

This Financial Services Guide (FSG) is dated 09/06/2022 and references throughout this FSG to:

- “Bendigo and Adelaide Bank Group” are references 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));
- “Profarmer Australia” are references to Profarmer Australia Pty Ltd ABN 21 133 350 900 – A wholly owned subsidiary of Bendigo and Adelaide Bank Limited;
- “Agri Advisors” are references to Agri Advisors Pty Ltd ABN 94 090 519 798. AFSL No. 223409 – A wholly owned subsidiary of Profarmer Australia Pty Ltd.;
- “we”, “us”, or “our” is reference to Profarmer Australia Pty Ltd.

Profarmer Australia is the issuer of this FSG and does so in its capacity as an authorized representative of Agri Advisors (authorized representative number: 001298009).

Agri Advisors and Profarmer Australia are both covered by the Bendigo and Adelaide Bank Group’s professional indemnity insurance policy which also provides cover in relation to the conduct of representatives and employees of Agri Advisors and Profarmer Australia that are no longer employed within the corporate group.

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 we offer. It also contains information about:

- How we can be contacted;
- Remuneration payable to us as consideration for the provision of services;
- Other documents you may receive; and
- Information about dispute resolution.

This FSG may be provided to you by authorised staff of Profarmer Australia.

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 the Service Agreement outlining the Terms and Conditions (T&Cs) on which we agree to provide you with our subscription-based newsletter service. These T&Cs will be provided to you if we agree to provide our subscription-based newsletter service to you. As part of providing services to you, including our subscription-based newsletter service, we may provide you with general financial product advice. In giving you any such advice, we do not consider your individual objectives, financial situation or needs. 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 objectives, financial situation and needs. We recommend you consult an independent financial adviser before acting on any general financial product advice provided by us, including as part of the subscription-based newsletter service.

Who are we?

Profarmer Australia relies on the AFSL of its wholly owned subsidiary, Agri Advisors, to provide general financial product advice to retail and wholesale clients in respect of derivatives relating to the wholesale price of grain and wool. Agri Advisors holds an AFSL authorising it to provide general financial product advice to retail and wholesale clients in respect of derivatives relating to the wholesale price of grain and wool only. Profarmer Australia and Agri Advisors can be contacted at:

- Mail: Profarmer Australia Pty Ltd
Level 6, 120 Harbour Esplanade
Docklands VIC 3008
- Phone: 1300 302 143
- Website: www.profarmergrain.com.au/contact
- Email: support@profarmergrain.com.au



Privacy

We collect personal information (for example, your name and address) in order to provide services to you, including the subscription-based newsletter service. 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 Bendigo and Adelaide Bank's Privacy Policy. The Privacy Policy is available at www.ruralbank.com.au/privacy or by contacting us on 1300 660 115.

Financial products and services we offer

In providing services to you, including but not limited to the subscription-based newsletter service, we may provide general financial product advice to retail and wholesale clients in respect of derivatives relating to the wholesale price of wool and grain.

Any general advice provided does not take into account your personal objectives, financial situation 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.

Remuneration we receive

We charge a fee of AUD\$716.00 for users of our subscription-based newsletter service.

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 so that we can address them genuinely, efficiently and effectively.

You can raise your concern or complaint with us by contacting us via:

- Email: support@profarmergrain.com.au
- Phone: 1300 302 143
- Completing the online feedback form at: <https://www.ruralbank.com.au/contact-us/customerfeedback>
- Contacting the Customer Feedback Team at:
 - Mail: Reply Paid PO Box 480
Bendigo VIC 3552
 - Telephone: 1300 361 911
8.30am - 5.30pm (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) using the following details:

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

