

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.

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 customer's expectations and address them genuinely, efficiently and effectively.

You can raise your concern or complaint with us by:

- a) speaking to a member of our staff directly
- b) telephone on 1300 660 115, or if calling from overseas +61 3 5445 0666
- c) completing the online feedback form at <https://www.ruralbank.com.au/contact-us/customerfeedback>
- d) secure email – by logging into e-banking
- e) contacting the Customer Feedback Team at:
 - Reply Paid PO Box 480
Bendigo VIC 3552
 - Telephone: 1300 361 911 8.30am – 5.00pm (AEST/ADST) Monday to Friday
 - Email: feedback@bendigoadelaide.com.au

If you are not satisfied with the response provided you can refer your complaint directly to the appropriate External Dispute Resolution (EDR) scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Mail Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone 1800 931 678
Website www.afca.org.au
Email info@afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expire.

If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):

Mail OAIC
GPO Box 5218
Sydney NSW 2001
Phone 1300 363 992
Website www.oaci.gov.au
Email enquiries@oaci.gov.au

Compensation arrangements

As an approved deposit taking institution regulated by the Australian Prudential Regulation Authority, Bendigo and Adelaide Bank is exempt from the compensation arrangements required for Australian Financial Service licensees.



Rural Bank – A Division of
Bendigo and Adelaide Bank
Limited, ABN 11 068 049 178
AFSL/Australian Credit Licence
237879

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

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

Proudly part of



Financial Services Guide

Effective date: 31 January 2024

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL No. 237879. Throughout this Financial Services Guide (FSG) references to:

- “Rural Bank” is reference to Rural Bank – A Division of Bendigo and Adelaide Bank Limited.
- “we”, “us”, or “our” is reference to Rural Bank – A Division of Bendigo and Adelaide Bank. References to “our staff” have a corresponding meaning.
- “Bendigo and Adelaide Bank Group” is reference to 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.

About this Financial Services Guide (FSG)

This FSG is an important document and is designed to assist you in deciding whether to use the financial services Rural Bank division offer. It also contains:

- how we can be contacted
- other documents you may receive
- instructions we require before opening an account
- general information about how Rural Bank, Community Bank, our staff and other representatives are remunerated in relation to those services
- information about dispute resolution

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

Other documents you may receive

You may also receive other documents, that you should read carefully, 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.

Contacting us

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
PO Box 3660, Rundle Mall SA 5000

Phone: 1300 660 115

Fax: 08 7109 9303

Website: 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 the Group’s Privacy Policy. The Group’s 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?

Rural Bank is A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit License 237879. We offer banking services to rural and regional Australia via a number of tailored deposit and lending products.

Not independent

Bendigo and Adelaide Bank cannot refer to itself as ‘independent’, ‘impartial’ or ‘unbiased’ in relation to personal advice it provides because; Bendigo and Adelaide Bank is the issuer of some of the financial products it advises on; Bendigo and Adelaide Bank advisers can only advise on products and services approved by Bendigo and Adelaide Bank (which includes products issued by Bendigo and Adelaide Bank); and Bendigo and Adelaide Bank may receive remuneration from product issuers in respect of some products or services.

Financial products and services we offer

Bendigo and Adelaide Bank is responsible for the financial services we provide to you under its Australian Financial Services Licence (AFSL). We are authorised under Bendigo and Adelaide 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 Bendigo and Adelaide Bank’s AFSL to provide general advice that does not take into account your personal objectives, financial services or needs in relation to the above products. Before acting on such advice, please assess whether it is appropriate for you, in light of your objectives, financial situation or needs.

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

Any general financial product advice provided by us is free of charge. 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.

If you acquire a product issued by a company in the Group, 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, PGs or other disclosure document for that particular product. These product fees may ultimately benefit other Group members or associates.

Where you apply through Community Bank branches or Franchise branches for a product issued by us, 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, Bendigo and Adelaide Bank may receive commission payments. In relation to the referral arrangement, Bendigo and Adelaide Bank may receive incentives associated with the volume of total business written and quality of referrals to WFI.

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