



Rabobank

Financial Services Guide

Talk to the world's leading food and agribusiness bank

April 2017

Rabobank Australia Limited

ABN 50 001 621 129 AFSL 234 700

Australian Credit Licence 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; 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
- 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)
- Credit cards

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*

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.

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.

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, Rabobank will receive a referral fee from Achmea equal to 5% of the on-going premium (excluding any taxes and charges) paid by you to Achmea for products and services provided. Your arrangement will be with Achmea Australia directly and not Rabobank. Details of the payments to Rabobank for these insurance products are also in the Product Disclosure Statement for the Achmea Australia insurance products, available from Achmea Australia at *www.achmea.com.au* or by calling 1300 724 214.

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 8 am and 6 pm (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 (phone 1300 30 30 33 to speak with your nearest 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 regional manager.

How your complaint will be handled

For matters that can't be resolved immediately, we aim to provide you with a resolution within 21 days of the day you raise the matter with us or that we need more time. If we need more time, we may take up to 45 days to provide you with a resolution. In some exceptional circumstances, we may take more than 45 days but, in these circumstances, 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.

If you are dissatisfied with any resolution we propose, you can:

- request to have your matter referred internally to the Customer Advocate who will independently assess your complaint, our response to date and whether any other resolution can be reached; or
- refer your complaint to the Financial Ombudsman Service (FOS), an external dispute resolution provider, if you are not satisfied with our proposed resolution (or 45 days have passed since you lodged your complaint).

If you first ask the Customer Advocate to review your matter, this will not impact your ability to subsequently refer your complaint to FOS.

Certain criteria apply regarding disputes that 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".

FOS can be contacted by:

- **Phone:** 1800 367 287
- **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.