

Financial Services Guide

Pyramid Hill Store

Personal Advice

If you receive personal financial product advice, you will be provided with a SoA which includes any remuneration and other benefits (where possible in actual dollar amounts). However, for personal advice in relation to deposit, payment and general insurance products, this information will be included in another communication. If the exact amount is not known at the time you are given the SoA or other communication, the manner in which the remuneration (including commission) and any other benefits is to be calculated will be set out.

Remuneration which Bendigo Bank or its related companies or associates may receive in their capacity as issuers of products

Remuneration received by Bendigo Bank for products issued by Bendigo Bank

Bendigo Bank is the issuer of deposit products and non-cash payment facilities and will receive remuneration in its capacity as product issuer of those products.

Remuneration received by other Bendigo and Adelaide Bank Group companies for products issued by them

If you acquire a product issued by a company in the Bendigo and Adelaide Bank Group of companies, 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 document for that particular product. These product fees may ultimately benefit other Group members or associates.

How employees of the Agent are paid

Employees of the Agency are paid salaries, not commissions.

Privacy

We and the Bendigo and Adelaide Bank Group are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us.

We collect and use your personal information in order to provide you with financial products and services. To do that, we may disclose your personal information to organisations in the Bendigo and Adelaide Bank Group, including alliances and joint venture partners.

Bendigo and Adelaide Bank Group's Privacy Policy (which applies to us) is available upon request at the Agency or at www.bendigobank.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 one of our employees directly or ask to speak with the Principal of the Agent;
- Telephoning the Customer Help Centre on 1300 361 911 8.30am to 7.30pm (Victorian time) Monday to Friday;
- Fax the Customer Help Centre on 1300 367 615;
- Emailing customerhelpcentremailbox@bendigobank.com.au;
- Write to the Customer Help Centre, Bendigo and Adelaide Bank Ltd., Reply Paid 480, Bendigo 3552.

We do not anticipate a situation where we cannot resolve a concern or complaint to your satisfaction, however, should this happen, you have the option of referring the matter to the Financial Ombudsman Service. The Ombudsman's role is to investigate matters only after customers have fully exhausted the established complaint procedures of their bank.

You may obtain further information about this service by contacting the Ombudsman at:

Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001
Telephone: 1300 780 808
Fax: 03 9613 6399
Email: info@fos.org.au

