



## Financial Services Guide

9 July 2018

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL No. 237879.

Throughout this Financial Services Guide (FSG) references to:

- “Delphi Bank” is reference to Delphi Bank – A Division of Bendigo and Adelaide Bank Limited.
- “we”, “us”, or “our” is reference to Delphi Bank – A Division of Bendigo and Adelaide Bank. References to “our staff” have a corresponding meaning.

## About this Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the financial services we offer. It also contains general information about how Delphi Bank, our staff and other representatives are remunerated in relation to those services, as well as information about dispute resolution.

You will typically receive an FSG when we provide you with financial product advice or issue you a financial product.

## Other documents you may receive

You may also receive other documents when we provide services or products to you:

- Product Disclosure Statement (PDS) – this will be provided to you if we recommend, arrange, issue or offer to issue certain financial products to you. So you can decide whether or not to acquire the financial product, the PDS sets out the key features, significant benefits, risks, fees and charges associated with the financial product.
- Terms & Conditions (T&Cs) – these will be provided to you if we recommend, arrange, issue or offer to issue our basic deposit products to you, and in respect of some services we may provide to you. Similar to the PDS, the T&Cs set out the key terms, features, fees and charges associated with the product or service.

## Bendigo and Adelaide Bank Group ("the Group")

Bendigo and Adelaide Bank Limited is a member of the Bendigo and Adelaide Bank Group of companies and is a related company of the following financial product issuers:

- Adelaide Managed Funds Limited;
- Rural Bank Limited;
- Sandhurst Trustees Limited; and
- Leveraged Limited

Bendigo and Adelaide Bank is authorised by a number of other financial product providers to distribute their financial products.

## Contacting us

You can contact us at any of our branches, which are listed on our website [www.delphibank.com.au](http://www.delphibank.com.au)

Alternatively, you can contact us via:

- Telephone 1300 660 550
- Email [service@delphibank.com.au](mailto:service@delphibank.com.au)
- 8:30am – 5:00pm (EST) Monday to Friday.

## Our financial services

Bendigo and Adelaide Bank is responsible for the financial services we provide to you under its Australian Financial Services Licence (AFSL).

We are authorised under Bendigo and Adelaide Bank's AFSL to deal or arrange for someone to deal in the following products:

- Banking
  - > deposit and payment products (including term deposits and non-cash payment facilities such as cheque facilities).
- Insurance
  - > travel insurance

## Instructing us

When providing a financial product, we generally require written instructions from each account applicant prior to the acquisition of that financial product.

Instructions are obtained by the completion of the relevant application form. Each account holder is required to agree to the terms and conditions of the product. Future instructions may be given in accordance with the terms and conditions.

We may require different instructions from you when operating a financial product. Please refer to the relevant terms and conditions for more information.

## Benefits we or our related companies or associates may receive

Travel Insurance sold by us is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. We may receive payments from Insurance Australia Limited.

Commissions are included in the amount you pay. The commission is up to 25% of the total base premium.\*

Importantly, these commissions (and the other benefits referred to below) are not charged directly to you. Rather they are paid from the product fees applicable to the financial product you acquire.

\* "total base premium" means the amount charged to a customer for an insurance product by the insurer for the period of coverage selected (excluding stamp duty and GST).

## Other benefits

Bendigo and Adelaide Bank may receive other benefits on the sale of certain products. These benefits may take various forms including:

- a bonus payment under an arrangement with Insurance Australia Limited which is dependent upon Bendigo and Adelaide Bank's account meeting certain performance criteria over a specific period; and
- a marketing allowance from Insurance Australia Limited to conduct marketing campaigns.

## Remuneration received by other Group companies for products issued by them

If you acquire a product issued by a company in the Group, the relevant company may receive product fees in relation to that product, including commission, referral fees, entry fees, management fees, exit fees and any other fees specified in the PDS, T&Cs or other disclosure documents for that particular product. These product fees may ultimately benefit other Group members or associates.

## How our staff are paid

Our staff are paid salaries, not commissions.

Our staff may be eligible for a performance bonus payment that is based on a number of factors, such as the overall performance of the Group. These include performance against growth projections, personal development and customer service standards. Where permitted by law, from time to time our staff may also receive non-monetary benefits from product providers, such as tickets to events or promotional merchandise.

# Privacy

We collect personal information (for example, your name and address) in order to provide you with the most appropriate products and services for your needs. We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us.

How we collect, manage, use and disclose your personal information is governed by the Group's Privacy Policy. The Group's Privacy Policy is available upon request at any of our branches or via the Delphi Bank website at [www.delphibank.com.au](http://www.delphibank.com.au)

# Resolving complaints

If you have a problem please let us know immediately because we may be able to fix it for you. We will attend to your concern promptly and courteously.

You can raise your concern or complaint with us by:

- Speaking to a member of our branch staff directly
- Telephoning 1300 660 550 from 8:30am – 5:00pm (EST) Monday to Friday
- Fax us on (03) 8627 2777
- Emailing us at [service@delphibank.com.au](mailto:service@delphibank.com.au)
- Write to the Complaints Officer to lodge your complaint by mail to PO Box 309 Collins St West Melbourne VIC 8007.

We do not anticipate a situation where we cannot resolve a concern or complaint to your satisfaction; however, if you are not satisfied with the outcome provided by the Bank, you also have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response.

The Customer Advocate can be contacted by:

- Telephone – 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm Victorian time, weekdays
- Email – [customeradvocate@bendigoadelaide.com.au](mailto:customeradvocate@bendigoadelaide.com.au)
- Post/Letter – write to Customer Advocate, P.O. Box 480, Bendigo, Vic, 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the relevant External Dispute Resolution (EDR) scheme.

Financial Ombudsman Service Australia

GPO Box 3

Melbourne Vic 3001

Telephone: 1800 367 287 (free call)

Email: [info@fos.org.au](mailto:info@fos.org.au)

Website: [www.fos.org.au](http://www.fos.org.au)

## Compensation arrangements

As an approved deposit taking institution regulated by the Australian Prudential Regulation Authority, Bendigo and Adelaide Bank is exempt from the compensation arrangements required for Australian Financial Service licensees.



To find out more

Call **1300 660 550**

Visit **[delphibank.com.au](http://delphibank.com.au)**

Or ask in branch

This information is current as at 9 July 2018. Before taking up any of Delphi Bank's products or services you should consider if they are appropriate for you. Delphi Bank recommends that you read the respective Terms and Conditions and other Disclosure documents before deciding to acquire or use any of the Bank's products or services. These documents can be obtained at any of our branches or by visiting our website [www.delphibank.com.au](http://www.delphibank.com.au)

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