

Financial Services Guide

From the world's leading food and agribusiness bank

October 2021

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:

- the products and services provided by Rabobank;
- how Rabobank and its staff are paid for providing you with those products and services;
- how to contact Rabobank;
- how you can make a complaint and how Rabobank will manage that complaint; and
- how Rabobank collect and use your personal information, and where you can obtain a copy of the Rabobank Privacy Policy.

Documents you may receive

You should be aware that you may be entitled to receive a Statement of Advice ("SoA") where Rabobank provides 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 fees, charges and costs associated with the product.

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

Provider of the services

The products and 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; and
 - foreign exchange contracts
- 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
- 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

- Online Savings products, including:
 - High Interest Savings accounts;
 - PremiumSaver accounts;
 - Notice Saver accounts; and
 - Term Deposits
- Structured Deposits
- Derivatives including
 - Over the Counter Agricultural Commodity Derivatives
 - Foreign Exchange Contracts

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

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

- Line of Credit Facility
- Seasonal finance
- 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 may, as a mere referrer, refer you to Achmea Australia for general insurance products and can provide you with the relevant contact details of the relevant product issuer.

Remuneration and commissions

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

In issuing 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.

Rabobank has referral agreements in place with third parties and may pay remuneration (including commission) or other benefits to those third parties. Remuneration may be in the form of a commission of up to 0.15%p.a. of the value of referred investments.

Achmea Australia

Where Rabobank acts as mere referrer and refers you to Achmea Australia for general insurance advice and services, and you choose to take out cover with Achmea Australia, your arrangement will be with Achmea Australia directly and not Rabobank. The PDS for Achmea

Australia insurance products are available from Achmea Australia at www.achmea.com.au or by calling 1800 724 214.

Privacy

Our Privacy Policy is available to assist your understanding of our privacy practices and for you to make informed decisions about any Personal Data we may collect from you. A copy of our Privacy Policy is available at our website www.rabobank.com.au.

Record keeping - Derivative transactions

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

Providing instructions to Rabobank

Each of our products and services have their own rules around how you can give us instructions. For Rabobank Online Savings products, instructions can be given through our internet banking services. For our other products, instructions can generally be given by telephone 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.

How you can make a complaint

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know. We are committed to resolving any concern you may have quickly and fairly, and we aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receiving your complaint. If you have a complaint about our products, services, staff or how we handled your complaint, in the first instance, please contact us by using the details below:

Farm Business (Rural Banking) clients

- Visit our website and complete our online form: www.rabobank.com.au/compliments-and-complaints
- Phone: 1800 025 484 (free call), Mon - Fri, 6am - 8pm (Sydney time) or call your local Area Manager
If you're overseas call: +61 2 8115 2240
- Email: Sydney.client.services@rabobank.com
- Mail: Client Services Manager, Rabobank, GPO Box 4577, Sydney, NSW 2001
- Call or visit your local branch and speak directly to your Rural Manager or contact your local Rabobank branch. Often a discussion with a staff member who is familiar with your business can provide a quick resolution. If you are not satisfied or uncomfortable addressing your complaint with your local team, you can ask to speak to an Area Manager or Regional Manager by contacting your local Rabobank branch on 1300 30 30 33.

Rabobank Online Savings clients

- Visit our website and complete our online form:
www.rabobank.com.au/compliments-and-complaints
- Phone: 1800 445 445 (free call), Mon – Fri, 6am – 8pm (Sydney time)
If you're overseas call: +61 2 8115 2558
- Email: clientservicesAU@rabobank.com
- Mail: Client Services Manager, Rabobank, GPO Box 4577, Sydney, NSW 2001

In addition to the above, if your complaint is about the processing of your personal data by us, you can:

- request your complaint be escalated to the Privacy Officer.
- contact the Office of the Australian Information Commissioner (OAIC)

When sending your message to us, please include your name, address and contact details, as well as your complaint and what action(s) you have taken. Also let us know what you would like to see as an outcome.

For security reasons, please DO NOT provide any confidential or account specific information via email or post.

Our staff aim to promptly resolve your complaint and/or any issues identified. If more action is needed, they will escalate the matter to the appropriate person.

If your complaint is about the processing of your personal data, please refer to our Privacy Policy on www.rabobank.com.au/privacy.

Will Rabobank provide additional assistance to make a complaint?

Should you require additional assistance to make your complaint, Rabobank has the following services available to you:

National Relay Service (NRS)

A Government initiative that offers phone service for people who have speech and hearing impairments. It is available free of charge through the following channels by:

Phone

Voice Relay number: 1300 555 727
SMS Relay number: 0423 677 767
Talk to Text number: 133 677

Internet

National Relay Chat Call services:

<https://nrschat.nrsccall.gov.au/nrs/internetrelay>

National Relay service (SMS): www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

Free translation services are available to you, if you have limited English, where you can get the help of a translator or interpreter (telephonically or face to face) to help you lodge your complaint. Please contact us and we will make the necessary arrangements for a translator or interpreter through National Accreditation Authority for Translators and Interpreters (NAATI).

What is the Rabobank complaint management process and how long it will take to respond to my complaint?

We will send you written acknowledgement of your complaint within 24 hours (one business day), of receipt of your complaint.

We will investigate and respond to your complaint within 30 calendar days (for Standard Complaints).

For cases that relate to the National Credit Code ("NCC Complaints") (i.e. complaints regarding Default Notices; complaints regarding Hardship Notices or requests to Postpone Enforcement Proceedings) we will investigate and respond to your complaints in 21 calendar days. If we are unable to resolve your complaint within 30 calendar days (for Standard Complaints) or 21 calendar days (for NCC Complaints), we will tell you:

- The reasons for the delay;
- Your right to complain to Australian Financial Complaints Authority (AFCA) and/or the Office of the Australian Information Commissioner (OAIC) (if the complaint relates to your personal data); and
- Contact details of AFCA and OAIC

In limited circumstances, we may need more time to resolve your complaint. If that's the case, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date by which we will provide you with a resolution.

What if I am not happy with the resolution of my complaint?

If you are not satisfied with the resolution offered or if your complaint is not resolved within 30 calendar days (for Standard Complaints) or 21 calendar days (for NCC Complaints), you have the following options:

Access the Australian Financial Complaints Authority (AFCA), an external dispute resolution service

Website: www.afca.org.au

Phone: 1800 931 678

Access the Office of the Australian Information Commissioner (OAIC) for privacy related complaints

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

If you're overseas call: +61 2 9284 9749

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial services firms where that complaint falls within AFCA's terms of reference. Decisions made by AFCA are binding on us. However, time limits may apply to complaints to AFCA so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. For more information, please refer to AFCA's brochure 'How to Resolve your Dispute' from AFCA website or request a copy of this brochure from one of our staff members.