Financial Services Guide

Who we are

Australian Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/ Australian Credit Licence 238981.

In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means a person with one or more of our products or services.

Not independent

When we provide personal advice in relation to our products, we cannot refer to ourselves as independent, impartial or unbiased, because we are the issuer of those products that we advise on.

What is the purpose of this Financial Services Guide?

We have designed this Financial Services Guide (FSG) to assist you in deciding whether to use any of the financial services we offer. This FSG must provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide;
- any remuneration that we, or any other relevant person, may be paid in relation to the financial services we offer;
- our dispute resolution system and how it can be accessed.

However, this FSG does not provide information about our financial services in relation to basic deposit products and non-cash payment facilities, other than the information about:

- our name and contact details; and
- our dispute resolution system and how it can be accessed.

What other documents might I receive?

When we provide you with a financial service, we may also have to provide you with a Product Disclosure Statement (PDS).

A PDS is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer).

We must provide you with a PDS about a financial product for which a PDS is available when:

- we recommend that you acquire the financial product; or
- we issue, offer to issue, or arrange the issue of, the financial product to you.

The PDS must contain information about the financial product so that you can make an informed decision whether or not to acquire it. A PDS about a financial product must include, amongst other things:

- the Issuer's name and contact details;

- the significant features of the financial product and its terms and conditions,
- any significant benefits and risks associated with holding the financial product;
- the fees and costs associated with holding the financial product;
- dispute resolution procedures, and how you can access them.

What financial services can we provide?

Our Australian Financial Services Licence authorises us to deal in and provide advice about the following financial products:

- basic deposit products – our transaction, savings and term deposit accounts;**
- non-cash payment facilities – such as Visa card, telephone and internet banking;**
- term deposits that are not basic deposit products;
- general insurance products; and
- life risk insurance products.

**Please note that the only information we provide in this FSG about our basic deposit products and non-cash payment facilities is about our contact details and our dispute resolution system under "What should you do if you have a complaint?"

In addition to the financial services we provide under our Australian Financial Services Licence, we also deal in and advise on consumer and commercial lending products.

On whose behalf do we provide financial services?

When we provide advice about non-basic term deposits or insurance products, we do so on our own behalf.

When we issue our non-basic term deposits we do so on our own behalf.

When we arrange to issue insurance products, we do so on behalf of the insurers who are the product issuers. Details of who the relevant product issuer is will be included in the PDS for that insurance product.

How can you provide instructions to us?

You can give instructions in relation to the products or services that we provide by visiting one of our branches in person or by contacting us using the details set out at the end of this FSG.

For certain products or services, specific arrangements may apply in relation to how instructions or transactions can be made, including requirements to use particular methods. Where applicable, details of these arrangements are described in the PDS or terms and conditions for those products or services.

What remuneration or other benefits do we receive for providing financial services?

We do not receive fees or commissions for financial product advice we give or for issuing our non-basic term deposit products.

Mastercard Cash Passport

We charge you commission of 1% on the AUD equivalent value loaded or re-loaded on your Cash Passport™ Platinum Mastercard® or a flat fee of up to $15. This commission is retained by us.

We receive from Mastercard Prepaid Management Services Australia Pty Ltd (Mastercard) an annual bonus payment of 0.3% to 0.5% of the total amount loaded or re-loaded on to Cash Passport™ Platinum Mastercards® in a relevant calendar year depending upon the amount of sales made during that calendar year.

We may also receive funding from Mastercard for marketing initiatives.

General insurance products – Allianz

We arrange general insurance products as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). We receive commissions from Allianz ranging from 5% to 18% of premiums for new insurance and insurance renewals, depending on the type of insurance product.

We are entitled to receive a share of profits from Allianz of up to 40% of the profit from insurance policies that we arrange, depending on the profitability of the insurance portfolio arranged by us, after deducting claims and other expenses. The profit share is calculated and paid yearly.

We may also receive other remuneration from Allianz including marketing funding, and administrative and support services related to Allianz insurance products.

Life risk insurance products – Zurich

We act as a referrer of the 'Ezicover' life risk insurance products, which are issued by the insurer Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich). If you buy a policy, we will receive a commission from Zurich of 20% (plus GST) of premiums paid. The commission is paid monthly.

Further Information

Please contact us if you would like to request further information about the commissions and remuneration we receive as set out above. Please note that the request must be made within a reasonable time after you have been provided with this Financial Services Guide, and before any financial service identified in this Guide is provided to you.

What remuneration or other benefits do our employees receive for providing financial services?

As a rule, our staff are remunerated principally by salary and do not receive any direct benefits for providing you with financial services in relation to our non-basic term deposits or insurance products.

From time to time we may allow insurers to run promotion programs under which they may reward or provide benefits to our staff for their success in arranging the issue of insurance products during the promotion period. If you receive personal advice from us, we may be required to provide you with more detailed information about any relevant benefit at the time the personal advice is given or as soon as practicable after that time.

What should you do if you have a complaint?

We conduct a dispute resolution system to deal with any complaints you may have about any of our banking products or services, or about any financial service we provide in relation to insurance products. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution scheme.

If you want to make a complaint, contact our staff at any office and tell them that you want to make a complaint. Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- **Website:** www.afca.org.au
- **Email:** info@afca.org.au
- **Telephone:** 1800 931 678 (free call)
- **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

We have a guide on our dispute resolution system available to you on request.

Please note:
All details are current at the date of this FSG. We will publish minor changes on our website.
We will update the FSG if there are any material changes.

Need more information, we're here to help

1800 862 265

8am to 7pm, weekdays
9am to 3pm, Saturday

contactus@fmbank.com.au
enquiry@tmbank.com.au
enquiry@unibank.com.au
enquiry@hpbank.com.au
info@australianmutual.bank

Printed on 100% recycled paper

Australian Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981
Effective 23 May 2026 I OP00142S-TMBL-0526b