

Financial Services Guide

Effective Date
1 October 2015



Purpose of this Financial Services Guide

This Financial Services Guide ('FSG') is an important document that outlines the products and services provided by The Rock - A division of MyState Bank Limited (MyState) (also referred to as 'The Rock', 'we', 'us' or 'our' within this FSG).

The information has been designed to help you decide if you want to use the products and services that we have on offer.

This FSG contains information on:

- the range of products and services that The Rock can provide and advise you on;
- what you will receive when financial services are provided;
- any business relationships and commissions that may influence the products and services provided;
- how The Rock is paid for the products and services provided;
- how we will deal with your complaints if you are not satisfied with the services provided; and
- how to contact us.

You will typically receive an FSG when The Rock provides you with financial product advice or sells you a financial product.

About The Rock

The Rock - A division of MyState Bank Limited (MyState) ABN 89 067 729 195, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962, a major Tasmanian based listed diversified financial group. MyState Bank Limited is an Authorised Deposit-Taking Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA).

The Rock provides the financial services outlined in this FSG under the Australian Financial Services Licence and Australian Credit Licence held by MyState Bank Limited (AFSL / Australian Credit Licence Number 240896) issued by the Australian Securities and Investments Commission (ASIC).

Our employees act on behalf of The Rock which means we are responsible to you for the services described in this FSG.

Our Products and Services

We are authorised to advise and deal in an extensive range of products and services, including those set out below:

Deposit & Payment Products

- Savings and Transaction Accounts
- Term Deposits
- Cash Management Accounts
- BPAY®
- Internet and Phone Banking
- Direct Debits and Credits
- Cheque Facilities
- Visa Debit Card
- rediCARD PLUS
- Foreign Exchange Services

The Rock issues Telegraphic Transfers, Drafts and Foreign Currency Cheque Conversion in conjunction with the provider, 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 The Rock. 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.

The Rock provides Foreign Cash services in conjunction with Travelex Limited (ABN 36 004 179 953, AFSL 222444).

- Cash Passport™ MasterCard® Prepaid Currency Card

The Cash Passport™ MasterCard® Prepaid Currency Card is available under agreement with Access Prepaid Australia Pty Ltd (ABN 47 147 452 044 AFSL 386837) 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.

General Insurance Products

- Home and Contents
- Landlords Residential Property
- Travel
- Motor Vehicle
- Motorcycle
- Boat
- Caravan
- Consumer Credit Insurance
- Auto Equity
- Commercial

Life Risk Insurance Products

- Term Life

Please note that in relation to general and life risk insurance products we are acting as an intermediary for CGU Insurance Limited (ABN 27 004 478 371 AFSL 238291) (CGU).

Our other Products and Services

The Rock offers a range of credit products and services such as:

- Home Loans
- Line of Credit Facilities
- Personal Loans
- Construction Loans
- MyCard MasterCard

Through a relationship with Citigroup Pty Ltd, The Rock are able to offer a MyCard MasterCard.

Citigroup Pty Ltd (ABN 88 004 325 080, AFSL 230898 Australian Credit Licence Number 238098) is the credit provider and card issuer of the product.

For more details on our range of other products and services, please visit one of our branches, call our Customer Care Team on 1800 806 645, or visit therock.com.au

What you will receive when financial services are provided

Advice types and authorisations

Some Consultants of The Rock may be limited to providing general advice only, or may be restricted to providing personal advice on selected products. If a Consultant is unable to provide you with the information or service you require they will refer you to an appropriately authorised Consultant of The Rock.

What The Rock will provide you

Terms and Conditions, Product Schedules & Statements of Advice

For Rock issued deposit and payment products, we will provide you with the relevant product schedules prior to you acquiring that product. The schedules we provide you will include information about the terms and conditions, costs, benefits and features of the product. This information will help you decide whether to acquire the product. You should carefully consider the information we provide prior to deciding to proceed.

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

If we provide you with personal financial advice you will also receive a Statement of Advice (SoA) that sets out the information you have given us on your circumstances and needs and the advice we have provided you. The SoA will contain the basis on which the advice is given and information about fees, commissions and associations which may have influenced the provision of the advice.

The Rock Consultants are only permitted to recommend products which have been researched and approved by The Rock.

Important warning: Our Consultants will need to assess your individual objectives, financial situation and needs when providing you with personal financial advice. You have the right not to divulge this information to The Rock or you may choose to limit the amount or type of information provided to us. If you do this you should understand that there may be possible consequences of us not having your full personal information. For example, our Consultants may not be able to consider your full needs, objectives and circumstances when making recommendations. In addition, you may specify how you would like to give us instructions, for example by telephone, in person, fax or email.

All information collected by The Rock is held in accordance with our Privacy Policy, which is available at any branch, by calling our Customer Care Team on 1800 806 645, or at therock.com.au

Our Business Relationships, Associated Commissions & Incentives

Who we are acting for and Commissions

Unless otherwise stated, The Rock acts on its own behalf at all times when providing financial products and services referred to in this FSG.

CGU Insurance

The Rock is an intermediary for CGU Insurance Limited (CGU), issuers of general and life risk insurance products. In arranging any insurance with CGU, The Rock does not accept any liability for, or guarantee benefits in respect of either general insurance or consumer credit insurance products. In arranging any insurance with CGU, The Rock is acting as an intermediary.

The Rock receives commission on CGU Insurance products as a percentage ranging from 5% to 20% of the premium paid for each policy except Travel and Auto Equity Insurance. For Travel Insurance, a commission of 30% and Auto Equity, a commission of 27% of the premium paid is received.

