



Bank of Sydney

Financial Services Guide

1. Introduction

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered by Bank of Sydney Ltd ABN 44 093 488 629 (BOS). It provides you with an understanding of what to expect from your interactions with BOS.

2. Financial Services Guide (FSG)

This guide contains information about:

- **Services and products provided by BOS** – It outlines the kinds of services and products BOS is authorised to provide under its Australian Financial Services Licence and Australian Credit Licence as well as other services and products BOS offers;
- **Remuneration received by BOS and related persons** – It details the remuneration BOS, its staff and other related persons receive in connection with the financial services BOS provides; and
- **BOS's Complaints Process** – This describes how BOS deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.

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

3. Other documents you may also receive

You may also receive other documents when BOS provides services or products to you.

- **Product Disclosure Statement (PDS)**
 - This contains general information about the product including;
 - **Fees and charges;**
 - **The terms and conditions for the product;** and
 - **Any significant risks associated with holding the product.**

You may receive a PDS when BOS issues you with a product, offers to issue a product to you, or recommends a product to you as part of providing general information.

4. Contacting us

You can contact us and find out more about BOS in the following ways:

By Mail: Bank of Sydney Ltd
GPO Box 4288 SYDNEY NSW 2001

Telephone: 1300 888 700

Internet: www.banksyd.com.au

5. Banking Products and services BOS is licensed to provide

BOS holds an Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) 243444. Under this licence, BOS deals in and provides advice and services in relation to the following:

- Basic Deposit Products
- Term Deposits
- Cash Management Services
- Electronic Banking facilities such as Internet Banking and VISA Debit Cards
- Non-cash payment facilities such as periodical payments and cheque facilities
- Bank Cheques
- Foreign Currency Accounts
- Foreign Exchange Contracts
- International Telegraphic Transfers
- Derivatives
- Bank Drafts
- Trade Finance

6. Benefits BOS may receive

Fees and charges

BOS may charge fees for services and products it provides to you. Details of fees and charges BOS receives for issuing products will be contained in the Product Disclosure Statement and Fees and Charges for those products.

Other benefits

When issuing foreign exchange products, BOS may benefit by receiving a margin representing the amount above which BOS sourced or funded the product.

If any fees, commissions or other benefits payable to BOS or your adviser affect the return payable to you under a product, further details will also be contained in the Product Disclosure Statement for the relevant product. BOS may receive commissions or other benefits from insurers for selling their insurance products or successfully referring a customer to the insurer. Details of the insurer will be included in the Product Disclosure Statement for the insurance product. Payments to BOS may be in the form of a bulk payment per policy successfully sold or calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies). If you require further details about any of the above remuneration received from insurers, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates. BOS may also receive commissions or other benefits for acting as an agent for Western Union money remittance services. The amounts are generally received by BOS on a monthly or quarterly basis.

7. Remuneration or other benefits received by BOS staff

All BOS staff receive a salary. BOS staff may also receive commissions or benefits depending on the product they are selling or providing advice on and the area of BOS they work in.

BOS staff may receive these commissions or other benefits in one or more of the following ways:

- Bonuses based on the total value of products sold and the number of sales achieved by the staff member

- Bonuses based on a combination of the performance of the staff member's team or business unit and the staff member's own performance
- Benefits can be either monetary or non-monetary. BOS pays monetary benefits described directly to eligible staff into the same account into which their salary is paid, or in some circumstances, into another account specified by the staff member. Non-monetary benefits may include gift vouchers and certificates.

8. Providing instructions to BOS

You can contact BOS by using the contact details set out in this guide. Some products and services may have their own rules around how to provide instructions or carry out certain transactions. Please refer to the Product Disclosure Statement for your product for these details.

9. Making a complaint

If you have a complaint about any of our products or services, BOS has established internal complaints resolution procedures that aim to deal with and resolve your complaint as quickly as possible.

For the fastest possible resolution to your complaint:

1. Talk to staff at your local BOS branch
2. Call BOS on 1300 888 700
3. Send a letter to BOS via Mail to:
Customer Complaints Officer – BOS
GPO Box 4288 Sydney NSW 2001
4. Fax BOS on: 1300 888 710

Financial Services External Dispute Resolution

If you are not satisfied with the steps taken by BOS to resolve the complaint through its internal dispute resolution processes, or with the result of BOS's investigation, you may wish to contact our external dispute resolution service:

Financial Ombudsman Services

GPO Box 3 Melbourne Vic 3001

Telephone: (03) 9613 7366 or Toll free 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

*(Further information can be found in the BOS
Complaints Policy PDS)*

In addition, the Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC

Info line: Telephone: 1300 300 630

Email: infoline@asic.gov.au

Internet: <http://www.asic.gov.au/asic/asic.nsf>

10. Compensation Arrangements

Bank of Sydney is a body regulated by the Australian Prudential Regulation Authority (APRA) and maintains adequate and appropriate compensation arrangements to cover the types of products and services that we provide.

Call us on 1300 888 700
Visit our website www.banksyd.com.au
Email us at info@banksyd.com.au

Bank of Sydney Ltd
ABN 44 093 488 629 AFSL 243 444
Effective 03/2013

