Dispute Resolution Procedures

If you have a complaint about any financial product or service provided by Central Murray Bank please contact a Member Services Officer at our branch.

A Complaint and Dispute Resolution Guide ("the Guide") is available for members in our branch. The Guide informs members how to lodge a complaint, including who to contact and how Central Murray Bank will handle it. Members lodging a complaint will be offered this Guide

If your complaint cannot be resolved by a Member Services Officer and relates to any of our savings accounts or payment services you may make use of our internal dispute resolution procedures. If you wish to make use of our internal dispute resolution procedures, please contact our Dispute Resolution Officer on (03) 5744 3713.

If your complaint relates to the operation of a third-party product or service, we may need to refer you to the product or service supplier.

Central Murray Bank is also a member of the Australian Financial Complaints Authority (AFCA). If you are not happy with our resolution of your complaint under our internal dispute resolution procedures, you are entitled to have your dispute considered free of charge to you by AFCA.
AFCA can be contacted by:

Telephone: 1800 931 678
Email: info@afca.org.au
Mail: GPO Box 3 Melbourne Vic 3001
Website: www.afca.org.au

Your Privacy

At Central Murray Bank, we will treat your personal information with care. We will collect personal information about you to provide you with membership benefits, financial services and products or information about those benefits, services and products. However, we will not use or disclose your information except for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to or authorised by you.

Central Murray Bank has adopted and abides by the Privacy Act 1988 (Cth), the Australian Privacy Principles and the Customer Owned Banking Code of Practice. Your personal information will be handled strictly in accordance with our Privacy Policy, which is available from our branch or on request. You may request access to the information we hold about you.

Further Information

Any additional information you require in relation to the financial services outlined in this FSG can be obtained by contacting Central Murray Bank.

Registered Office:
58 Belmore Street,
Yarrawonga, Vic 3730

Phone: (03) 5744 3713

centralmurray.bank

central murray bank

Financial Service Guide

ABN: 69 087 651 812
Australian Financial Services Licence 239446
Effective 31st July 2026

About this Financial Services Guide

This Financial Services Guide (FSG) contains information designed to assist you in deciding whether to use any of the financial services or products that the Central Murray Credit Union Limited t/as Central Murray Bank is authorised to provide. The FSG contains information on:

- Our name and contact details
- Our products and services
- Relationships we have with other product issuers
- How we are paid for providing those services
- How you can make a complaint

What financial services can we provide

We are licensed by the Australian Securities and Investment Commission (ASIC) to deal and advise on the following products:

- Basic deposit products—transaction, savings and term deposit accounts;
- Non-cash payment facilities - this includes Visa card, internet and mobile banking.

Full details of all these products are contained in Central Murray Bank's Terms and Conditions (T&C). We may issue the T&C's with this FSG, or they may be obtained via our website or our branch.

You should consider the T&C's before deciding to acquire or keep any of the above products.

Our policy is to provide general advice in relation to these products.

Our Products and Services

International Services

- Foreign Cash
- Cash passport cards
- Foreign payments

Other Products and Services available

Central Murray Bank also provides the following range of credit and non-credit related products, such as:

- Real estate loans
- Investment loans
- Business Loans
- Personal loans
- Overdrafts
- Referrals to Financial Planning
- Payroll and payroll deductions

Fees, charges and rewards

The fees and charges applicable to Central Murray Banks products and services are contained in a separate Schedule of Fees, Charges and Member Rewards, which is available upon request or at **www.centralmurray.bank**

How are we paid for providing those services

Central Murray Bank's employees are salaried, Central Murray Bank or our business partners may offer staff incentives related to the sale of products or services.

Any commissions are paid directly to Central Murray Bank and, if part of an incentive scheme, passed on to employees.

When we provide advice on our range of authorised financial products or arrange to issue such products, we do so on our own behalf.

Central Murray Bank receives commission on sales involving these suppliers, as detailed in the table shown below:

Commissions and Payments

BPAY®	BPAY® Pty Ltd	Up to $0.55 per transaction
Cash Passport	MasterCard Prepaid Management Services Australia Pty Ltd	1% of the total AUD order amount and between 10% and 40% of the foreign exchange margin on funds loaded at a Central Murray Bank branch
Foreign Exchange and Payment Services	Convera Australia Pty Ltd	20% of the revenue on provision of services. $30 Outward Payment $50 Outward payment (AUD) $20 online payment