CGU may also provide a marketing allowance to The Rock to assist with the cost of promotional campaigns, and a bonus payment which is based on the performance of the portfolio over a defined period. CGU may also provide incentives and other rewards to The Rock employees who participate in promotional programs.

MasterCard - Card Services

Citigroup Pty Ltd is the credit provider and card services provider of the MyCard MasterCard. Citigroup Pty Ltd provides and administers the MyCard MasterCard. The Rock receives commissions in relation to this service. Please refer to the Credit Guide for MasterCard available at any Rock branch, online at therock.com.au or by calling 1800 806 645.

Travelex Limited

The Rock acts under a Services Agreement with Western Union Business Solutions (Australia) Pty Ltd (“WUBS”) and Travelex Limited. When you use the products and services provided by WUBS including outbound telegraphic transfers, inbound telegraphic transfers, drafts and foreign currency cheque conversion services The Rock receives a commission of 20% of WUBS currency exchange margin and fees.

When you use the products and services provided by Travelex including foreign cash services The Rock receives a commission of 20% of Travelex currency exchange margin, and collects the full fee charged for this service.

Cash Passport™ MasterCard® Prepaid Currency Card

The Rock also acts as an Agent for Access Prepaid 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 Multi-Currency Cash Passport Product Disclosure Statement. We also receive a percentage (minimum 10% up to a maximum 40%) of the foreign exchange margin retained by Access on the loading and reloading of the card.

Fees, charges and incentives

The Rock Issued Products

Details of fees and charges relating to The Rock's issued deposit and payment products are contained in The Rock's *Fees and Charges - Product Schedule Part C*.

The Rock Employee Incentives, Payments & Commissions

The Rock's salaried employees and mini branch operators are representatives of The Rock. The Rock may provide incentives to representatives in the form of cash bonuses or other incentives, depending on the volume of placement in The Rock and our business partners' products, as well as employee performance.

Making a complaint

We understand that sometimes you may feel unhappy with some aspects of our products and services. If you have a concern or complaint, we have a clear process to receive, respond to and resolve it.

Please give us the opportunity to listen and resolve your concern or complaint.

If a product or service does not meet your expectations, we want to know about it. Your feedback is important to us and it provides us with the opportunity to continually improve our services. We are committed to resolving customer concerns and complaints in a timely and professional manner.

Contact us in Person or via Phone

Before you contact us be prepared with any supporting documents or evidence you think will help clarify your concern. When you make your complaint, be clear about what has happened and what you would like us to do.

For the fastest possible resolution to your complaint:

- call 1800 806 645
- speak to any of our staff at any of our branches
- send an email to feedback@therock.com.au
- send a fax to 07 4931 8890
- send a letter to:
Complaints Officer
The Rock
PO Box 562
Rockhampton QLD 4700

What you can expect from Rock

Our aim is to respond to your complaint promptly and resolve it quickly. This can often be done when you first contact us, either by phone, or in person at a Rock branch.

If we cannot resolve your concern or complaint immediately, we will continue to investigate the situation promptly, and will try to resolve the problem within 21 days. If we need more information or more time to investigate we will write to you advising that it will take longer. In no case will we allow a complaint to remain unresolved longer than 45 working days without a written response.

What if you are not satisfied with our response

On occasions, you may remain dissatisfied with our response. The next step is to ask for the matter to be reviewed by a Senior Manager of the Rock. Please ensure that you include your account number on your request, and provide the reason why you are dissatisfied with the initial response and the outcome you are seeking to resolve the dispute.

We will respond within 14 days of receipt of your request, or contact you to advise that the investigation will require additional time. Please forward your request to:

Complaints Officer
The Rock
PO Box 562
Rockhampton QLD 4700

You can also email your request to: feedback@therock.com.au

If we cannot resolve the issue to your satisfaction

If, despite everyone's best efforts to reach a positive outcome, you remain dissatisfied with the Rock's response, you may wish to have the matter investigated by someone other than The Rock.

Should you remain unhappy with our final response, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). FOS is an external dispute resolution scheme approved by the Australian Securities and Investments Commission. FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia. Complaints lodged with FOS are dealt with under the membership held by MyState Bank Limited.

The Financial Ombudsman Service can be contacted by:

Phone 1300 780 808
Fax 03 9613 6399
Post GPO Box 3 Melbourne VIC 3001
Email info@fos.org.au
Web www.fos.org.au

If you have a complaint or concern about the collection or use of your personal information or a breach of privacy and we are unable to resolve your dispute, the matter can be referred to the Federal Privacy Commissioner who may investigate your complaint further.

They can be contacted by:

Phone 1300 363 992
Fax 02 9284 9666
Post Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
Email enquiries@oaic.gov.au
Web www.oaic.gov.au

The Australian Securities and Investments Commission (ASIC) www.asic.gov.au also has an Infoline 1300 300 630, which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to infoline@asic.gov.au.

To find out more, call the Rock on 1800 806 645 or visit your local branch.

How to get other information

Upon request The Rock will provide general information about the rights and obligations that may arise out of your relationship with The Rock. This includes information pertaining to the operation of accounts, cheque facilities and identification requirements under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*.

The Rock can provide financial solutions to help you reach financial security and prosperity.

If you would like to know more about our range of banking products and services you can arrange an appointment to meet with a Consultant through any Rock branch or by calling our Customer Care Team on 1800 806 645.

How to contact The Rock

1800 806 645
therock.com.au

Mail: The Rock
PO Box 562
Rockhampton QLD 4700
Email: rock@therock.com.au

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