

**FINANCIAL SERVICES GUIDE (FSG):** has information to help you decide whether to use products/services we offer. It has general information on services, including remuneration paid to us and our staff. We are not required to provide a Statement of Advice for basic deposit products (BDP) and non-cash payment facilities (NCPF). If you obtain any BDP or NCPF you receive a Product Fact Sheet (PFS) which sets out product details.

Providing entity	<b>Northern Inland Credit Union Ltd</b> ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022 <b>Web:</b> www.nicu.com.au <b>Fax:</b> 6766 5535 <b>Tel:</b> 1300 656581 <b>Email:</b> info@nicu.com.au <b>Calling from overseas:</b> +612 6763 5111 <b>Lost/stolen cards:</b> 1300 656581 Head office: 481 Peel Street Tamworth 2340 • Mail: PO Box 652 Tamworth 2340 • Branch hours: Mon/Wed/Thu/Fri: 9.00 am - 5.00 pm; Tues 9.30 - 5.00 pm Branches: • 481 Peel Street Tamworth • Shop 22, Tamworth Shoppingworld • 73 Maitland Street, Narrabri 2390 • 252 Conadilly Street, Gunnedah 2380
Definition	<b>Associated entity:</b> with whom we conduct business to provide Members with a product/service. <b>Bridges:</b> Bridges Financial Services Pty Limited. <b>We/our/us/Northern Inland:</b> Northern Inland Credit Union Limited. <b>You/your:</b> Member or potential Member.
Member share	You must be an Australian resident to be a Member. Share cost: <b>\$10</b> 18 years & over; under 18 years: 20% x 1 share, balance payable at age 18. Shares are at call and if paid up, are redeemed if Membership is closed/cancelled. Non-incorporated associations are not issued a share. We can refuse Membership, accounts or related services.
ID	We verify your identity when you open an account or become a signatory by collecting your full name, date of birth and residential address, and checking this information is correct by asking you to provide certain documents. This is required under the Financial Transactions Reports Act and Anti Money Laundering and Counter-Terrorism Financing (AML/CTF) Act to prevent misuse of the financial system.
Kind of financial products we offer	We are licensed to provide financial product advice and to deal in BDP, NCPF & general insurance. <b>Accounts:</b> operating, savings, offset, business, cash management, investment. <b>Term deposits:</b> 3, 6, 9, 12 or 24 month terms for amounts from \$5,000, with interest paid monthly or annually/on maturity. Terms may vary from time to time. Term deposits for younger Members (eligibility criteria applies) available for amounts from \$1,000. <b>Non-cash payment facilities:</b> include redicard, Visa Debit and Credit, Phone and Online Banking. Some facilities attach to credit facilities. <b>Allianz general insurance:</b> building and/or contents, motor vehicle, caravan, trailer, landlord, travel, consumer credit insurance (disability, involuntary unemployment, death). <b>QBE general insurance:</b> CTP. <b>Travelex:</b> foreign bank notes and conversion. <b>Western Union Business Solutions (WUBS):</b> telegraphic transfers, drafts, foreign cheque conversion. <b>Mastercard Prepaid:</b> multi currency debit cards. <b>CBL:</b> deposit bonds.
Product issuer and agencies	We are the issuer for products/services other than insurance, deposit bonds and travel money products. Under our licence/agency agreements we act as agent/intermediary for Allianz, QBE, Travelex, WUBS, Access prepaid, CBL. <b>Allianz Australian Insurance Limited</b> ABN 15 000 122 850 AFSL 234708 (Allianz). <b>Allianz Australia Life Insurance Limited</b> ABN 27 076 033 782 AFSL 296559 is the issuer of death cover under consumer credit insurance. Travel insurance issued and managed by <b>AWP Assistance Australia Pty Ltd t/as Allianz Global Assistance</b> ABN 5209 7227 177 AFSL 245631 as agent for Allianz. <b>QBE Insurance (Australia) Limited</b> ABN 78 003 191 035 AFSL 239545. <b>Travelex Australia Pty Limited</b> ABN 29 003 723 822 and <b>Travelex Limited</b> ABN 36 004 179 953. <b>Western Union Business Solutions (Australia) Pty Limited</b> ABN 24 150 129 749. <b>Mastercard Prepaid Management Services Australia Pty Ltd</b> ABN 47 145 452 044. <b>CBL Insurance Limited</b> level 8 Tower 1, Shortland Centre, 51 Auckland St Auckland NZ. Under a referral arrangement we may refer corporate Members seeking mobile merchant EFTPOS units to <b>Smartpay Australia Pty Ltd</b> ABN 20 139 490 350.
Remuneration, commissions, Fees	<b>Fees payable by you:</b> we do not charge account keeping fees. Transaction and other service fees may be payable and are disclosed in the PFS. <b>Our staff:</b> are paid by salary/wage. They may receive a gift. No other payments are given that would influence the advice provided on products/ services. <b>Bridges:</b> if we refer Members for investment/financial planning advice we may receive a referral fee from 0%-22.5% of any upfront/on going referral fee paid by the Member to Bridges. We receive additional payments depending on the level of business we refer; these do not increase the fees already payable by the Member. During promotions an employee who makes a referral may receive a gift card/voucher up to \$50. <b>BPAY®:</b> pays a commission of Debit transaction: \$0.55; Credit card transaction: \$0.49; Credit Card interchange fee of 0.297% including GST of transaction value. <b>Allianz:</b> pays commissions as a percentage of gross cost of premium for each insurance product (net of GST and government charges): Home prestige & classic: 18%, Home vital 15%, Landlords 18%, Motor 10%, Caravan & trailer 10%, Travel 30%, CCI 20%. During promotions an employee who achieves a particular policy conversion rate may receive a gift/reward up to \$5,000. <b>WUBS:</b> pays us 20% commission of the revenue resulting from provision of its services. During promotions an employee who achieves particular sales may receive a gift and/or enter a draw to win a prize up to \$4,000. <b>Mastercard Prepaid:</b> pays us commission of the greater of 1.1% of in-store load or \$15, 1% of the \$AUS value of all BPAY reloads, and 5-30% of foreign exchange revenue earned by Access on the load/reload of a card being the difference of the exchange rate accepted by cardholder and the cost rate. During promotions an employee may enter a draw to win a prize to the value of \$1,000. <b>VISA:</b> pays a commission of 0.96% of the value of a credit purchase transaction. All commissions are paid to us when you take out/use the product/service. During debit card promotions an employee who achieves particular sales may receive a gift up to \$50. <b>CBL:</b> pays us 20% of the CBL fee for a standard guarantee and 10% for a long term guarantee. <b>Smartpay</b> may pay us up to \$125 for referring a corporate Member, at the time the Member executes an agreement with Smartpay for a mobile merchant EFTPOS unit.
Effective date	Effective <b>1 July 2017</b> . Information is up to date at time of issue. We publish minor changes on our website.

