

When referring you to E*TRADE Australia, a portion of the brokerage fees paid by you to E*TRADE Australia will be paid to Hunter United as a commission. Hunter United may receive between 8 to 12.5% of the brokerage payable to E*TRADE Australia plus a trailing commission.

All commissions are paid to us by our business partners when you take out or use the product or service. When providing these products to you we are acting on behalf of our business partners and not as your agent.

Our Fees and Other Rewards

We charge the service fees applicable to our products and services as set out in our Fees and Charges brochures. Our representatives are salaried employees. From time to time benefits may be offered from third party suppliers in the form of training and marketing payments and discounted offerings to Hunter United staff members.

Staff members may also be eligible to participate in a bonus scheme which is based on the performance of the individual and Hunter United. All details are current as the date of this FSG. We will publish minor changes on our website. We will update the FSG if there are any material adverse changes.

If you have a complaint

We have a dispute resolution process you can access by contacting our Member Contact Centre on 02 4941 3888.

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credit cards
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savings
term deposits
cash management

easy services...
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financial planning



Hunter United

Hunter United Employees' Credit Union Ltd
130 Lambton Road,
Broadmeadow NSW 2292

Ph: 02 **4941 3888**

Website: www.hunterunited.com.au

Financial Services Guide

www.hunterunited.com.au



Hunter United

Date effective 1/12/2008
AFSL 238316 ABN 68 087 650 182
FSG01



Your Hunter United Credit Union FSG

This Financial Services Guide (FSG) is designed to help you decide whether to use Hunter United Employees' Credit Union products (Hunter United). The FSG contains information on:

- Product Details and Advice
- Our Products and Services
- Our Business Partners and Commissions
- Our Fees and other rewards
- If you have a Complaint
- How to contact us

Product Details and Advice

You will receive a Product Disclosure Statement (PDS) or Product Guide when you apply for any of our savings accounts, term deposit accounts, non cash payment facilities, insurance, retirement savings account, or a loan product which is a combination of both a deposit and credit facility.

Terms and conditions will also be provided to you before taking out other Hunter United products including home loans, personal loans, car loans and credit cards.

About your Credit Union

Our Mission:

- To provide our members and prospective members with value products and services delivered with a superior level of care.
- Offer a unique set of financial services utilising best of breed technology alongside of enhanced face to face caring services.

- Become recognised as being different in the market by trading on our key values of care, ethical values, education and communication.

Our Products and Services

We are licensed by the Australian Securities and Investments Commission (ASIC) to advise on, deal in and arrange a number of products:

- Savings Accounts
- Term Deposits
- Non Cash Payment Facilities - Cheque, BPAY, Ezy pay, Internet & Phone Banking, Touchscreen teller, Debit cards
- General Insurance / Consumer Credit Insurance
- Retirement Savings Accounts.

Credit and Other Products

We also provide:

- Home, Car, & Personal Loans
- Drive through banking
- Visa Credit Card

Our Business Partners & Commissions

We provide general insurance products (including consumer credit insurance) as agent for CUMIS Insurance Society Inc ABN 72000 562 121 AFSL 245491 acting under a binder from the insurer. Commissions on the sale of these products ranges from 10%–20% of the premium paid for each policy. E.g. With a 20% commission a premium of \$500 would equal a commission of $\$500 \times 20\% = \100.00 .

We receive commission of 46c from Indue Ltd for each BPAY transaction processed.

E.g. 2 bills paid using BPAY would result in a commission of $2 \times 46c = 92c$

We have a referral relationship with Comcorp Financial Advice Pty Ltd (Comcorp) for the provision of financial advice. From time to time we may refer members to Comcorp Financial Advice Pty Ltd (Comcorp) ABN 89 133 593 012 AFSL 331367 for financial and investment advice and confirm that we are entitled to receive the referral fees and/ or commissions as described below:

For any referral, which proceeds to a financial plan, Hunter United are entitled to receive 20% of any upfront planning fee charged by Comcorp together with 20% of any ongoing fees, which Comcorp may charge.

For e.g. A member has \$50,000 to invest and requests that Comcorp prepare a financial plan. If Comcorp say charge \$500 for the preparation of the plan, Hunter United would be entitled to receive $\$500 \times 20\% = \100 . If the member then proceeded to invest the \$50,000 and Comcorp charged an ongoing fee of say of \$500 per annum, Hunter United would be entitled to receive $\$500 \times 20\% = \100 .

Note that these fees are not additional fees charged to you; Comcorp pays them from fees already charged to you. Comcorp will provide a full disclosure of all fees charged, in writing, before any investment advice is given to you.

Through our arrangements with CUNA Mutual we are also able to refer members to HBF Insurance Pty Ltd ABN 11 009 268 277 AFSL 229190 for the purposes of obtaining travel insurance. Hunter United will receive 50% of the commission CUNA receives from HBF.