



**Hunter United**  
Customer Owned Banking

## Financial Services Guide

Date effective: 1 May 2020

The purpose of this Financial Services Guide (FSG) is to provide you with key information about us so that you can decide whether or not you want to use our financial services. It contains information about:

- who we are;
- how to contact us;
- what services we provide;
- details of any remuneration that we or people connected to us may receive as a result of providing any of these financial services to you;
- associations or relationships that we or people connected with us have with product issuers; and
- what you can do if you have a dispute with us.

This FSG only relates to Hunter United branded financial services and products, except where it is stated otherwise.

If we give you personal financial product advice, we will (subject to some exceptions) give you another document called a Statement of Advice (SOA). Personal financial product advice is advice that takes into account any of your objectives, financial situation or needs. The SOA will contain the advice itself, information about the basis on which the advice is given and information about remuneration, other benefits or associations with products issuers that could have influenced that advice. We do not have to give you an SOA for advice that relates to a basic deposit product or a related non-cash payment facility (like a cheque book).

If you want to acquire a financial product, or if we recommend that you acquire a financial product or we offer to issue a financial product to you, we will provide you with a document called a Product Disclosure Statement (PDS) or the relevant product terms and conditions. The purpose of these documents is to assist you in deciding whether or not to acquire that particular financial product; they contain information about the financial product such as its significant benefits and risks.

### Who are we and how can you contact us?

The financial services described in this FSG are provided by:

**Hunter United, a division of IMB Ltd. ABN 92 087 651 974. AFSL 237 391**

**Mail:** PO Box 851 Newcastle NSW 2300

**Phone:** 02 4941 3888

**Fax:** 02 4941 3868

**Email:** enquiry@hunterunited.com.au

**Internet:** www.hunterunited.com.au

### What kinds of financial services are we authorised to provide and what financial products do they relate to?

We are authorised to offer you **financial product advice** in relation to the following products:

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-basic Deposit
- Deposit and Payment Products - Non-cash Payment
- General Insurance Products
- Life-Products - Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to **deal in a financial product by issuing, applying for, acquiring, varying or disposing of** the following financial products:

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-basic Deposit
- Deposit and Payment Products - Non-cash Payment
- General Insurance Products
- Life-Products - Life Risk Insurance Products
- Retirement Savings Account Products

We are authorised to **deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person** for the following financial products:

- Deposit and Payment Products - Non-cash Payment
- General Insurance Products
- Life-Products - Life Risk Insurance Products
- Retirement Savings Account Products

### What remuneration or other benefits will we or other people associated with us receive as a result of providing you with these financial services?

We receive commission when we act for the following companies and sell you the following products on their behalf:

- **AAI Limited trading as Vero Insurance (ABN 48 005 297 807):**
  - For Motor Vehicle Insurance products, we receive 10% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 10% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Home & Contents Insurance products, we receive 20% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 20% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Landlord's Insurance products, we receive 20% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 20% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
  - For Travel Insurance products, we receive 20% commission on total premium payable excluding Stamp Duty and GST.
  - For Caravan Insurance products (issued by CIL Insurance, a division of AAI Limited trading as Vero Insurance), we receive 15% commission on total annual premium payable excluding Stamp Duty and GST for new policies and 15% commission on total annual premium payable excluding Stamp Duty and GST for renewed policies.
- **QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545):**
  - For Building and Contents Insurance products, we receive 19% commission on total annual premium payable excluding Stamp Duty, Fire Service Levy and GST for renewed policies.
  - For Landlord Insurance products, we receive 19% commission on total annual premium payable excluding Stamp Duty, Fire Service Levy and GST for renewed policies.
  - For Motor Vehicle Insurance products, we receive 10% commission on total annual premium payable excluding Stamp Duty, Fire Service Levy and GST for renewed policies.
  - For Pleasurecraft Insurance products, Caravan Insurance products and Motorcycle Insurance products, we receive 10% commission on total annual premium payable excluding Stamp Duty, Fire Service Levy and GST for renewed policies.
  - For Compulsory Third Party Insurance ('Greenslips') in New South Wales, we receive 5% commission on total annual premium payable excluding Stamp Duty, Fire Service Levy and GST for renewed policies.

