



Financial Services Guide

Call 1300 133 673 or visit
unitingfinancial.com.au

Level 3, 222 Pitt Street
Sydney NSW 2000

PO Box A2178
Sydney South NSW 1235

uniting
Financial Services

1. Issue Date

This Financial Services Guide (FSG) is dated 31 August 2009.

2. Purpose and Contents of this Financial Services Guide ("FSG")

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are;
- How you can contact us;
- What services we are authorised to provide;
- How we are remunerated for these services;
- Any (potential) conflicts of interest we may have; and
- Our internal and external dispute resolution process.

If you would like further information, please ask us.

3. Name of Issuer and Australian Financial Service Licence ("AFSL") Holder

The Issuer is The Uniting Church (NSW) Trust Association Limited ACN 000 022 480 AFSL 292186. Financial services are provided by The Uniting Church (NSW) Trust Association Limited and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A *Corporations Act 2001 (Cth.)* authorisation and APRA Banking Exemption No. 1 of 2011 ("Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT pursuant to ASIC Regulatory Guide 87 and ASIC Class Order 02/184 exemption.

The Uniting Church (NSW) Trust Association Limited holds AFSL 292186 and is authorised to provide general financial product advice, and deal, in relation to non-cash payment products to retail and wholesale clients. Such products include:

- Uniting by Phone
- Uniting Online including BPAY® Electronic Payment Service
- Cheque Facility
- Direct Debit and Periodic Payment Requests

ASIC Regulatory Guide 87 exemption

Uniting Financial Services provides general financial product advice, and deals, in relation to a range of investment products to retail and wholesale clients, pursuant to the ASIC Regulatory Guide 87 and ASIC Class Order 02/184 exemption, for The Uniting Church in Australia, Synod of NSW and the ACT. Such products include:

- At-Call Investment
- Higher Values Online Investment
- Fixed Term Investment
- Funeral Investment
- Self Help Investment
- Cheque Facility (Uniting Church organisations only)

Our investment products cater for persons who wish to promote the charitable purposes and support the work of the Uniting Church, and for whom profit considerations are not of primary relevance in their decision to invest. Money invested with Uniting Financial Services in the products offered herein is invested in a manner consistent with responsible investment practices and Church principles. Surpluses generated are distributed in accordance with The Uniting Church in Australia, Synod of NSW and the ACT resolution.

The Synod uses this grant to fund charitable objects and activities, and to promote the interests of the Church. Please note that the investment products offered by Uniting Financial Services are not subject to the same *Corporations Act (Cth)* disclosure requirements as generally apply to debentures or registered managed investment schemes, and that we are not required to issue a Product Disclosure Statement, nor lodge such document with the Australian Securities & Investments Commission.

4. Contact details of Uniting Financial Services

Uniting Financial Services

Level 3, 222 Pitt Street Sydney NSW 2000
Mail: PO Box A2178 Sydney South NSW 1235
Telephone: 1300 133 673
Fax: 02 9267 4965
Email: contactus@unitingfinancial.com.au
Website: unitingfinancial.com.au

5. Method of providing financial services

If you wish to utilise our services you may issue us with instructions in any of the following ways:

- in person; and
- in writing (including facsimile, after a Facsimile Letter of Authority has been provided). You must check and confirm with us that instructions sent via facsimile have in fact been received by us.

6. Nature of Advice

Please note that Uniting Financial Services does not provide personal advice (advice which takes into consideration one or more of your financial objectives, circumstances or needs). We are obliged to warn you that our general advice provided to you as a retail client does not take account of your financial objectives, situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by Uniting Financial Services.

In accordance with APRA Banking (Exemption) Order No 96:

- Uniting Financial Services is exempted from and not authorised under the Banking Act;
- Uniting Financial Services is not supervised by APRA; and
- Any investment with Uniting Financial Services will not be covered by the depositor protection provisions in section 13A of the Banking Act.

7. Documentation

The Uniting Church (NSW) Trust Association Limited will provide you with the relevant documentation to facilitate and confirm requested transactions.

We will also provide you with a Product Disclosure Statement which details the terms and conditions applicable to our non-cash payment products, so that you can make an informed decision whether to acquire the product.

We will also provide you with a Product Information Brochure which details the terms and conditions applicable to our investment products, so that you can make an informed decision whether to acquire the product.

8. Our record-keeping obligations

Uniting Financial Services will seek to ensure that comprehensive and accurate records of transactions undertaken, are properly maintained.

9. Who do we act for?

Uniting Financial Services is responsible for the financial services we provide to you under our Australian Financial Services Licence, and does not act as a representative of any other licensee in relation to the services or products we provide.

10. Remuneration/commission/ benefits expected to be received by Uniting Financial Services for provision of financial services

Applicable fees are detailed in the Product Disclosure Statement (as it relates to the provision of non-cash payment products only) or Product Information Brochure for all other products.

Employees and directors of Uniting Financial Services are remunerated by way of salary and other benefits. No commissions are paid.

11. Disclosure of any relevant conflicts of interest

Uniting Financial Services does not have any relationships or associations which might influence us in providing you with our services.

12. Dispute Resolution

Uniting Financial Services has 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 directed to the Complaints Handling Officer (by letter, telephone, facsimile) using the address and telephone/fax numbers provided in Section 4 of this FSG.

We will seek to resolve and respond to complaints promptly and fairly, and will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service [contact details below] an approved external dispute resolution scheme, of which we are a member. You may also make a complaint via the ASIC Info line on 1300 300 630.

Financial Ombudsman Service

GPO Box 3
Melbourne, VIC 3001
Telephone: 1300 780 808
Fax: 03 9613 6399
Email: info@fos.org.au
Website: fos.org.au

13. Professional Indemnity Insurance

In compliance with s912B of the *Corporations Act 2001 (Cth)* and ASIC Regulatory Guide 126 we maintain professional indemnity and fidelity insurance to cover the financial services and products we provide and any claims in relation to the conduct of former representatives/employees.

14. Privacy

If you make an application for investment or you are a signatory to the investment, we collect and use the information and documents provided to substantiate your identity, authenticate your signature and to enable us to provide investment services to you and manage your investment.

We may also use your information to provide you with information and marketing material about other products and services provided by Uniting Financial Services. You may ask to be removed from our mailing list at any time by contacting us on the telephone numbers or by writing to our Privacy Officer at the address listed in Section 4 of this Financial Services Guide.

We do not provide your information to any other organisation without your consent, other than to those organisations which provide administrative, customer or other services as part of the operation of our business or as otherwise disclosed above. You may request access to information held by us about you by writing to our Privacy Officer. Our privacy policy is available on our website.



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