

Resolving complaints

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise your complaint by:

- Speaking to a member of our staff directly;
- Telephone 1300 660 115
- Website www.ruralbank.com.au/contact-us
- Email - service@ruralbank.com.au
- Secure email – by logging into Internet Banking
- Social media

If you are not satisfied with the outcome of a complaint, the Customer Relationship Officers are able to assist. You can contact the Customer Relationship Officers by:

- Telephoning 1300 600 115 (+61 87109 9207) 8.30am – 7.00pm (EST) Monday to Friday, except national public holidays.
- Faxing 08 8121 0106
- Emailing service@ruralbank.com.au
- By completing the relevant Customer Contact form or sending a letter to the Customer Relationship Officer, Rural Bank Ltd, 1471 Reply Paid 84135, Rundle Mall SA 5000

If you are not satisfied with the response provided by our Customer Relationship Officers, you have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:

Telephone: 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm (Victorian time) Monday to Friday

Email: customeradvocate@bendigoadelaide.com.au

Post/Letter: write to
Customer Advocate,
P.O Box 480, Bendigo Vic, 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the appropriate External Dispute scheme.

We are a member of the Financial Ombudsman Service. You can contact the Ombudsman at:

[Australian Financial Complaints Authority](http://www.afca.org.au)
GPO Box 3
Melbourne Vic 3001
Phone: 1800 931 678 Fax: 03 9613 6399
Email: info@afca.org.au
www.afca.org.au



Rural Bank Limited
ABN 74 083 938 416
AFSL 238042

Level 6, 80 Grenfell Street
Adelaide SA 5000

Postal Address:
Rural Bank Limited
PO Box 3660
Rundle Mall SA 5000

Telephone: 1300 660 115
service@ruralbank.com.au
www.ruralbank.com.au

Proudly part of



The Rural Finance brand has changed to Rural Bank. All Rural Finance customers continue to be customers of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (which owns Rural Bank) including in relation to products issued after the brand change date unless otherwise stated.

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Financial Services Guide

Effective date: 13 November 2017

Rural Bank Financial Services Guide (FSG)

This Financial Services Guide (FSG) has been developed to inform you about Rural Bank Limited ('Bank', 'we', 'our', 'us') and the various financial services we offer. This FSG is designed to assist you in deciding whether to use any of the services offered by the Bank as described in this FSG.

This FSG contains general information about who we are, the types of financial services we may provide, the disclosure documents you may receive from us, the instructions and agreements we require before opening a new account. It also contains general information about how Rural Bank and **Community Bank**[®] branches, our staff and other representatives are remunerated in relation to those services, as well as information about dispute resolution.

In this FSG references to:

- Bendigo and Adelaide Bank Group means Bendigo and Adelaide Bank Limited ABN 11 068 049 178 and each of its related bodies corporate (as defined in the Corporations Act 2001 (Cth)).
- **Community Bank**[®] branch or branches are references to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank and **Community Bank**[®] name, logo and system of operations.
- Franchise branch or branches are references to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank name, logo and system of operations.

This FSG may be provided to you by authorised staff of Rural Bank or its authorised representatives.

You may also receive other documents when we provide you with a product or service including Terms and Conditions (Ts&Cs). These will be provided to you if we arrange, issue or offer to issue our basic deposit products to you, and in respect of some administration services we may provide to you. The Ts&Cs set out the key terms, features, fees and charges associated with the product or service.

We may provide you with general financial product advice. In giving any such advice, we do not consider your individual needs, financial situation or objectives. Before acting on any general advice offered by us, you should consider the terms and conditions for the relevant product(s), as well as your own individual needs, financial situation and objectives. We recommend you consult an independent financial adviser in any event.

Contact details

You can contact us at any Rural Bank branch which are listed on our website www.ruralbank.com.au. You can also contact us at any Bendigo Bank branch or **Community Bank**[®] branch as listed on the Bendigo Bank website www.bendigobank.com.au.

