



Financial Services Guide

Talk to the world's leading food and agribusiness bank

Rabobank Australia Limited
ABN 50 001 621 129 AFSL 234 700

To contact your nearest branch
please call 1300 30 30 33

www.rabobank.com.au

This Financial Services Guide ("FSG") is intended to assist you in deciding whether to use any of the financial services we can provide to you. It provides information regarding certain basic matters including our charges, the products and services provided by Rabobank, and what you can do if you have a complaint about our services.

You should also be aware that you may be entitled to receive a Statement of Advice ("SoA") where we provide you with personal advice. This will contain the advice, the basis on which it is given and information about fees and any relationships that may have influenced the advice. You will not receive a SoA where the product provided is a Basic Deposit Product.

A Product Disclosure Statement ("PDS") will be provided to you when Rabobank offers to issue a product to you or issues a product to you (other than a basic deposit product). A PDS contains information about the product including: the Terms and Conditions; risks associated with the product and the costs, fees, charges associated with the product.

When Rabobank offers to issue a basic deposit product to you or issues a basic deposit to you, it will provide you with the Terms and Conditions/Conditions of Use, fees, charges and costs associated with the basic deposit product.

Provider of the services

The services are provided by:

Rabobank Australia Limited ("Rabobank")
Darling Park Tower 3
201 Sussex Street, Sydney NSW 2000
Phone: 1300 30 30 33
Website: www.rabobank.com.au

Rabobank Australia Limited holds Australian Financial Services Licence ("AFSL") Number 234 700

Products and services that Rabobank is licensed to provide

Under its AFSL, Rabobank is authorised to

- provide financial product advice in
 - deposit and payment products including:
 - basic deposit products
 - deposit products other than basic deposit products
 - non-cash payment products

- derivatives;
- foreign exchange contracts; and
- managed investment schemes including the investor directed portfolio service known as RaboDirect.
- deal in
 - deposit and payment products including:
 - basic deposit products
 - deposit products other than basic deposit products
 - non-cash payment products
 - derivatives;
 - foreign exchange contracts; and
 - securities
 - managed investment schemes including the investor directed portfolio service known as RaboDirect.
- provide custodial and depository services
 - to operate the investor directed portfolio service known as RaboDirect
- make a market for
 - foreign exchange contracts and
 - derivatives

Products and services provided by Rabobank

Rabobank provides

- Cash Management Accounts
- Call Deposits
- Term Deposits
- Farm Management Deposits
- Structured Deposits
- Derivatives including
 - Over the Counter Agricultural Commodity Derivatives
 - Foreign Exchange Contracts
 - Exchange Traded Futures and Options
 - to retail and wholesale customers.

In providing these services, Rabobank is the issuer of the products.

Rabobank is also a co-issuer of Debt securities available only to wholesale investors.

In addition to products and services provided under the AFSL, Rabobank provides:

- Line of Credit Facility
- Seasonal finance
- Harvest Loan
- Term Loan (SMSF)

In providing services relating to Derivatives, we only provide advice regarding the products available and the costs of entering into these contracts. We do not obtain full personal information and the advice provided is therefore limited in scope and we are not able to provide advice regarding a full range of products that may be applicable to your circumstances.

Rabobank offers additional services through *RaboDirect.com.au*. Information regarding these services can be found at *www.RaboDirect.com.au*

How Rabobank is paid for the service provided

Rabobank may charge fees for services provided. Details regarding the calculation of fees are included in Product Disclosure Statements or Terms and Conditions/Conditions of Use and any Fee Schedules associated with the product.

In issuing Over the Counter derivatives and foreign exchange products, Rabobank receives a benefit from the margin, being the amount above the cost of sourcing the product.

Rabobank employees are remunerated by annual salary. Employees may be entitled to receive an annual bonus, which may depend on the overall performance of the Rabobank Australia Group. Whether employees receive such a benefit will depend on a number of performance related factors. It is not possible to determine at any given time whether or not an employee will receive such a benefit or to quantify the amount. The amount is not directly attributable to any particular product an employee has given advice on.

Information Rabobank maintains

We maintain copies of any correspondence with you in relation to advice and information provided regarding transacting in futures and options. If you wish to examine this information, you should contact us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy of any personal information we may obtain from you. A copy of our privacy policy is available at our website *www.rabobank.com.au*

Providing instructions to Rabobank

You may specify how you would like to give us instructions. For example by telephone, fax or in writing.

Where we provide an execution-related telephone advice, you may request a record of the advice provided where you have not already received such a record. A request for a record can be made to your contact at Rabobank.

Making a complaint

Rabobank has established procedures to ensure complaints are resolved in a timely manner. We have a number of different options you can use.

Contact our Client Services Unit

Our Client Services specialists will endeavour to resolve your complaint promptly. Where they are unable to, the matter will be escalated until resolved. You can contact them by :

- Email: Send an email to *sydney.client.services@rabobank.com* including your name, address and contact details as well as your complaint and what action you have taken.
- For security reasons PLEASE DO NOT provide any confidential or account specific information via email. Communications via email that are not encrypted are not secure.
- Mail: Write a letter including the above details and send it to Client Services Manager
Rabobank
GPO Box 4577
Sydney NSW 2001
- Fax: The above details to 02 8115 1016
- Phone: Call our Client Services Unit anytime between 8am and 6pm (Sydney Time), Monday to Friday on freecall 1800 025 484.

Call or visit your local branch

Speak directly to your rural manager or contact your local Rabobank branch. Often a discussion with a staff member who is familiar with your account history can provide a quick resolution.

If you are still not satisfied or if you are not comfortable raising your concerns with your rural manager, you can ask to speak to a state manager.

Call your nearest Rabobank branch on 1300 30 30 33.

We aim to resolve more complex matters (which cannot be resolved promptly) within 21 days of becoming aware of the complaint. If we inform you of our need for more time, and unless there are exceptional circumstances, we aim to resolve a dispute within 45 days. If more than 45 days is required, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date for completion.

External dispute resolution

If after 45 days, you feel that your complaint has not been handled or resolved to your complete satisfaction, you may refer to an external dispute resolution service provided by the Financial Ombudsman Service (FOS). Please note that although you are entitled to refer your complaint to the FOS at any time, the FOS does encourage you to approach us in the first instance.

Certain criteria apply regarding disputes that the FOS can consider. For more information, refer to the "How to Resolve your Dispute" brochure from *www.fos.org.au* under the headings "Publications" then "Brochures" then "Banking & Finance".

The FOS can be contacted by:

- Phone: 1300 78 08 08
- Fax: 03 9613 6399
- Post: GPO Box 3, Melbourne VIC 3001
- Email: *info@fos.org.au*

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you can use to make a complaint and obtain information about your rights.



Rabobank