

**Effective date** | 17 December 2025

# Financial Services Guide

# Definitions

The following definitions apply when reading this FSG.

- » We/us/our is MyState Bank Limited ABN 89 067 729 195 AFSL 240896 and its operational divisions, including Auswide Bank and Selfco.
- » You/your/user. The customer or account owner and can be individuals or a business. In the situation where there is more than one account owner and all account owners are required to sign with, you means all those account owners together.  
In the situation where all account owners have authorised one or more individuals to operate the account, you means the individual.
- » Business/working day is a weekday other than a National Public Holiday.

# About Us

We're a wholly owned subsidiary of MyState Limited ABN 26 133 623 96, an Australian Stock Exchange listed group. Our group includes MyState Bank, Auswide Bank, Selfco and TPT Wealth Limited.

We are the holder of both an Australian Financial Services Licence and an Australian Credit Licence. These are issued to us by Australian Securities and Investments Commission (ASIC). These licences allow us to provide the financial services as outlined within this FSG. We are also an Authorised Deposit-taking institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA).

# Our Products and Services

We are authorised to offer an extensive range of products and services; these are as follows:

## Deposit products

Savings, transaction and term deposit accounts.

## Payment products

Visa Debit Cards, BPAY®, direct debits and credits, online banking, OSKO, PayTo, foreign exchange services, telegraphic transfers, merchant point-of-sale facilities.

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## General insurance products

General insurance products include, home, landlord, motor vehicle, marine, caravan and travel.

### For general insurance products distributed by MyState Bank

MyState Bank is acting as an intermediary for Insurance Australia Limited ABN 11 000 016 722 AFSL 227681. General insurance products are issued by Insurance Australia Limited under the CGU brand.

Travel Insurance is distributed by Insurance Australia Limited (ABN 11 000 016 722) and issued by Insurance Australia Limited under the CGU brand, under an agreement with Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713), who administers and arranges the insurance on behalf of the underwriter.

### For general insurance products distributed by Auswide Bank

Auswide Bank acts as an agent for Allianz and its related entities. Your contract of insurance will be with the insurer. Allianz as the insurer, not Auswide Bank, will be responsible for the performance of the insurance contract.

Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL No. 234708 is the insurer of Home Building and Contents insurance, Landlord's insurance, Motor Vehicle insurance and Caravan and Trailer insurance.

Club Marine Limited ABN 12 007 588 347, AFSL No. 236916, is an underwriting agent for Allianz which is the insurer for Pleasure Craft insurance.

## Other products and services we can offer

Through our relationships with other service providers, we are also able to offer or arrange the following products and services:

» Personal Loans through Plenti RE Limited (ABN 57 166 646 635)

» Limited foreign exchange and payment services through Convera Australia Pty Ltd ACN 150 129 749, AFSL 404092

Merchant services through First Data Merchant Solutions Australia Pty Limited ABN 51 115 245 531

# What you get when we provide you with financial services

## Advice types and authorisations

Some of our staff may be limited to providing general advice only or may be restricted to providing personal advice on selected products. If they are unable to provide you with the information or service you require, they will refer you to an appropriately authorised staff member.

## Terms and conditions

For MyState Bank and Auswide Bank issued deposit and payment products, we'll provide you with the relevant disclosure documents prior to your acquisition of the product. They will include information about the terms and conditions, costs, benefits and features of the product. This information will help you decide whether the product is suitable for you, and therefore if you should acquire it. We recommend you carefully consider the information we provide prior to deciding to proceed with a product. We also recommend that you read the Target Market Determination (TMD) for the product(s) you may be interested in.

## Product Disclosure Statements

For general insurance products and other products where we are not the product issuer, a Product Disclosure Statement (PDS) will be provided to you, either before you acquire the product, or in any situation where we offer to provide or recommend a particular product to you. The PDS will contain information about that product, including the terms and conditions, costs, benefits and features. This information will help you decide whether the product is suitable for you, and therefore if you should acquire it. Again, we recommend you carefully consider this information prior to deciding to proceed with a product.

# Our business relationships, associated commissions and incentives

## Commissions and who we're acting for

Unless otherwise stated, we act on our own behalf at all times when providing the financial products and services referred to in this FSG.

### CGU Insurance distributed by MyState Bank

We are an intermediary for Insurance Australia Limited and general insurance products are issued under the CGU brand (CGU). In arranging insurance with CGU, we do not accept any liability for, or guarantee benefits in respect of products. In arranging any insurance with CGU, we're acting for CGU, not you.

Travel Insurance is distributed by Insurance Australia Limited and issued by Insurance Australia Limited under the CGU brand, under an agreement with Cover-More Insurance Services Pty Ltd, who administers and arranges the insurance on behalf of the underwriter.

We receive commission on CGU Insurance products as a percentage, ranging from 5% to 20% of the premium paid for every policy excluding Travel Insurance. For Travel Insurance, a commission of 25% of the premium paid is received.

CGU may also provide us with an allowance to assist with the cost of promotional campaigns, and other payments based on agreed investments. These include, but not limited to, digital improvements, growth in the number of insured customers and/or growth in profitability.