Any commission amounts are paid by the above companies directly to us, and not to any individual staff members. From time to time, these companies may provide promotional incentives to our staff in addition to the commission payments directly to us. Any commission is paid directly to us on a regular basis, after we collect premium amounts for these products. Promotional incentives for staff may include gifts and other prizes, which are provided from time to time.

## Privacy Notice

This notice provides you with an overview of how Hunter United as a division of IMB Ltd ("we", "us", "our") handles your personal information. Our Privacy Policy provides additional information such as how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct and how we will deal with your complaint. Our Privacy Policy is located at [hunterunited.com.au](http://hunterunited.com.au), or can be obtained by calling us on 02 4941 3888 or by visiting one of our branches.

We collect and use your personal information:

- to provide you with information about a product or service;
- to assess any application for a product or service;
- to provide, manage and administer the products and services you seek;
- to communicate with you about us and our products and services;

as required under various Australian laws and regulations including the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and the National Consumer Credit Protection Act 2009.

If you do not provide some or all of the information requested we may not be able to provide you with products and services.

We may disclose your personal information to:

- a related entity, subsidiary or joint venture company;
- our alliance partners such as insurers, credit card and other financial service providers;
- organisations who perform services on our behalf including but not limited to mailing services, payment processing services, document storage services, data verification services, information technology support services including systems development, debt collection services, our insurers and professional advisers including accountants, lawyers and auditors;
- your representative, for example a lawyer, financial adviser, or someone you have appointed to act on your behalf;
- your referee(s) or employer(s), a joint borrower(s) or account holder(s) or a proposed guarantor; and/or
- Government and regulatory authorities if required or authorised by law.

We may disclose your personal information overseas. Refer to our Privacy Policy for the locations to which we are likely to disclose your personal information. If we do disclose personal information outside of Australia, we will only do so as required, and in accordance with our Privacy Policy.

We would like to keep you up to date on the products and services we offer, including those issued by our alliance partners such as insurers, credit card and other financial service providers, which we consider may be of interest to you. To do this we may communicate with you, including by using any email address, mobile phone number or the details of any other electronic medium you have provided to us. You can opt out of receiving these communications at any time by calling 02 4941 3888 or visiting a branch.

If you would like more information, you can contact us as follows:

Mail: Privacy Officer, PO Box 851 Newcastle NSW 2300

Phone: 02 4941 3888

Online: [www.hunterunited.com.au](http://www.hunterunited.com.au)

Email: [enquiry@hunterunited.com.au](mailto:enquiry@hunterunited.com.au)

## Change of address

You or any additional cardholder must tell us in writing, by coming into a branch, or by calling us on 02 4941 3888 of any changes to your residential or postal address.

## What should you do if you have a complaint?

If you have a complaint, you can contact us about it at any of our branches or using the contact details in this Financial Services Guide. We encourage you to put your complaint in writing wherever possible. When we receive a complaint, we will:

- acknowledge receipt of the complaint promptly;
- investigate the complaint;
- where possible, resolve the complaint on the spot within 5 business days; or
- respond to you in writing advising you of the outcome of the complaint. In the case of unauthorised transactions involving PIN or access code, we will do this within 21 days. In the case of complaints related to privacy or credit reporting, we will do this within 30 days. In all but exceptional cases, we will take less than 45 days to complete our investigation. If we require longer, we will request an extension from you in writing.

If you are not satisfied with our decision, please talk to us first. At any time however, you can seek an external review of our decision by the Australian Financial Complaints Authority (AFCA). If your complaint relates to privacy or credit reporting, you may also be entitled to request a review of your matter by the Office of the Australian Information Commissioner (OAIC).

These services are provided free of charge.

You can contact the AFCA by:

**Telephone:** 1800 931 678

**Facsimile:** (03) 9613 6399

**Mail:** GPO Box 3, Melbourne VIC 3001 (Australia)

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

## Office of the Australian Information Commissioner (OAIC)

The office of the Australian Information Commissioner (OAIC) is an Australian Government agency responsible for oversight of the Privacy Act and other relevant Australian privacy rules and regulations. If you have a complaint relating to privacy or credit reporting that has been lodged with AFCA, you may also choose to lodge your complaint with the OAIC.

You can contact the OAIC by:

**Telephone:** 1300 363 992

**Mail:** GPO Box 5218, Sydney NSW 2001

**Website:** [www.oaic.gov.au](http://www.oaic.gov.au)

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