Financial Services Guide

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V1.0

MoveBank LTD

ABN 91 087 651 090

AFSL/Australian credit licence 234536

This Financial Services Guide (FSG)

This FSG is designed to help you decide whether to use MoveBank products or services. The FSG contains information on:

- Product details and advice
- Our products and services
- Our business partners
- Our remuneration and other benefits
- How complaints are dealt with
- Privacy
- How to contact us

Product Details and Advice

You will receive product information whenever we give you advice about a savings account, term deposit or non-cash payment product.

Product information is also available on our website move.bank.

You may receive a Product Disclosure Statement (PDS) when we give you advice about a product. The PDS will help you compare insurance products and decide whether you wish to acquire the product. A PDS will be provided when we give you advice or arrange the issue of an insurance product to you. The PDS includes information regarding what the policy covers, your responsibilities to the insurer and how to make a claim.

Terms and conditions will also be provided to you before taking out other MoveBank products including home loans, personal loans, car loans and overdrafts.

Our Products and Services

We are licensed by ASIC to advise on and deal in relation to:

- Deposit Products: i.e. the Growth Saver, Express Saver, other savings accounts and Term Deposits.
- Non-Cash Payment Products: i.e. Internet Banking, Visa cards, Direct Debits, Direct Credits, Quick Debits, Periodical Payments, Electronic Transfers, and BPAY®.
- General Insurance: i.e. home/contents, motor vehicle (and other mortgaged property insurance e.g. boat and caravan), landlord insurance and travel insurance.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

We are also licensed by ASIC in relation to:

- Real Estate Loans
- Overdrafts
- Car Loans
- Personal Loans

We also provide:

- Referral to a Car Buying Service

Our Business

Insurance

We act on behalf of CGU Insurance in relation to General insurance products[1]

- General insurance products such as home, motor vehicle, caravan, boat, contents and landlords insurance[1]
- Travel Insurance[2]

[1]Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 under 1. the CGU Brand.
[2]We act under an agreement with the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507), arranged and administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713), and promoted and distributed by Insurance Australia Limited (ABN 11 000 106 722; AFSL 227681) under the CGU brand and its distribution partners including MoveBank in arranging for the provision of the travel insurance products referred to in this document.

We receive commission when we arrange insurance products as a percentage of the premium paid for new insurance and insurance renewals. For general insurance products commissions range from 10 to 25%. For travel insurance the commission paid is 25% of the premium.

International Payments

We have an affiliation with SENDFX LIMITED ACN 617 647 220 (Send Payments). We will receive commission equal to 30% of the Net Revenue generated per Trade completed by people introduced to SENDFX Limited by us.

Car Buying Referrals

We have referral agreements with Car Search Brokers Australia and Hasthaven Pty Ltd trading as Qld Car Buying. MoveBank may receive a commission of up to $150 for referrals resulting in a purchase of a vehicle through these businesses.

BPAY

We are a member of the electronic payments scheme known as BPAY. We receive an interchange fee from the Merchant when you use BPAY through us.

Visa

We are an issuer of Visa cards. We may receive an interchange fee from Visa when you use a Visa card issued through us.

Our Fees and Other Rewards

The fees and charges applicable to our products and services are set out in our Schedule of Fees and Charges.

Our representatives are paid a wage or salary as employees. They may receive a small bonus payment for achieving performance targets if the representative also achieves certain minimum business standards. The details of these bonus payments change from time to time.

If You Have a Complaint

If you have a concern or complaint about any MoveBank Product or Service, you should contact us. If you need further assistance, ask for the Team Leader or Manager.

Privacy

a. To be a member of MoveBank the Anti-Money Laundering and Counter Terrorism Financing Act requires MoveBank to obtain your full name, date of birth and residential address. Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to determine if the personal information disclosed matches personal information about you held in their records. This electronic verification process helps us to verify your identity.

b. Other information MoveBank asks you to supply on and in connection with an application form or in relation to the continued provision of products and services may not be required by law but MoveBank may not be able to grant your application if it is not supplied.

c. Subject to the Privacy Act, you may access personal information which MoveBank holds about you at any time by contacting MoveBank.

d. The information will not be used or disclosed except for a purpose set out below, for a purpose you would reasonably expect, a purpose required or authorised by law or a purpose otherwise disclosed to, or authorised by, you.

e. Before, during or after the provision of our products and services to you, your personal information may be held and used by MoveBank to assess and process an application, verify your identity for security purposes, maintain a record of your membership and contractual information, comply with legislative and regulatory requirements, conduct market or customer satisfaction research, develop and identify products and services that may interest you and (unless you ask us not to) provide you with information about other products and services.

f. MoveBank may disclose your personal information to agents, contractors and external advisers who MoveBank engages from time to time to carry out or advise on its functions and activities, to organisations which we use to verify your identity, agents preparing loan documents or providing other services on our behalf, mortgage insurers, guarantors and prospective guarantors, regulatory bodies, government agencies, state or territory authorities that give assistance to facilitate the provision of home loans to individuals, brokers, payment and card service providers, law enforcement bodies, dispute resolution providers and courts and to our payments and settlement agent and their subsidiaries and MoveBank's related bodies corporate.

g. We will not disclose your personal information overseas (unless specified in the privacy policy). However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

h. Unless you notify us, we will assume you consent to us sending you information in relation to MoveBank's products and services in relation to which we consider you may be interested. You may however at any time advise us that you do not wish to receive any direct marketing communication. You may do this by calling our office during business hours.

i. If you supply us with personal information about another person (for example, an existing member) you must be authorised to do so and you agree to inform that person who MoveBank is and that MoveBank will use and disclose their personal information for the purposes outlined in (e) and (h) above. You must also inform them that they can gain access to that information.

j. Our Privacy Policy (move.bank provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint