

Financial Services Guide

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Treasury

Effective 9 November 2023

Suncorp Metway Limited ABN 66 010 831 722

Australian Financial Services Licence (AFSL) 229882



Important Information about this document

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means Suncorp Metway Limited ABN 66 010 831 722 Australian Financial Services Licence (AFSL) 229882 (“SML”) as the licensee. This FSG has been prepared by SML.

The purpose of this FSG is to assist you to decide whether to use any of the financial services covered in this FSG.

This FSG contains information about:

- services and products provided by SML;
- remuneration that may be paid to us and other relevant persons in relation to the financial services offered; and
- information about how you may access our internal and external complaint resolution procedures.

This FSG contains only general information on the services referred to in this document. Suncorp and other members of the Suncorp Group offer financial services which are not covered by this FSG. If you are interested in any other financial services provided by Suncorp or another member of the Suncorp Group, you may receive a separate FSG that relates to those other financial services.

Other Disclosure Documentation

We will provide you with a Product Information Document or Product Disclosure Statement for a product when required. These documents provide important information on the features, benefits and risks of the product to assist you in making an informed decision about whether to buy the product or not.

Other key information is set out in answer to the questions below. If you need more information or clarification, please ask us.

Your Questions	Our Answers
Who is the AFSL Licensee?	<p>Services described in this FSG are provided by Suncorp-Metway Ltd ABN 66 010 831 722 (SML). SML is a licensed entity under the Corporations Act and holds an Australian Financial Services License number 229882.</p> <p>Our Head Office address is: Level 23, 80 Ann Street, Brisbane, Qld 4000.</p> <p>SML is a member of the Suncorp Group of companies. Except to the extent imposed by law, companies in the Suncorp Group do not guarantee and are not responsible or liable for the products, services, obligations or liabilities of the other companies in the Suncorp Group.</p>
How do I contact you?	<p>You can contact us by telephone or email:</p> <p>Treasury Commercial Funding: Phone: 1300 138 072 Email: treasuryfunding@suncorp.com.au</p> <p>Foreign Exchange: Phone: 1300 557 763 Email: treasuryfx@suncorp.com.au</p> <p>Please note: All conversations and correspondence with Treasury Representatives in the Treasury department are recorded.</p> <p>You may also contact us by letter addressed to: Treasury Operations Suncorp-Metway Limited GPO Box 1453, Brisbane QLD 4001</p>
What financial products can we help with?	<p>Under SML's Australian Financial Services Licence, we can deal in and provide financial product advice in relation to certain financial products, including:</p> <ul style="list-style-type: none"> — Deposit and payment products; — Derivatives; and — Foreign exchange contracts. <p>Your Treasury Representative is only authorised to provide general advice, and this authorisation may not extend to all of the above services or products. If your Treasury Representative can't help with a particular service or product, with your permission, they may introduce you to someone who can.</p>

Your Questions	Our Answers
<p>Is SML associated with or acting for other entities in providing the financial products and services specified in this FSG?</p>	<p>No. SML is the product issuer for the financial products specified in this FSG. SML is also the provider of services specified in the FSG.</p> <p>If you are referred by a Treasury Representative to another representative of SML or member of the Suncorp Group, they may issue you with a separate FSG in relation to the financial services that other representative may provide.</p>
<p>What benefits may SML receive?</p>	<p>You will be charged fees for financial products that you receive from SML.</p> <p>When SML provides financial services in respect to its Treasury products, it may benefit by receiving a margin representing the amount above the cost at which SML has sourced or funded the product. This may be paid on the issue or sale of the product.</p> <p>If you require further information in relation to any benefits payable to SML please refer to the relevant Product Disclosure Statement or Product Information Document. If you require a copy of these, please contact your Treasury representative or visit https://www.suncorp.com.au/banking/.</p>
<p>How do Treasury Representatives get paid for the service they provide me?</p>	<p>Our Treasury Representatives employed by SML receive a salary including superannuation, which is based on a number of general factors including industry experience, location, qualifications and complexity of role. In addition, Treasury Representatives may be eligible to receive an annual short-term incentive (STI) payment. The STI is discretionary and based on a number of factors including the Representative's individual performance and the overall performance of the Suncorp Group.</p> <p>However, Treasury Representatives do not receive incentives, commissions or other payments based solely on individual sales or the advice provided by the Representative. Treasury Representatives may also be eligible to receive an annual grant of shares in the Suncorp Group, this is subject to Suncorp Group performance and individual performance.</p>