**PRIVACY NOTIFICATION FOR BANKING CUSTOMERS: Our commitment:** we value your trust in us as a Member-owned banking entity. It is important for us to protect and keep your personal information, including your financial information, securely. To achieve this we are committed to complying with the requirements of the *Privacy Act* and the *Australian Privacy Principles (APPs)* when we collect/hold/manage your personal information, ie information that allows others to identify you. The APPs provide a set of rules which govern how we collect/use/disclose/store personal information. The APPs require us on to have a clearly expressed and up-to-date APP privacy policy about our management of personal information. **Collection & use of personal information:** we collect and hold personal information about you to: \*provide you with Membership benefits, financial services and products or information about those benefits/services/products \*provide you with information about financial services/products from 3<sup>rd</sup> parties with whom we have arrangements \*conduct market/customer satisfaction research. The law requires we collect and hold personal information about you: \*for our register of members under the Corporations Act \*to verify your identity under the AML/CTF Act. **How we collect personal information:** in providing our banking services, we collect personal information directly from you. We ask for your identification information whenever you give us instructions in relation to any of your accounts. From time to time, we ask you to confirm your contact information. **What if you do not wish to provide us with information?** We may not be able to admit you to Membership or provide you with the financial service/product you have applied for. **Providing your personal information to other organisations:** in providing our financial services/products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organisations we can disclose your personal information to are: \*organisations that provide information to verify your identity \*contractors for statement printing and mail out, card and cheque production, market research or direct marketing \*3rd party product suppliers to provide information to you about their services/products. **Our APP Privacy Policy:** is available at www.nicu.com.au. It contains information on: \*how you can access your personal information \*how you can seek correction of that personal information \*how you may complain about a breach of the APPs \*how we will deal with your complaint. **Providing your personal information to overseas recipients:** it is not likely we will disclose your personal information to overseas recipients. **How to contact us:** See the top of this page.