

What information do you maintain in my file and can I examine my file?

We collect personal information (for example, your name and address) in order to provide you with financial services. We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us. A copy of the Elders Group Privacy Policy is available from any Elders Branch or from the web site www.elders.com.au.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give instructions to you?

You may tell us how you would like to give us instructions. For example by telephone, face to face or fax.

What should I do if I have a complaint about the provision of the financial services to me?

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 business days, you may lodge your complaint in person or in writing directly with:

Elders Customer Relations Office
GPO Box 551
ADELAIDE SA 5001
Email feedback@elders.com.au

We will try and resolve your complaint quickly and fairly.

3. If the complaint cannot be resolved to your satisfaction, you have the right to refer the matter to an external dispute resolution panel.

In relation to deposit and non-cash payment products, Elders Rural Services Australia Limited is a member of the Australian Financial Complaints Authority. They can be contacted by telephone on 1800 931 678 or online at www.afca.org.au

What if I have any further questions?

If you have any further questions about the financial services Elders Rural Services Australia Limited provides, please contact your local branch or telephone us on 08 8425 4000.

Please retain this document for your reference and any future dealings with Elders Rural Services Australia Limited.

ELDERS FINANCIAL SERVICES GUIDE

Effective date | 4 March 2019



This Financial Services Guide (“FSG”) is provided by Elders Rural Services Australia Limited. In this FSG ‘we’, ‘us’ and ‘Elders’ refers to Elders Rural Services Australia Limited, its representatives and authorised representatives.

You have the right to ask us about the type of advice we will give you, our charges and what you can do if you have a complaint about our services.

Purpose and Content

This FSG informs you of certain basic matters relating to our relationship, prior to us providing you with a financial service. This FSG contains important information required under the Corporations Act 2001.

The matters covered by the FSG include:

- Who we are
- How we can be contacted
- What services we are authorised to provide to you
- How we (and any other relevant parties) are remunerated
- Details of any potential conflicts of interest
- Details of the internal and external dispute resolution procedures of Elders and how you can access them.

This FSG is intended to help you in determining if you wish to use Elders in the provision of any of the services described below.

Product Disclosure Statement

If we make a recommendation to you as a retail client to acquire a particular financial product or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement or other disclosure documents. This will contain information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Key Information you need to know

The key information you need to know is set out in answers to the questions below.

Who is responsible for the financial services provided to me?

Elders is responsible for the financial services provided including the distribution of this FSG.

Elders Rural Services Australia Limited ABN 72 004 045 121
Australian Financial Services Licence No. 237757
80 Grenfell Street Adelaide SA 5000

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Elders is authorised to provide advice and deal in deposit and non-cash payment products and general insurance products.

Who do you act for when you provide financial services to me?

We act for the financial product issuer when providing you with advice and/or arranging a deposit (eg term deposit) and noncash payment products (eg cheque books).

How will I pay for the services provided?

We will receive a payment called a relationship fee or commission, which is paid by the Financial Product Issuer/s when you purchase a product we arrange.

How are any commissions, fees or other benefits calculated for providing the financial services?

In relation to the service that we provide to you Elders may receive payments from product issuers which may be shared with joint venture partners upon receipt.

- Referrals, if you have been referred to us by someone who has an agency agreement with us, we must pay the agent up to 0.25% based on the amount of funds you have invested.
- Remuneration, if you acquire a deposit product or non-cash payment product, Elders will receive a maximum of 0.18% per annum of the average daily balance, received monthly.

Example:

The maximum remuneration on a Term Deposit of \$50,000 invested over a full year would be \$90 (\$50,000 at 0.18% pa)

Do any relationships or associations exist which might influence you in providing me with the financial services?

Elders is a part of the Elders Limited (ABN 34 004 336 636) Group of Companies, which includes Elders Home Loans Pty Ltd.



Will you give me advice that is suitable to my needs and financial circumstances?

Any advice that Elders gives you will be general in nature and will not take into account your personal circumstances, objectives, financial situation or needs. You should consider the appropriateness of any advice Elders gives you having regard to your objectives, financial situation or needs.

In doing so, you may benefit from consulting a licensed financial advisor. You should also consult the Product Disclosure Statement (PDS) or other disclosure documents relevant to the product(s) you are considering acquiring before making any decision.