

## **1. ISSUE DATE**

1 February 2019

## **2. PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE (“FSG”)**

This FSG is issued by Baptist Financial Services Australia Ltd ABN 56 002 861 789 (“BFS”) and is designed to provide you with important information regarding the BFS Visa Prepaid Card (the “Card”), as well as our contact details, authorised services, remuneration practices, any conflicts of interest we may have, and the relevant dispute resolution process.

## **3. NAME OF SERVICE PROVIDER AND WHO WE ACT FOR**

BFS is responsible for the advisory and dealing services it provides to you under its Australian Financial Services Licence, in connection with the general advice and arrangement services BFS provides in relation to the Card. The Card is issued and operated by Indue Ltd ABN 97 087 822 464, AFSL 320204 (“Indue”), who is an Authorised Deposit-taking Institution.

## **4. AUSTRALIAN FINANCIAL SERVICES LICENCE (“AFSL”)**

BFS is licensed by the Australian Securities and Investments Commission (“ASIC”) and holds an AFSL number 311062 authorising us to provide general financial product advice and deal in (arrange) deposit and non-cash payment products.

## **5. CONTACT DETAILS OF BFS**

You can contact BFS between 8.30am-4.30pm Sydney time on a business day, excluding Saturday or Sunday or a public holiday in Sydney, New South Wales at:

Baptist Financial Services Australia Ltd  
Ministry and Learning Centre,  
Level 4, 5 Saunders Close,  
Macquarie Park NSW 2113  
Telephone: 1300 650 542  
Email: [clients@bfs.org.au](mailto:clients@bfs.org.au)  
[www.bfs.org.au](http://www.bfs.org.au)

## **6. NATURE OF ADVICE WARNING**

Please note that BFS will not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs) in relation to the Card, the product information is provided to you on a general advice basis only. Therefore, we suggest that you seek advice if you do not understand any of the information contained within this FSG and the Product Disclosure Statement (“PDS”) and how they apply to you.

Clients should obtain their own taxation advice in relation to any taxation and GST implications arising from the use of the BFS Visa Prepaid PayCard.

## **7. DOCUMENTATION AND INSTRUCTIONS**

You will receive a PDS issued by Indue at the same time that you receive this FSG. The PDS will include information to assist you with deciding whether or not to acquire the Card referred to in this FSG. The PDS contains important information regarding the features, benefits, risks and fees applicable to this product, and should be read carefully to enable you to make an informed decision about whether to acquire or utilise this product. Should you wish to utilise this product, please contact BFS using the details provided above.

## **8. PROFESSIONAL INDEMNITY INSURANCE**

Pursuant to s912B of the Corporations Act 2001 and ASIC RG 126, BFS maintains professional indemnity insurance to cover the financial products and services we provide, including any claims in relation to the conduct of our former representatives and/or employees.

## **9. OUR RECORD-KEEPING OBLIGATIONS**

BFS will seek to ensure that comprehensive and accurate records of all client transactions and advice and/or information provided are properly maintained.

## **10. REMUNERATION, COMMISSION AND BENEFITS EXPECTED TO BE RECEIVED BY BFS FOR PROVISION OF OUR FINANCIAL SERVICES**

BFS receives fees paid on the card and also a fee from Indue on the funds held in Indue accounts in relation to the Card. BFS' employees receive salaries, but do not receive commissions.

## **11. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST**

BFS and Indue are not related entities. BFS does not have any relationships or associations which might influence us in providing you with our services.

## **12. DISPUTE RESOLUTION**

BFS is committed to providing quality products and services. We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be raised at first instance with BFS through contact with a member of our staff, who will seek to resolve your complaint within 5 working days (up to a maximum of 20 days).

You may also direct your complaint to our Complaints Handling Officer on 1300 650 542.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which BFS, is a member.

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Phone: 1800 931 678,  
www.afca.org.au or  
email: [info@afca.org.au](mailto:info@afca.org.au).

You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

## **13. PRIVACY**

Your privacy is important to us and BFS is committed to compliance with the Privacy Act 1988 and the Australian Privacy Principles. We only collect information about you where you have provided consent. We may disclose your personal information to those who act on our behalf in the operation of our business, such parties being similarly required and committed to protecting your privacy. We will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact BFS at [clients@bfs.org.au](mailto:clients@bfs.org.au) if you would like a copy of our privacy policy or if you have any concerns or queries.