

# Financial Services Guide

---

Treasury

Prepared 30 October 2019

Effective 1 November 2019

Suncorp Metway Limited ABN 66 010 831 722

Australian Financial Services Licence (AFSL) 229882



# Important Information about this document

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means Suncorp Metway Limited ABN 66 010 831 722 Australian Financial Services Licence (AFSL) 229882 (“SML”) as the licensee. This FSG has been prepared by SML.

The purpose of this FSG is to assist you to decide whether to use any of the financial services covered in this FSG.

This FSG contains information about:

- services and products provided by SML;
- remuneration that may be paid to us and other relevant persons in relation to the financial services offered; and
- information about how you may access our internal and external complaint resolution procedures.

This FSG contains only general information on the services referred to in this document. Suncorp and other members of the Suncorp Group offer financial services which are not covered by this FSG. If you are interested in any other financial services provided by Suncorp or another member of the Suncorp Group you may receive a separate FSG that relates to those other financial services.

## Other Disclosure Documentation

We will provide you with a Product Information Document or Product Disclosure Statement for a product when required. These documents provide important information on the features, benefits and risks of the product to assist you in making an informed decision about whether to buy the product or not.

Other key information is set out in answer to the questions below. If you need more information or clarification, please ask us.

Your Questions	Our Answers
Who is the AFSL Licensee?	<p>Services described in this FSG are provided by Suncorp-Metway Ltd ABN 66 010 831 722 (SML). SML is a licensed entity under the Corporations Act and holds an Australian Financial Services License number 229882.</p> <p>Our Head Office address is:  Level 28, Brisbane Square  266 George Street, Brisbane QLD 4000.</p> <p>SML is a member of the Suncorp Group of companies. Except to the extent imposed by law, companies in the Suncorp Group do not guarantee and are not responsible or liable for the products, services, obligations or liabilities of the other companies in the Suncorp Group.</p>
How do I contact you?	<p>You can contact us by telephone or email:</p> <p>Treasury Commercial Funding:  Phone: 1300 138 072  Email: <a href="mailto:treasuryfunding@suncorp.com.au">treasuryfunding@suncorp.com.au</a></p> <p>Foreign Exchange:  Phone: 1300 557 763  Email: <a href="mailto:treasuryfx@suncorp.com.au">treasuryfx@suncorp.com.au</a></p> <p>Please note: All conversations and correspondence with Treasury Representatives in the Treasury department are recorded.</p> <p>You may also contact us by letter addressed to:  Treasury Operations (4FI015)  Suncorp-Metway Limited  GPO Box 1453,  Brisbane QLD 4001</p>
What financial products can we help with?	<p>Under SML's Australian Financial Services Licence, we can deal in and provide financial product advice in relation to certain financial products, including:</p> <ul style="list-style-type: none"> <li>— Deposit and payment products;</li> <li>— Derivatives; and</li> <li>— Foreign exchange contracts.</li> </ul> <p>Your Treasury Representative may be only authorised to provide advice in some of the above services or products. If your Treasury Representative can't help with a particular service or product, with your permission, they may introduce you to someone who can.</p>

Your Questions	Our Answers
<p>Is SML associated with or acting for other entities in providing the financial products and services specified in this FSG?</p>	<p>No. SML is the product issuer for the financial products specified in this FSG. SML is also the provider of services specified in the FSG.</p> <p>If you are referred by a Treasury Representative to another representative of SML or member of the Suncorp Group, they may issue you with a separate FSG in relation to the financial services that other representative may provide.</p>
<p>What benefits may SML receive?</p>	<p>You will be charged fees for financial products that you receive from SML.</p> <p>When SML provides financial services in respect to its Treasury products, it may benefit by receiving a margin representing the amount above the cost at which SML has sourced or funded the product. This may be paid on the issue or sale of the product.</p> <p>If you require further information in relation to any benefits payable to SML please refer to the relevant Product Disclosure Statement or product disclosure document. If you require a copy of these, please contact your Treasury representative or visit <a href="https://www.suncorp.com.au/banking/">https://www.suncorp.com.au/banking/</a>.</p>
<p>How do Treasury Representatives get paid for the service they provide me?</p>	<p>Our Treasury Representatives employed by SML receive a salary including superannuation, which is based on a number of general factors including industry experience, location, qualifications and complexity of role. In addition, Treasury Representatives may be eligible to receive an annual short-term incentive (STI) payment. The STI is discretionary and based on a number of factors including the Representative's individual performance and the overall performance of the Suncorp Group.</p> <p>However, Treasury Representatives do not receive incentives, commissions or other payments based solely on individual sales or the advice provided by the Representative. Treasury Representatives may also be eligible to receive an annual grant of shares in the Suncorp Group, this is subject to Suncorp Group performance and individual performance.</p>



