

once 7 years since the credit day has elapsed.

How you can make a complaint

We have a dispute resolution system to deal with any complaint you may have.

To make a complaint:

- > speak to any of our branch staff;
- > call 1300 004 863;
- > complete the Customer Feedback form located on our website www.humebank.com.au;
- > send a letter or any other correspondence to Hume Bank Limited, Disputes Resolution Officer, 492 Olive St, Albury NSW 2640.

We will try to resolve your complaint as quickly as possible, but in any event within 21 days.

Where you are not satisfied with the outcome of your complaint, you may be able to pursue the matter further by referring it free of charge to the independent Australian Financial Complaints Authority (AFCA), by any of the following methods:

Telephone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

If your complaint relates to an insurance product, we will promptly refer it to the insurer. The insurer will attempt to resolve the matter in accordance with their internal dispute resolution procedures. To obtain a copy of the insurer's procedures please contact us. Where you are not satisfied with the outcome of an insurance complaint, you may be able to pursue the matter further by referring it free of charge to AFCA. Refer to contact details above.

Hume Bank

Hume Bank Limited
ABN 85 051 868 556
AFSL No. 244248

Hume Bank

Hume Bank Limited
ABN 85 051 868 556
AFSL & Australian Credit
Licence No. 244248

1 January 2019

General Enquiries

1300 004 863

E: hume@humebank.com.au
W: www.humebank.com.au

Branch Locations

Albury

Head Office
492 Olive Street,
Albury NSW 2640

Myer Centrepoint
David & Swift Streets,
Albury NSW 2640

Lavington Square
Griffith Road,
Lavington NSW 2641

Thurgoona Plaza
Shuter Avenue,
Thurgoona NSW 2640

Wodonga

Wodonga Place
Cnr Elgin Boulevard and High Street,
Wodonga VIC 3690

Whitebox Rise
Shop 12, Victoria Cross Parade,
Wodonga VIC 3690

Wangaratta

76 Reid Street,
Wangaratta VIC 3677

Wagga Wagga

Baylis Street
115 Baylis Street,
Wagga Wagga NSW 2650

Koorungal Mall
269 Lake Albert Road,
Koorungal NSW 2650

Southcity Shopping Centre
1 Tanda Place,
Glenfield Park NSW 2650

Regional

Corowa
79 Sanger Street,
Corowa NSW 2646

Culcairn
Shop 2, 50 Balfour Street,
Culcairn NSW 2660

Yackandandah
18 High Street,
Yackandandah VIC 3749

Howlong
45 Hawkins Street,
Howlong NSW 2643

Jindera
Cnr Urana Road and Creek Street,
Jindera NSW 2642

Rutherglen
128-130 Main Street,
Rutherglen VIC 3685

Financial Services and Credit Guide

This guide tells you about:

- > who we are and how you can contact us
- > what services we are licensed to provide
- > relationships we have with other product issuers
- > how we are paid for providing those services
- > how you can make a complaint

This Financial Services and Credit Guide (FSCG) is designed to assist you in deciding whether to use any of the services offered in this FSCG.

We are:

Hume Bank Limited
 ABN: 85 051 868 556
 AFSL & Australian Credit Licence No. 244248

You can contact us by:

- > visiting your local branch
- > calling us on 1300 004 863
- > online at www.humebank.com.au
- > in writing addressed to us at
 492 Olive Street Albury NSW 2640

We will comply with the Customer Owned Banking Code of Practice in our dealings with you.

Financial Services Guide

We are licensed under the Corporations Act to deal and advise in the following financial products (including on behalf of others):

- > basic deposit products;
- > non-basic deposit products;
- > non-cash payment facilities;
- > general insurance; and
- > life products – limited to life risk insurance products (consumer credit insurance).

Full details of all these products are contained in the Product Disclosure Statements which we may issue with this FSCG or may be obtained at any branch. You should consider the Product Disclosure Statement before making a decision to acquire or keep any of the above products.

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

What relationships do we have with other product issuers?

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 included in the Conditions Of Use or Product Disclosure Statement for that insurance product.

How we are paid for providing those services

Our staff are remunerated by salary and do not receive commissions. They may be eligible for an annual bonus payment which is based on a number of factors which include:

- > standards achieved in customer service; and
- > performance against targets.

They may also receive benefits such as tickets to events and other similar benefits either from us or from product providers whose products we sell.

We may earn commission and make payments as follows:

Commission and Payments		
General Insurance	Allianz Australia Insurance Ltd and Strata Community Insurance Agencies Pty Ltd ("SCI")	up to 20% of the base premium you pay when you first acquire a policy or renew that policy
Travel Insurance	AWP Australia Pty Ltd, t/a Allianz Global Assistance	30% of the base premium
Consumer Credit Insurance	Allianz Australia Insurance Ltd and Allianz Australia Life Insurance Ltd	up to 20% of the base premium you pay
Life Insurance	Allianz Australia Life Insurance Ltd	up to 20% of the annual premium you pay
Sickness and Accident Insurance	ACE Insurance Ltd	15% of the base premium you pay
Health Insurance	GMHBA Ltd	2.5% of the base premium you pay when you first acquire a policy or renew that policy
BPAY	BPAY Pty Ltd	46¢ for each transaction
Commercial Insurance	Allianz Australia Ltd, Global Transport & Automotive Insurance Solutions Pty Ltd	up to 20% of the base premium you pay when you first acquire a policy or renew a policy
Commercial Insurance	HIB Insurance Brokers Pty Ltd	20% of the administration fee and 20% of the commission earned by HIB
Cash Passport Cards	MasterCard Prepaid Management Services Pty Ltd	1% of the total AUD order amount and between 10% and 40% of the foreign exchange margin on funds loaded via Hume branches
Telegraphic Transfers & Drafts	Western Union Business Solutions (Australia)	30% of the sum of the fee we charge you and the foreign exchange margin on the transaction
Community Rewards Program	Hume Bank Ltd	Ranges from \$50 to \$350

Professional indemnity insurance

We are regulated by the Australian Prudential Regulation Authority and so we are not required by the Australian Securities and Investments Commission to have professional indemnity insurance.

Credit Guide

We have an Australian Credit Licence which authorises us to be a credit provider in relation to consumer lending products, regulated by the National Credit Code.

Our consumer lending products include:

- > Home loans
- > Personal loans
- > Overdrafts
- > Credit cards
- > Residential property investment loans

Our obligations

We must not enter into a credit contract, a credit card contract or increase a credit limit, if it is unsuitable for you.

What does "unsuitable" mean?

A proposed credit contract, credit card contract or increase in a credit limit will be unsuitable if, at the time it is entered into, it is likely that:

- > the contract will not meet your requirements or objectives; or
- > you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship (such as selling your principal place of residence or being unable to repay an amount equal to the credit limit of your credit card within a period determined by the Regulator, unless the contrary is proven).

Your right to a copy of the suitability assessment

If your application for credit or an increase in your credit limit has been approved, you can contact us using the contact details set out in this Guide and ask for a written copy of the suitability assessment. We will provide this to you free of charge within the time frames set out below:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request, but before entering the credit contract or increasing the credit limit
Up to 2 years after the Credit Day*	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day*	Within 21 business days after we receive your request

* The Credit Day is the date the credit contract is entered into or the credit limit is increased.

We do not have to provide a suitability assessment to you if your application is declined.

We are not obliged to provide you with a copy of a suitability assessment for contracts entered into before January 2011, or