

Suncorp Bank Margin Lending

Financial Services Guide

Please note

This document contains the Financial Services Guide ('FSG') issued by Suncorp-Metway Ltd. Please consider the FSG carefully, and keep it in a safe place so you can refer to it later.

Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882

Address: Level 28, 266 George Street, Brisbane QLD 4000

Effective Date: 22 August 2016.



About this Financial Services Guide

This Financial Services Guide ('FSG') issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882 ('Suncorp', 'Suncorp Bank', 'we', 'our', 'us') informs you of the margin lending financial services provided by us.

It is designed to help you as a retail customer to decide whether to use the services and to ensure that Suncorp Bank complies with its obligations as a financial services licensee.

This FSG tells you:

- about us;
- about the margin lending financial services we provide;
- about the fees, remuneration and other benefits that may be paid to us, staff members and others;
- about associations or relationships we have with financial product issuers and service providers;
- if you have a complaint, how to manage it;
- about our compensation arrangements;
- how we collect and use your personal information; and
- how you can contact us.

If you have any questions about us or about this FSG, please contact us. Our contact details are set out on the back page of this FSG. Any changes to these details can be found at www.suncorpmarginlending.com.au.

Although we do not provide personal advice or recommend financial products, we may be required to provide you with a Product Disclosure Statement ('PDS') or other disclosure documents if we issue or arrange the issue of a financial product to you. A PDS contains information about the features, benefits, risks and fees associated with the product. These documents will be provided to help you make an informed decision about whether the product is appropriate for you, given your objectives, financial situation and needs, and to comply with our obligations as a financial services licensee.

About Suncorp-Metway Ltd

Suncorp-Metway Ltd is a non-market participant in the Australian Stock Exchange Clearing House Electronic Subregister System ('CHESS').

Suncorp-Metway Ltd is authorised by its Australian Financial Services Licence ('AFSL') No. 229882, amongst other things, to give general financial product advice on, and to arrange or deal in the following products:

- > standard margin lending facilities; and
- > securities and managed investment schemes mortgaged to us to secure a margin loan.

Suncorp-Metway Ltd is a member of the Suncorp Group of companies. The Suncorp Group provides financial solutions for individuals and businesses. Its diverse range of products and services includes banking, insurance, wealth management, superannuation and financial planning. These services are provided through various companies in the Suncorp Group.

Except to the extent imposed by law, Suncorp-Metway Ltd does not guarantee and is not responsible or liable for the products, services, obligations or facilities of the other companies in the Suncorp Group.

The registered office of Suncorp-Metway Ltd is Level 28, 266 Gorge Street, Brisbane QLD 4000.

Investment in a financial product is subject to investment risk, including possible delays in repayment or loss of income and principal invested. Neither Suncorp-Metway Ltd nor any of its related entities stands behind or otherwise guarantees the capital value or investment performance of any financial product acquired through Suncorp Margin Lending.

Our financial services

What financial services do we provide?

Suncorp-Metway Ltd issues standard margin lending facilities and deals in securities and interests in managed investment schemes mortgaged to it to secure the margin loans it advances (Suncorp Margin Loans).

Generally, this FSG does not relate to any services or products Suncorp-Metway Ltd provides that are not financial services or financial products regulated under the Corporations Act 2001 (Cth).

Who is responsible for the financial services you receive?

Suncorp-Metway Ltd will provide, and be responsible for, the financial services provided to you and described in this FSG. Suncorp-Metway Ltd will provide these financial services through our representatives who are employees of companies within the Suncorp Group (Staff Members) and any authorised representatives appointed by us to provide financial services on our behalf.

Suncorp-Metway Ltd acts on its own behalf as a financial services licensee when providing financial services.

Will we give you personal advice that has regard to your objectives, financial situation and needs?

No. Any material provided to you by us will only contain factual information and general advice. This factual information or general advice does not take into account your particular objectives, financial situation or needs. You should consider the appropriateness of the information or general advice, having regard to your particular objectives, financial situation and needs, before acting on this information or making any investment decision.

If you are considering acquiring a financial product, you should obtain a copy of the relevant PDS or prospectus before making any decision to do so.

General advice does not include any direct or implied recommendation that the products referred to are appropriate to the objectives, financial situation or needs of a particular person.

How can you give us instructions?

