



This Financial Services Guide (**FSG**) is an important document that is provided by ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 Australian Financial Services Licence (**AFSL**) 244616 (referred to throughout this FSG as '**ME**', '**we**', '**us**' or '**our**'). It's all about the kinds of financial services and products we offer, including things like our obligations in relation to those products and what you can do if you have an issue with one of our products or services.

## **Our financial products and services.**

Under our AFSL, we're allowed to offer advice on financial products and also sell them, including both deposit products and non-cash payments products (which is basically anything that doesn't directly involve cash, like cheques, electronic transfer services or direct debit services).

## **Product disclosure statement.**

Before you apply for any of our financial products, we may give you a product disclosure statement to have a look over first. That statement will explain how the product works and is designed to help you make an informed decision about whether or not the product is right for you. Make sure to read it carefully, along with any other terms and conditions we might draw your attention to.

## **Authorisation**

Generally speaking, we aren't allowed to do anything on your behalf unless you tell us to in writing, by using a form, letter or email. There are certain products and transactions that allow for different types of authorisation to be used, but we'll be sure to let you know in the relevant Product Disclosure Statement if that's the case.

## **Commissions.**

Occasionally, ME will receive a fee or a commission from another company for the sale of one of our products or services. If we do, we'll explain what it is and how it all works in the product disclosure documents.

In some instances you'll also be charged fees for using a ME financial product. These fees are paid directly to us, and will be set out in the product disclosure documents.

ME staff are paid a set salary and will never receive any commissions or fees for a financial product that they sell. However, they may be eligible for monetary or non-monetary performance bonuses, which could include extra income, gift vouchers, movie tickets, meals or conference attendance.

## **Referral fees.**

If you've been referred to ME, we might pay a fee to whoever sent you our way. This fee will vary depending on the referer, the type of customer you are and the financial product in question, and you can find more details in the relevant product disclosure documents.

## **Privacy – keeping your information confidential and safe.**

We understand that by banking with ME you're entrusting us with some of your most personal information – and that's a trust that we don't take lightly. To help you understand what sort of information we keep on file and how we keep it safe, have a read of our Privacy and Credit Reporting Policy.

There's a copy of the policy in all our product disclosure documents, but you can also check it out online at [mebank.com.au](http://mebank.com.au)

## Resolving disputes.

If you believe an error or unauthorised transaction has been made on your account, or are dissatisfied with our products, services or staff, please contact us immediately. We'll acknowledge your complaint promptly. We may ask you to put it in writing to:

Customer Relations Manager  
ME  
Reply Paid 1345  
Melbourne, VIC 8060

We'll provide you with a written response within 30 days of receiving your complaint, except where:

- by the end of the fifth business day after receiving it we've resolved it to your satisfaction (unless you request a written response) or, if we can take no further action to reasonably address it, we've given you an explanation and/or apology; or
- there's no reasonable opportunity for us to provide the response within 30 days because resolution of your complaint is particularly complex and/or circumstances beyond our control are causing complaint management delays – but we'll then notify you within 30 days about the reasons for the delay and of your right to complain to the Australian Financial Complaints Authority (AFCA).

Our written response to a complaint will inform you of the outcome of your complaint and of your right to take it to AFCA

## If you're not happy with your complaint's outcome.

If you're still not satisfied with the results from your complaint, you can contact the Australian Financial Complaints Authority (AFCA), an independent body that helps Australian consumers resolve issues with financial service providers. Here's where you can reach them:

Online  
**[www.afca.org.au](http://www.afca.org.au)**

Phone  
**1800 931 678**

Mail  
**Australian Financial Complaints Authority**  
GPO Box 3  
Melbourne, VIC 3001

## Contact ME.

If you're looking for more info on ME, or if you need to get in touch with us, here's where you can find us:

Online  
**[mebank.com.au](http://mebank.com.au)**

Phone  
**03 9708 3233**

Mail  
ME  
GPO Box 1345  
Melbourne, VIC 3001