Alternatively you can contact us via:

Mail: Rural Bank Limited
PO Box 3660, Rundle Mall SA 5000

Phone: 1300 660 115

Fax: 08 7109 9303

Website: [www.ruralbank.com.au/contact us](http://www.ruralbank.com.au/contact-us)

Email: service@ruralbank.com.au

For lost and stolen cards please contact:

- From within Australia 1800 035 383
- From overseas: +61 3 54857872

Privacy

We collect personal information (for example, your name and address) in order to provide you with the most appropriate products and services for your needs. We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us.

How we collect, manage, use and disclose your personal information is governed by our Privacy Policy. Our Privacy Policy is available on our website at www.ruralbank.com.au or by contacting our Customer Service Team on 1300 660 115.

Who is Rural Bank Limited?

Rural Bank is a wholly owned subsidiary of Bendigo and Adelaide Bank Limited. We offer banking services to rural and regional Australia via a number of tailored deposit and lending products.

Rural Bank Limited holds Australian Financial Services Licence (AFSL) Number 238042.

Our financial services

Rural Bank is responsible for the financial services we provide you under our AFSL. We are authorised under Rural Bank's AFSL to deal or arrange for someone to deal in the following products:

- Basic Deposit and payment products (including term deposits, farm management deposits and non-cash payment facilities such as direct debit and cheque facilities)

We are also authorised under Rural Bank's AFSL to provide general advice in relation to the above products.

Rural Bank offers additional services through Rural Bank ONE.com.au. Information regarding these services can be found at www.ruralbankone.com.au.

Referrals

Referrals if you have been referred to us by someone else, we may pay that person remuneration (including commission) or other benefits (which may be a fixed amount or up to 0.25% per annum of the amount you have invested or calculated on some other basis).

Providing Rural Bank with instructions

When providing a financial product, we generally require written instructions from each account applicant prior to the acquisition of that financial product.

Instructions are obtained by the completion of the relevant application form. Each account holder is required to agree to the terms and conditions of the product. Future instructions may be given in accordance with the terms and conditions. We may require different instructions from you when operating a financial product. Please refer to the relevant terms and conditions for more information.

Remuneration, commissions and benefits

Rural Bank acts only on its own behalf when providing financial services to you. Any advice you receive will be relevant only to the Bank's products.

Should you receive financial product advice from us, you will not be charged for this service. Other fees and charges relating to financial products may be payable. These fees and charges are set out in the Schedule of Fees and Charges.

In relation to the services that we provide to you, we are authorised by companies within the Bendigo and Adelaide Bank Group to refer their financial products. If you acquire a product issued by a company in the Bendigo and Adelaide Bank Group, we may receive product fees in relation to that product, including commission, referral fees and any other fees specified in the Product Disclosure Statements, Terms and Conditions, Product Guides or other disclosure document for that particular product.

Where you apply through **Community Bank**[®] branches or Franchise branches for a product issued by Rural Bank Limited, the **Community Bank**[®] branch or Franchise branch may receive a commission of up to 0.25% per annum of the average account balance for deposit products.

Bendigo and Adelaide Bank Limited have a referral relationship with Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI), and if you acquire a product issued by WFI, Rural Bank may receive commission payments. In relation to the referral arrangement, Rural Bank may receive incentives associated with the volume of total business written and quality of referrals to WFI.

In addition, Rural Bank may receive an allowance to help conduct marketing campaigns. In some cases, payments made to Rural Bank in relation to the referral arrangement may be shared with a **Community Bank**[®] branch or other related company of Bendigo and Adelaide Bank where the referral is made to WFI by that entity.

How our staff are paid

Our staff are paid salaries, not commissions.

Our staff may be eligible for a performance bonus payment that is based on a number of factors, such as the overall performance of the Bendigo and Adelaide Bank Group.

These include performance against growth projections, personal development and customer service standards. Where permitted by law, from time to time our staff may also receive non-monetary benefits from product providers, such as tickets to events or promotional merchandise.