Generally, you or your representative may give us instructions in writing, by telephone, internet, email, fax or other means by pre-arrangement with us. How you give us instructions will depend on the services we provide to you.

Information about fees and other benefits

What fees or other benefits are received by us?

The fees, commissions and other benefits (collectively 'Fees') that Suncorp-Metway Ltd receives for providing a service to you depend on the service provided to you. Any Fees that are payable by you to us should, generally, be paid by direct debit, BPAY, cheque or other means by prearrangement with us. The Fees received by Suncorp-Metway Ltd do not simply represent our profit margins but also go towards covering our costs and overheads.

Suncorp-Metway Ltd does not receive any Fees specifically for financial services (such as general advice in relation to certain financial products) it provides. We may receive fees and other benefits including establishment fees, interest on Suncorp Margin Loans and out-of-pocket expenses such as registration and search fees and stamp duty ('Suncorp Margin Loan Fees') as set out in the Suncorp Margin Loan documentation (including the PDS).

You may request particulars of the fees or other benefits that may be received by Suncorp-Metway Ltd in relation to financial services that may be provided to you within a reasonable time after you are given this FSG and before those services are provided to you.

What remuneration and other benefits are received by Staff Members?

Our employees are remunerated by salary from the Suncorp Group and do not directly receive any commissions or fees. Employees may be eligible for bonus payments based on achievement of personal business objectives such as staff member performance and overall team performance. Bonuses can be paid quarterly, bi-annually or annually by bonus payment, additional superannuation contributions or shares in Suncorp-Metway Ltd.

Staff Members may also be rewarded with monetary and non-monetary incentives and benefits from time to time if they meet certain performance targets. Incentives and benefits are calculated on position description targets. Staff Members are not paid conflicted remuneration. Monetary payments to Staff Members are made by payment into an account nominated by the relevant Staff Member.

It is not possible to determine at any given time whether a Staff Member will receive the benefits referred to above or to quantify them.

What fees or other benefits are paid by us?

Until 30th June 2014, Suncorp-Metway Ltd may pay a commission to the your financial adviser and/or financial planner during the term of the margin loan, provided such payment is not prohibited by law, of up to 1.00% of the margin loan account balance. You can ask your financial planner/ financial advisor or Suncorp-Metway Ltd for information as to whether payment of commission in relation to your margin loan is prohibited by law.

Fees received by related entities and associations with product issuers

Companies within the Suncorp Group manage, market, issue and provide financial products and services that you may acquire through, or as a result of, the services (other than financial services) we provide to you. You may also be able to acquire through, or as a result of, the services (other than financial services) we provide to you, financial products and services offered by companies unrelated to the Suncorp Group. We may pass on up to 100% of the Suncorp Margin Loan Fees to companies within the Suncorp Group and external providers for providing these services.

The relevant Suncorp Margin Loan Fees are paid to these third parties upfront when the service is provided or the product is issued or on an ongoing basis (paid when the service is provided or periodically, such as monthly, quarterly, half-yearly or yearly). The amount paid to these third parties may vary according to a number of factors such as the type of services provided and the identity of the third party providing the service.

When you invest in any product or service offered by a company within the Suncorp Group or any company unrelated to the Suncorp Group, that company may receive Fees in relation to your investment in that product or the provision of that service (which may include contribution fees, management fees, withdrawal fees and any other fees specified in the PDS or other disclosure documents for the particular product or service).

Problems and Complaints

Problem resolution is a priority for us. We have established complaint resolution procedures that aim to deal with complaints quickly and fairly. If you have a complaint about any of our financial services, you can tell us in any of the following ways:

Telephone us on: 1800 689 762 (Free call)

Send us a fax on: 1300 767 337 (for the cost of a local call)

Write to us at: Reply Paid 1453, Suncorp Bank Customer Relations Office (RE058)
GPO Box 1453, BRISBANE QLD 4001

Email us at: customer.relations@suncorp.com.au

We will try to resolve your problem within 24 hours. If we can't we will acknowledge your complaint within 3 days and endeavour to resolve it within 21 days.

If you are not satisfied with the outcome of your complaint or the way in which it was handled please let us know.