### Allianz Australia Insurance distributed by Auswide Bank

Auswide Bank acts as an agent for Allianz and its related entities. Your contract of insurance will be with the insurer. Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL No. 234708, not Auswide Bank, will be responsible for the performance of the insurance contract.

Club Marine Limited ABN 12 007 588 347, AFSL No. 236916, is an underwriting agent for Allianz which is the insurer for Pleasure Craft insurance.

We receive commission from Allianz or Club Marine which range between 10% and 20% and are applicable to each insurance policy sold by Auswide Bank. Auswide Bank may also receive a Profit Share payment from Allianz.

### Convera

We act under a Service Agreement with Convera

Australia Pty Ltd (ACN 150 129 749; AFSL 404092) (Convera) to assist it in fulfilling certain foreign exchange and payment services.

We receive a commission of 20% of the margin revenue and transaction fees charged in relation to each telegraphic transfer (outbound and inward) and foreign cheque conversions.

### Plenti

We act under a referrer agreement with Plenti RE Limited (ABN 57 166 646 635).

As such, we receive a commission where a customer draws down on a Plenti car or personal loan. For car loans the commission is \$550 ex GST and for personal loans the commission is \$450 ex GST.

### First Data Merchant Solutions (FISERV)

Auswide Bank has an agreement with First Data Merchant Solutions Australia Pty Limited (ABN 51 115 245 531) an entity of Fiserv, to provide merchants acting as merchants with the ability to accept cards as payment for goods and services.

When Auswide Bank refers you to Fiserv and you enter into a merchant contract within 60 days of the referral, we receive commission of 10% of net merchant turnover.

If you have a complaint relating to a service provided by Fiserv, please direct your complaint to:

Call: 1800 243 444

Email: [merchantservicesau@fiserv.com](mailto:merchantservicesau@fiserv.com)

Website: [www.merchants.fiserv.com/en-au/contact-us/](http://www.merchants.fiserv.com/en-au/contact-us/)

For other enquiries you can contact Fiserv as follows:

Call: 1800 243 444

Email: [merchantservicesau@fiserv.com](mailto:merchantservicesau@fiserv.com)

Website: [www.merchants.fiserv.com/en-au/OnlinePayment](http://www.merchants.fiserv.com/en-au/OnlinePayment)

Support: [AUSGatewaysupport@fiserv.com](mailto:AUSGatewaysupport@fiserv.com)

### Association

We're an Associate Member of the BPAY Scheme, and a Sponsored Member of Visa International.

## Fees, charges and incentives

### MyState Bank and Auswide Bank issued products

The fees and charges relating to our deposit and payment products are detailed in our Fees and Charges for Deposit Accounts or Guide to Personal or Business Accounts.

## **MyState Bank employee incentives, payments and commissions**

Our salaried employees are representatives of MyState Bank Limited. We may provide cash bonuses or other incentives to our employees, depending on employee and company performance, or on the sale of our business partners' products.

## **What are the options available if I need more help?**

Our team can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website ([ndh.org.au](http://ndh.org.au)) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on 1800 007 007 to talk to a financial counsellor.

## **How can I lodge a complaint?**

You can advise us of your complaint or provide feedback by:

### **MyState Bank:**

Using the online form at [mystate.com.au](http://mystate.com.au);

Phone: 138 001

Email: [mycomplaint@mystate.com.au](mailto:mycomplaint@mystate.com.au)

Mail: Complaints and Feedback, GPO Box 1274, Hobart TAS 7001

### **Auswide Bank:**

Using the online form at [auswidebank.com.au](http://auswidebank.com.au)

Phone: 1300 138 831

Email: [customer@auswidebank.com.au](mailto:customer@auswidebank.com.au)

Mail: Complaints and Feedback, Auswide Bank Ltd, GPO Box 75, Brisbane QLD 4000

### **What should my complaint include?**

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- » your customer number, name and details of preferred contact method;
- » complaint or feedback information – what is your complaint or feedback about and when did it happen; and

» resolution – how would you like the matter resolved.

### **What are the response timeframes?**

We will try our best to resolve the complaint for you straight away, and in most cases we can.

If we can't we will:

- » Acknowledge that we've received your complaint within 24 hours or one business day;
- » Keep you up to date on our investigation and progress;
- » Provide you with final resolution within 30 days – if not, we will inform you of the reasons for delay and when we expect to resolve; and
- » If your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days.

### **What if my complaint isn't resolved to my satisfaction?**

If you're not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you've been speaking with.

In the event you are not satisfied with the Manager's response, you have a few more options as outlined below.

### **Senior Manager Review**

You can request for your complaint to be escalated to a Senior Manager with the respective entity who will review your complaint outcome.

### **Customer Advocate**

You can request for your complaint to be escalated to our Customer Advocate.

The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

Email: [customeradvocate@mystate.com.au](mailto:customeradvocate@mystate.com.au)

Post: Customer Advocate, GPO Box 1274, Hobart TAS 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

### **External Review**

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is a good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

Australian Financial Complaints Authority

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

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

### **Privacy or Consumer Data Right Complaints**

If your complaint is about how we handle your personal information, you can also contact:

Office of the Australian Information Commissioner  
(OAIC)

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

Phone: 1300 363 992

Post: OAIC - CDR Complaints GPO Box 5218,  
Sydney NSW 2001

