

What To Do If You Have a Complaint

Contact Sydney Credit Union Ltd direct on **13 61 91**

Sydney Credit Union Ltd is a participant in the Credit Union Code of Practice and is happy to offer its Members an internal dispute resolution procedure that is:

- Readily accessible and
- Free of charge.

Refer to our Dispute Resolution Brochure for further details.

We are a member of the Credit Union Dispute Resolution Centre Pty Ltd (CUDRC).

If we cannot resolve your dispute or you are not satisfied with the results, you may seek further consultation through CUDRC. They may be contacted by:

Telephone **1300 780 808** or
GPO Box 3A, Melbourne VIC 3001

Email: [info@cudrc.com.au](mailto:info@ cudrc.com.au)

Website: www.cudrc.com.au

About this FSG and Updates

All details are current as at the date of this FSG. We will publish minor changes on our website. We will update the FSG if there are significant changes.

How to Contact Us

Please contact us or give instructions in relation to any of your credit union accounts or services by:

Mail: **Sydney Credit Union Ltd.,
PO Box 444, Blacktown NSW 2148**

Telephone **13 61 91**

Fax: **(02) 9678 2181**

Email: enquiries@moregenerousbanking.com.au

Website: www.moregenerousbanking.com.au

Branches: **See our website for full details**



www.moregenerousbanking.com.au

SCU More
Generous
Banking

Financial Services Guide

Sydney Credit Union Ltd

ABN 93 087 650 726

AFSL No.236476

Financial Services Guide

Date **01 August 2008**

Information in this brochure is current from the above date.

Your Credit Union FSG

This Financial Services Guide (FSG) is designed to help you decide whether to use your Credit Union's products or services. The FSG contains information on:

- our financial services and products;
- remuneration we, or any other relevant person, may receive in relation to our financial services;
- how we deal with complaints;
- our contact details.

The information in this FSG on our financial services relating to deposit products and non-cash payment facilities is limited to:

- how we deal with complaints; and
- our name and contact details.

Other Documents You May Receive

You may receive a separate Product Disclosure Statement (PDS) when you apply for, or we recommend that you acquire, a financial product. A PDS sets out the features, benefits, costs and risks associated with the product, to give you information to help you decide whether or not the product is right for you. Not all financial products have a PDS.

About Your Credit Union

Your Credit Union's mission is to be considered by our members as their number one financial service provider.

Our Products and Services

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on and deal in a range of products.

Deposit Accounts - transaction, savings and term deposit accounts.

Non-cash Payment Facilities – such as member chequing, Visa Cards, travellers' cheques, internet and telephone banking.

Insurance

- General Insurance: e.g. Home & Contents, Travel, Motor Vehicle
- Consumer Credit Insurance (Loan Repayment).

Insurance

Who we act for

We arrange insurance products on behalf of the insurers who issue the products, not as your agent. Details of who the relevant product issuer is will be included in the Product Disclosure Statement for that insurance product.

Commission

On the sale of General Insurance and Consumer Credit Insurance products, commission is paid to us by the product issuer on acceptance of the policy.

We are paid commission based on the amount of premium payable by the member. The commission paid ranges between 5% and 20%.

Business Associations

We have an arrangement with a subsidiary company of Allianz Australia Insurance Limited (Allianz) to provide marketing, administrative and support services relating to Allianz insurance products in return for a share of aggregate profits from general insurance and Consumer Credit Insurance policies issued by Allianz that we arrange.

Employee Benefits

Our representatives are salaried employees but they may also receive an incentive payment based on achieving certain set performance indicators, which may include performance in relation to arranging insurance products. In addition we may offer minor performance based incentives and prizes. These prizes are generally less than \$350 in value and may include such items as movie tickets and gift vouchers.