



goldfields
M O N E Y

Financial Services Guide (FSG)

Corporations Act (Cth) 2001

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This document is a Financial Services Guide (FSG).

It sets out information designed to assist you in deciding whether you wish to use any of the services set out in the Guide.

The Guide contains only general information on the services offered. This FSG contains important information about:

- How to contact us;
- The services we offer;
- How we are paid;
- Any potential conflicts of interest we may have;
- Our procedures for dealing with disputes and how you can access them.

This information will help you decide whether to use the financial services we provide.

Before you proceed to acquire a product, you should receive a Product Disclosure Statement (PDS) which sets out details specific to the product.

Goldfields Money's Product Disclosure Statement (PDS) contains important information that should be considered before opening a Goldfields Money account.

About us

Goldfields Money Limited ("Goldfields Money")
120 Egan Street KALGOORLIE WA 6430

Telephone: 9021 6444

Facsimile: 9021 4766

Email: enquiries@goldfieldsmoney.com.au

Web Page: www.goldfieldsmoney.com.au

ABN 63 087 651 849

AFSL & Australian Credit Licence 246884

Financial Services We Provide

We are licensed by ASIC to advise and deal in a range of financial products:

- Deposit accounts;
- Payment Services (debit card, direct debits, periodic payments, and BPay);
- Other products and services we provide include: home loans, personal loans, credit cards.

Our Fees

The fees applicable to our products and services are set out in our Personal Accounts Fees and Charges brochure for personal accounts and our Business Accounts Fees and Charges brochure for business styled accounts.

Relationships Between Goldfields Money Commissions

From time to time Goldfields Money may act as an authorised representative for a third party or offer a referral service which is provided by a third party.

At the time of requesting to utilise any such service you will be advised of any fees or charges that apply or of any remuneration or commission that Goldfields Money may receive from your use of the service.

Other than as disclosed, Goldfields Money Ltd has no relationships with third parties which might influence the circumstances in which this financial service is provided.

Details of these relationships and commissions are listed below:

General Insurance (Commission)

We can arrange for a referral to Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) (ABN 31 009 179 640) for advice/issue of any general insurance products you may require, but we are not authorised to give you personal financial product advice in relation to general insurance.

EBM pays Goldfields Money a commission of up to 20% of EBM's Brokerage fee for new business and up to 10% of brokerage fees for renewals and adjustments (Debit and Credit) for all issued general insurance products as result of referral to EBM. These commissions and bonuses are not charged directly to you.

Financial Planning (Commission)

We can arrange a referral to Safety Net Financial Planning (ABN 51 128 114 430) for any financial planning advice you require, but are not authorised to give you personal financial product advice in relation to financial planning services.

We receive a commission of 20% of the first year financial advice fees/insurance commissions you pay to Safety Net Financial Planning after deducting government charges such as stamp duty and GST. These commissions and bonuses are not charged directly to you.

BPAY (Commission)

When you use BPAY, we receive the following commissions:

- A commission of 0.88% of the dollar value of each transaction; and
- A commission between \$0.49 to \$0.55 per transaction, depending on the account type.

These commissions are paid by the biller institution.

General Commissions

Our representatives are salaried employees and may also receive monthly bonus incentive payments related to the sale of products you may receive.

Otherwise no commissions are received, or paid, in relation to the services we provide.

Privacy and Confidentiality

Goldfields Money is fully committed to the National Privacy Principles that came into effect on 21 December 2001.

As an organisation with access to our customer's confidential details, we have always treated our responsibilities regarding confidentiality very seriously. To ensure this, all of our staff have received extensive privacy training and all staff sign a Deed of Confidentiality upon commencement of employment.

What Information Does Goldfields Money Collect?

This will be tailored to any information relevant to the particular products and services that you have (or request) from Goldfields Money.

The main ways that we obtain this information is through loan and account applications. When we receive your details they are securely stored in our computer systems, with the documentation kept in locked cabinets.

How is This Information Used by Goldfields Money?

Goldfields Money will only use the information collected by us for purposes that you would reasonably expect us to use the information. This includes anything for which you have specifically authorised us to do, where we are required to supply information by law and direct marketing from Goldfields Money.

Should you not wish to receive direct marketing from Goldfields Money, simply notify our Privacy Officer to ensure you do not receive any unsolicited correspondence. Your information will not be sold to or used by any unrelated third parties without your consent.

In some instances it is necessary to liaise with related third parties such as insurers, regulatory bodies and others to ensure we can provide you with the products and services our have requested. This may involve some exchange of certain information regarding your customership.

Can I Access My Own Information?

Personal information you have provided to Goldfields Money can be accessed by you on request. This includes all completed documentation and details provided by you but may not extend to internal records or business dealings of Goldfields Money.

To request your personal information is your right under The National Privacy Principles and we are happy to comply with this requirement.

For further information about our 'Privacy Management Policy' contact:

Privacy Officer
Goldfields Money Limited
120 Egan Street
KALGOORLIE WA 6430

Telephone: 08) 9021 6444

Facsimile: (08) 9021 4766

Email: enquiries@goldfieldsmoney.com.au

Our Dispute Resolution Procedures

At Goldfields Money, we strive to ensure that our customers receive the best possible service.

Goldfields Money has a formal complaint procedure to assist our customers. All of our staff have been trained to assist customers with complaints and are available to assist customers making a complaint, if required. If necessary, the complaint will be referred on to a manager to assist.

In most cases Goldfields Money branch staff will be able to solve the problem straight away.

In the event your problem is not resolved to your satisfaction, a letter should be sent to the Complaints Officer (address below) or a Complaint Referral Form completed. This form will be given to the Complaints Officer and the customer will be advised within 2 working days of the outcome or progress.

If the issue requires further investigation, the relevant manager will call you and advise you of this.

The Complaints Officer
Goldfields Money Ltd
120 Egan Street
KALGOORLIE WA 6430

If you are not satisfied with the outcome of this review, you can take your complaint to the Financial Ombudsman Service (FOS), which is an external arbitration scheme.

This service is impartial, independent, and free to our customers. Before FOS can investigate your matter, you must first have given us the opportunity to review it.

Joining Goldfields Money

Eligible persons, including businesses may apply to join Goldfields Money in accordance with the constitution. You can determine your eligibility by contacting any office of Goldfields Money.

Constitution of Goldfields Money

In accordance with the Corporations Act, Goldfields Money and its customers are bound by its Constitution. A copy of the Constitution is available for inspection at any office of Goldfields Money during office hours.

Further Information

More information is available on the financial services outlined in this document from the representative you spoke to or from Goldfields Money Limited.

If you require further information on any aspect of the financial service, then please contact us.

Copies of this document are available from any Goldfields Money Limited branch or from our Web site: www.goldfieldsmoney.com.au

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