conditions of Use for these products are provided upon application. Current fees and charges and interest rates applicable to these products are provided on request.

OUR BUSINESS PARTNERS & COMMISSIONS

For General Insurance and Travel Insurance issued on behalf of QBE Insurance (Australia) Limited ABN: 78 003 191 035 AFSL: 239545 before the 30th September 2018 we may receive 7.5%- 25% commission based on the premium paid for each policy.

We receive commission from Credit Union Services Corporation (Australia) Ltd of \$0.41 per BPAY transaction.

When you use your Visa Debit Card to pay for goods or services we may receive interchange fees from Visa. These fees depends on the type of transaction and whether the sales are made in or out of Australia. The average rate per transaction is \$0.09.

We receive commission on various foreign exchange products:

- Multi-Currency Cash Passport Debit Cards and associated products commission amounts vary but in some instances a minimum amount of \$11 or up to 1.1% of the \$AUD load value and up to 1% on the \$AUD reload amount..
- Travelex and Western Union Business Solutions products of up to \$10. In addition we may receive up to 20% of the revenue certain transactions generate.