Your Questions	Our Answers
<p>What are your associations with other Product providers?</p>	<p>Our Treasury Representatives may refer you to another representative of the Suncorp Group for additional products or services such as general insurance products, life insurance products and superannuation products. These products can be issued by members of the broader Suncorp Group or third parties.</p>
<p>How do you maintain my privacy?</p>	<p>We appreciate privacy is important to you. We are committed to protecting your personal information.</p> <p>For further information, please refer to SML's Privacy Statement and Suncorp Group Privacy Policy by visiting <a href="https://www.suncorp.com.au/privacy">https://www.suncorp.com.au/privacy</a> or contact your Treasury Representative.</p>
<p>What compensation arrangements do you have in place?</p>	<p>As an Authorised Deposit Taking Institution regulated by Australian Prudential Regulation Authority, SML is exempt from the compensation and insurance arrangements required for licensees.</p> <p>Notwithstanding the above exemption, SML continues to maintain professional indemnity insurance which covers us and our Treasury Representatives for errors or mistakes relating to our services.</p> <p>This insurance meets the requirements of the Corporations Act and covers claims against our representatives after they cease to be employed by us, provided the insurer is notified of the claim when it arises and within the relevant policy period.</p>
<p>How do I communicate with you?</p>	<p>Sometimes you may need to give us instructions about purchasing products, making changes to them or closing and cancelling them.</p> <p>Usually we'll need your instructions in writing. You can contact us initially by phone or email. We'll let you know what information we need or what forms you need to complete and return to us.</p> <p>Your Treasury Representative is not permitted to:</p> <ul style="list-style-type: none"> <li>— act under your Power of Attorney or similar authority; or</li> <li>— conduct a Trust Account on your behalf.</li> </ul>

Your Questions	Our Answers
<p>Where can I get further information?</p>	<p>This document has been designed to help you make an informed decision about whether to use the services offered by SML and its representatives.</p> <p>For more information, or should you have any further questions about our products, services or this FSG, please contact us:</p> <p>Phone: 1300 557 763</p> <p>Address Treasury Operations (4FI015) Suncorp-Metway Limited GPO Box 1453, Brisbane QLD 4001</p> <p>Email treasuryfx@suncorp.com.au</p> <p>Website www.suncorp.com.au</p> <p>Or in person at any Suncorp store.</p>
<p>Who can I contact if I have a complaint?</p>	<p>Problem resolution is a priority for us. If you have any problems with the financial services that we provide and wish to make a complaint, please contact us as set out below and we will do our best to resolve it for you quickly and fairly.</p> <p>If you have a complaint about our services, you can contact us in any of the following ways:</p> <ul style="list-style-type: none"> <li>– In person at any store</li> <li>– Telephone on 1800 689 762 (FREE CALL*)</li> <li>– Fax on 1300 767 337 (cost of a local call)</li> <li>– Email to customer.relations@suncorp.com.au</li> <li>– Writing to us at: Reply Paid 1453 Suncorp Bank Customer Relations (4RE058) GPO Box 1453 BRISBANE QLD 4001</li> </ul> <p>*A charge may apply for public telephones and mobile phones.</p> <p>For information on our complaints handling process, please contact us on 13 11 55 or the details above.</p> <p>We will try to resolve your matter within 24 hours. If we can't, we will acknowledge your complaint within 5 working days and will try to resolve it within 45 days.</p>

Your Questions	Our Answers
<p>Who can I contact if I have a complaint? (cont.)</p>	<p>If you're not happy with how we've resolved your complaint, you can either refer your complaint to the Australian Financial Complaints Authority (AFCA) or you can ask for an impartial review by Suncorp's Group Customer Advocate.</p> <p><u>Customer Advocate</u></p> <p>One of the roles of your Customer Advocate is to elevate the voice of our customers. At Suncorp, we do this by offering impartial reviews of complaints to help ensure a fair and reasonable outcome is achieved.</p> <p>Contact your Customer Advocate via email to request a review of your complaint.</p> <p>Email the Customer Advocate at: <a href="mailto:customeradvocate@suncorp.com.au">customeradvocate@suncorp.com.au</a></p> <p>The Customer Advocate operates separately from our day-to-day business areas and the Advocate's recommendations are binding on the bank. If you choose to contact the Customer Advocate first, you can still refer your complaint to AFCA if you remain dissatisfied.</p> <p><u>AFCA</u></p> <p>If an issue has not been resolved to your satisfaction, you can lodge a complaint with the AFCA. AFCA provides fair and independent financial services complaint resolution to consumers and some small businesses.</p> <p>AFCA provides a free service for customers with complaints involving \$1,000,000 or less.</p> <p>You can contact AFCA by:</p> <p>phone on 1800 931 678 (free call)*</p> <p>email at <a href="mailto:info@afca.org.au">info@afca.org.au</a></p> <p>writing to Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p> <p>Website <a href="http://www.afca.org.au">www.afca.org.au</a></p> <p>*A higher charge may apply for public telephones and mobile phones.</p>

# Contact us



*Call*  
1300 557 763



*Online*  
[suncorp.com.au/banking](https://suncorp.com.au/banking)



*Local store*