



## RaboDirect Financial Services Guide

This Financial Services Guide is dated April 2017.

This Financial Services Guide ("FSG") is intended to assist you in deciding whether to use the 'RaboDirect' financial services we can provide to you. It provides information regarding certain basic matters including, RaboDirect products and services, our charges, any commission we receive in relation to those products and services and what you can do if you have a complaint about our services.

A Product Disclosure Statement ("PDS") will be provided to you when we offer you a RaboDirect Notice Saver Account. The PDS contains information about this product including: the product features, key risks, costs, fees and charges and other terms.

Provider of the services	<p>RaboDirect is a division of :  Rabobank Australia Limited  Darling Park Tower 3  Level 16, 201 Sussex Street, Sydney NSW 2000</p> <p>Phone: 1300 3030 33</p> <p>Website: <a href="http://www.rabobank.com.au">www.rabobank.com.au</a></p> <p>Rabobank Australia Limited (ABN 50 001 621 129) ("Rabobank") holds Australian Financial Services Licence number 234 700 ("AFSL")</p>
Products and Services that Rabobank is licensed to provide	<p>Under the AFSL Rabobank is authorised to:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Provide financial product advice for <ul style="list-style-type: none"> <li>• deposit and payment products including: <ul style="list-style-type: none"> <li>○ basic deposit products</li> <li>○ deposit products other than basic deposit products</li> <li>○ non-cash payment products;</li> </ul> </li> <li>• derivatives; and</li> <li>• foreign exchange contracts;</li> </ul> </li> <li><input type="checkbox"/> Deal in <ul style="list-style-type: none"> <li>• deposit and payment products including: <ul style="list-style-type: none"> <li>○ basic deposit products</li> <li>○ deposit products other than basic deposit products</li> <li>○ non-cash payment products</li> </ul> </li> <li>• derivatives;</li> <li>• foreign exchange contracts; and</li> <li>• securities.</li> </ul> </li> <li><input type="checkbox"/> Make a market for <ul style="list-style-type: none"> <li>• foreign exchange contracts; and</li> <li>• derivatives.</li> </ul> </li> </ul>
Products and Services provided by Rabobank	<p>Through RaboDirect.com.au, and selected intermediaries, Rabobank provides the following 'RaboDirect' branded products and services:</p> <ul style="list-style-type: none"> <li>• Call Deposits</li> <li>• Term Deposits</li> <li>• Notice Saver Account</li> <li>• RaboDirect IDPS</li> </ul> <p>Rabobank offers additional services through its branch network. Information regarding these services can be found in the <a href="#">Rabobank Australia Limited FSG</a>.</p> <p>Rabobank does not provide personal financial product advice. You will be provided with factual information and general financial product advice. When general financial product advice is provided, your personal circumstances are not considered.</p>
How Rabobank is paid for the services provided	<p>Rabobank will charge a processing fee of \$25 if you withdraw a RaboDirect Term Deposit before the expiry of the nominated term. This fee is in addition to any break costs incurred. Further details regarding fees are set out in the RaboDirect Terms and Conditions.</p>
Information Rabobank maintains	<p>We maintain copies of applications and any correspondence with you. If you wish to examine this information, you should contact us and we will make arrangements for you to do so.</p> <p>We are committed to implementing and promoting a privacy policy which will ensure the privacy of any personal information we may obtain from you. A copy of our privacy policy is available at the RaboDirect website <a href="http://www.rabodirect.com.au">www.rabodirect.com.au</a></p>
Remuneration (including commission) and other benefits	<p>Rabobank employees are remunerated by annual salary. Employees may be entitled to receive an annual bonus, which may depend on the overall performance of the Rabobank Australia Group. Whether employees receive such a benefit will depend on a number of performance related factors. It is not possible to determine at any given time whether or not an employee will receive such a benefit or to qualify the amount. The amount is not</p>

directly attributable to any particular product or service provided by Rabobank.

If you have been referred to RaboDirect products and services by a Rabobank customer or by an employee of Rabobank or one of its related entities, Rabobank may pay remuneration (including commission) or other benefits to that person. Remuneration (including commission) or other benefits may be from \$10 up to a maximum of \$100 per client referred.

Rabobank has referral agreements in place with third parties and may pay remuneration (including commission) or other benefits to those third parties. Remuneration may be in the form of a commission of up to 1.00%p.a. of the value of referred investments.

#### Providing instructions

Clients can provide instructions to us in relation to RaboDirect products through RaboDirect Internet Banking Services, which is accessible at [www.rabodirect.com.au](http://www.rabodirect.com.au), via the RaboDirect Mobile App, or through another agreed method.

#### Making a Complaint

We pride ourselves on providing high quality service to our customers. Despite our efforts, there may be times when we do not meet your expectations. If this happens, we need to know. Your feedback helps us understand your needs so that we can improve our service and do things better.

What you should do:

Contact our RaboDirect Customer Experience Centre

Our Customer Experience Centre specialists will endeavour to resolve your complaint promptly. Where they are unable to, the matter will be escalated until resolved.

You can contact them by:

- Mail: write a letter including your name, address and contact details as well as your concerns and what action you have taken and send it to:  
Customer Experience Manager RaboDirect  
GPO Box 4715  
Sydney NSW 2001
- Fax: the above details to 1800 121 615
- Phone: our Customer Experience Centre any time between 8am and 7pm (Sydney Time), Monday to Friday on free call 1800 445 445.
- E-mail: to [info@rabodirect.com.au](mailto:info@rabodirect.com.au) including your name, address and contact details as well as your complaint and what action you have taken. For security reasons, PLEASE DO NOT provide any confidential or account specific information via e-mail. Communications via e-mail which are not encrypted are not secure.

Often a discussion with a staff member who is familiar with your account history can provide a quick resolution.

What happens next:

We aim to resolve more complex matters (which cannot be resolved promptly) within 21 days of becoming aware of the complaint. If we inform you of our need for more time, and unless there are exceptional circumstances, we aim to resolve a dispute within 45 days. If more than 45 days is required, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date for completion.

If we can't reach a resolution together:

If after 45 days, you feel that your complaint has not been handled or resolved to your complete satisfaction, you may request to have your complaint referred internally to Rabobank's Customer Advocate who will independently assess your complaint and offer a resolution.

You may also at any time refer to an external dispute resolution service provided by the Financial Ombudsman Service (FOS). Please note that although you are entitled to refer your complaint to the FOS at any time, the FOS does encourage you to approach us in the first instance.

Certain criteria apply regarding disputes that the FOS can consider. For more information, refer to (or request a Rabobank staff to provide you with) the "How to Resolve your Dispute" brochure from [www.fos.org.au](http://www.fos.org.au) under the headings "Publications" then "Brochures" then "Banking & Finance".

The FOS can be contacted by:

Phone: 1300 78 08 08

Fax: 03 9613 6399

Post: GPO Box 3  
Melbourne VIC 3001  
E-mail: [info@fos.org.au](mailto:info@fos.org.au)

The Australian Securities and Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you can use to make a complaint and obtain information about your rights.

Alternatively you can obtain a complaint form on the ASIC website at [www.asic.gov.au](http://www.asic.gov.au). The complaint form can be submitted online, faxed to ASIC on (03) 5177 3749 or posted to:

ASIC Complaints  
Australian Securities and Investments Commission  
GPO Box 9827  
Your Capital City