

## Dispute Resolution Procedures

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

A Complaint and Dispute Resolution Guide ("the Guide") is available for members in our branches. The Guide informs members how to lodge a complaint, including who to contact and how CMCU will deal with the complaint. 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, payment services or advice we provide about any general insurance product 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 third party products we may need to refer you to the supplier of the product or service.

CMCU also belongs to 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 on 1800 931 678, by letter to GPO Box 3, Melbourne, Victoria, 3001 or by email to [info@afca.org.au](mailto:info@afca.org.au).

## Your Privacy

At CMCU 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.

CMCU has adopted and abides by the Privacy Act 1988, 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 CMCU.

**Registered Office:** 58 Belmore Street, Yarrawonga, Vic  
3730

**Phone:** (03) 5744 3713 **Fax:** (03) 5744 1926

**Website:** [www.cmcu.com.au](http://www.cmcu.com.au)



# Financial Services Guide

ABN: 69 087 651 812

Australian Financial Services Licence 239446

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V8

## 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 (CMCU) 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 (including on behalf of others):

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

Full details of all these products are contained in the Product Disclosure Statement (PDS) which is incorporated in CMCU's Terms and Conditions. We may issue the PDS with this FSG or it may be obtained via our website or our branch.

You should consider the PDS before making a decision to acquire or keep any of the above products.

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

## On whose behalf do we provide financial Services?

In relation to basic deposit products and non-cash payment products, we are generally acting on our own behalf. When we arrange to issue insurance products, we do so on behalf of the insurers who are the product issuers. Details of who the relevant product issuer is will be including in the PDS for that insurance product.

## Our Products and Services

### International Services

- Foreign cash
- Cash passport cards
- Telegraphic transfers

## Other Products and Services Available

CMCU 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 CMCU's products and services are contained in a separate Schedule of Fees, Charges and Member Rewards, which is available upon request or at [www.cmcu.com.au](http://www.cmcu.com.au).

## How are we paid for providing those services

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

Any commissions are paid directly to CMCU and, if part of an incentive scheme, passed onto 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.

CMCU receives commission on sales involving these suppliers as detailed in the table shown below:

Commission and Payments		
BPAY	BPAY® Pty Ltd	Up to \$0.55 per transaction
Cash Passport	MasterCard Pre-paid 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 CMCU branch
Telegraphic Transfers	Western Union Business Solutions T/As Convera (Australia)	1% of the \$AUD value for foreign cash (with a minimum of \$10). Telegraphic transfers up to \$20
Financial Planning	Bridges Financial Services Pty Ltd	Upon signing an Authority to Proceed with Bridges Financial Services Pty Ltd: \$1,500 for comprehensive advice; or \$300 for single strategy advice.
General Insurance	Allianz Australia Insurance Ltd	Up to 14% of the base premium you pay when you first acquire a policy or renew that policy