Alternatively, you can contact our external dispute resolution scheme. External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Suncorp Bank's External Dispute Resolution provider is the Financial Ombudsman Service (FOS) Australia and can be contacted by:

Mail: Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

Telephone: 1800 367 287 (FREE CALL)

Facsimile: (03) 9613 6399

Internet: www.fos.org.au

Email: info@fos.org.au

How we manage our compensation arrangement

Where we are liable to meet a claim, payment will generally be paid from our cash flows and available resources.

For claims, we may rely on and claim under the professional indemnity insurance that we hold. These insurances are between us and the insurer and are intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us or our representatives. These insurances provide cover even if one of our representatives has ceased to act or work for us. Our compensation arrangements comply with requirements set out in section 912B of the Corporations Act.

How we collect and use your personal information

Privacy is Important....

...especially when you consider the number of ways we communicate and interact these days. That's why we've put together this statement. It explains how we collect, hold, use and disclose your personal information and who we share it with.

And because it's guided by privacy laws, you can be sure it takes your rights seriously.

Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information.

Suncorp-Metway Ltd ABN 66 010 831 722 and SME Management Pty Ltd ABN 21 084 490 166 ('we' or 'us') are members of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- gather and aggregate information for statistical, prudential, actuarial, reporting and research purposes;
- perform tasks in connection with purchasing or funding products provided to borrowers;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations.

We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group;
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide financial services, financial products or administrative services
 - for example: information technology providers, administration or business management services, consultancy firms, auditors and business management consultants, marketing agencies and other marketing service providers, and print/mail/digital service/imaging/document management providers;
- your or our advisers, agents, representatives or consultants;
- government, statutory or regulatory bodies and enforcement bodies;
- the Financial Ombudsman Service (FOS) Australia or any other external dispute resolution body;
- credit reporting bodies;
- other credit providers, including for reference and collection purposes;
- any insurer relating to your facility including lending mortgage insurers and consumer credit insurers;
- investors, advisers, trustees, trust managers or any other organisation that performs tasks in connection with purchasing, funding or managing products provided to you;
- any organisation that assists us to gather or aggregate information for statistical, prudential, actuarial, reporting or research purposes;
- debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios;
- manufacturers for plastic card production (eg debit cards); and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

We may also collect or disclose personal information about you from or to any entity where that collection or disclosure is required or authorised by law. For example, under the following Australian laws we may be authorised or required to collect your personal information: Anti-Money Laundering and Counter-Terrorism Financing Act; Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; National Consumer Credit Protection Act; Personal Properties Securities Act, and any regulations made under those Acts.

Disclosure of credit information to credit reporting bodies

We may disclose your credit information to credit reporting bodies where the Privacy Act permits us to do so. For example, if you fail to meet your payment obligations in relation to consumer credit provided by us or if you commit a serious credit infringement we may be entitled to disclose this to a credit reporting body.

Credit reporting bodies may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

We currently disclose credit information to Veda Advantage Ltd. Their contact details are:

Veda Advantage,
Veda – Customer Resolutions
PO Box 964, North Sydney NSW 2059
Phone: 1300 762 207
Email: corrections@veda.com.au

(For Veda Advantage’s most up-to-date contact details please visit their website at www.mycreditfile.com.au)

You may obtain a copy of Veda Advantage’s policy about their management of credit reporting information. To do so, please contact them or visit their website.

Opting out of direct marketing pre-screenings

A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit provider, on the basis that you may be an adverse credit risk. This process is known as a “pre-screening”. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.

If you are a victim of fraud (including identity fraud)

Under the Privacy Act you can make a request that a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’.

The list of countries Suncorp usually discloses personal information to is in our Suncorp Group Privacy Policy. Please go to www.suncorp.com.au/privacy to see our Suncorp Group Privacy Policy or call 13 11 75 to obtain a list of countries Suncorp usually discloses personal information to.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.

Our Policies

You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy. Please use the contact details in Contact Us if you wish to do so.

How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we'll deal with such a complaint.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can visit: www.suncorp.com.au/privacy.

Alternatively, you can get in touch directly by contacting us on:

Phone: 13 11 75

Email: privacyaccessrequests@suncorp.com.au

Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001

or by visiting a Suncorp Bank Branch

Contact us for more information
or to change your details:



suncorpmarginlending.com.au



Call 1800 805 972



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Royal Exchange NSW 1225



Fax 1300 179 540

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