Your Questions	Our Answers
What are your associations with other Product providers?	Our Treasury Representatives may refer you to another representative of the Suncorp Group for additional products or services such as general insurance products and life insurance products. These products can be issued by members of the broader Suncorp Group or third parties.
How do you maintain my privacy?	<p>We appreciate privacy is important to you. We are committed to protecting your personal information.</p> <p>For further information, please refer to SML's Privacy Statement and Suncorp Group Privacy Policy by visiting https://www.suncorp.com.au/privacy or contact your Treasury Representative.</p>
What compensation arrangements do you have in place?	<p>As an Authorised Deposit Taking Institution regulated by Australian Prudential Regulation Authority, SML is exempt from the compensation and insurance arrangements required for licensees.</p> <p>Notwithstanding the above exemption, SML continues to maintain professional indemnity insurance which covers us and our Treasury Representatives for errors or mistakes relating to our services.</p> <p>This insurance meets the requirements of the Corporations Act and covers claims against our representatives after they cease to be employed by us, provided the insurer is notified of the claim when it arises and within the relevant policy period.</p>
How do I communicate with you?	<p>Sometimes you may need to give us instructions about purchasing products, making changes to them or closing and cancelling them.</p> <p>Usually we'll need your instructions in writing. You can contact us initially by phone or email. We'll let you know what information we need or what forms you need to complete and return to us.</p> <p>Your Treasury Representative is not permitted to:</p> <ul style="list-style-type: none"> – act under your Power of Attorney or similar authority; or – conduct a Trust Account on your behalf.

Your Questions	Our Answers
<p>Where can I get further information?</p>	<p>This document has been designed to help you make an informed decision about whether to use the services offered by SML and its representatives.</p> <p>For more information, or should you have any further questions about our products, services or this FSG, please contact us:</p> <p>Phone: 1300 557 763</p> <p>Address Treasury Operations Suncorp-Metway Limited GPO Box 1453, Brisbane QLD 4001</p> <p>Email treasuryfx@suncorp.com.au Website www.suncorp.com.au</p> <p>Or in person at any Suncorp branch.</p>
<p>How to contact us with a complaint</p>	<p><u>Let us know</u></p> <p>If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.</p> <p>Contact us:</p> <p>By phone: 1300 55 77 63</p> <p>By email: treasuryfx@suncorp.com.au</p> <p>Complaints can usually be resolved on the spot or within 5 business days.</p> <p><u>Review by our Customer Relations Team</u></p> <p>If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:</p> <p>By phone: 1800 689 762</p> <p>By email: customer.relations@suncorp.com.au</p> <p>By Fax: 1300 767 337</p> <p>In writing: Reply Paid 1453 Suncorp Bank Customer Relations RE058 GPO Box 1453 BRISBANE QLD 4001</p> <p>Customer Relations will contact you if they require additional information or if they have reached a decision.</p>

Your Questions	Our Answers
How to contact us with a complaint (cont.)	<p>When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.</p> <p><u>Seek review by an external service</u></p> <p>We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.</p> <p>AFCA has authority to hear certain complaints. Time limits may also apply, you are generally required to lodge a complaint with AFCA within two years of our final response to your complaint. Contact AFCA to confirm if they can assist you.</p> <p>You can contact AFCA:</p> <p>Online: www.afca.org.au</p> <p>By email: info@afca.org.au</p> <p>By phone: 1800 931 678</p> <p>In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</p>

Contact us



Call
1300 557 763



Online
suncorp.com.au/banking



Local branch