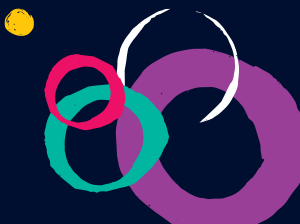


Financial Services Guide

May 2026



This Financial Services Guide (FSG) is issued by Bank of us ('Bank', 'we', 'our' or 'us') and is intended to provide information about the financial services we offer under our Australian Financial Services License (AFSL).

It is designed to help you when making informed decisions regarding a product or service you wish to use and its suitability for your objectives, financial situation or needs.

This includes the following:

- **Financial services we can offer you;**
- **How our remuneration is paid to us, our staff and any other relevant persons in relation to services offered;**
- **How you can contact us; and**
- **How we manage your complaints.**

When we provide you with a financial service, we may also have to provide you with a Product Disclosure Statement (PDS) and disclosure documents.

Other documents we may provide you

A PDS is a document that provides you with information about a financial product. We must provide you with a PDS about a financial product for which a PDS is available when we recommend that you acquire the financial product or when we issue, offer to issue or arrange the issue of, the financial product to you.

The PDS must contain information about the financial product so that you can make an informed decision about whether or not to acquire it such as key features, benefits and risks, fees, exclusions, special conditions, and a dispute resolution process.

What kind of financial services do we offer?

We are authorised under our Australian Financial Services Licence (AFSL) to deal and provide advice in the following Bank of us products:

Basic Deposit Products - which includes all our Savings, Transaction and Term Investment account products.

Insurance - General Insurance products such as Home and Landlord, Car, Caravan, Boat, Motorcycle, Trailer and Travel insurance.

Non-Cash Payment Facilities - which include Internet Banking, BPAY, Osko, PayID, NPP, PayTo, VISA Debit Cards, Direct Debits and Credits, Cash Passport Card, Periodical Payments and Sweep Arrangements.

Partner affiliations with other product providers

We act on our own behalf at all times for Basic Deposit Products (Savings, Transaction and Term Investment account products) and Non-Cash Payment Facilities.

When we arrange third-party financial products, we may do so on behalf of the below product issuers.

Product Group	Product Issuer
General Insurance products, Home and Landlords, Car, Caravan, Boat, Motorcycle and Trailer insurance	CGU Insurance products are underwritten and issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681
Travel Insurance	Travel Insurance is distributed by Insurance Australia Limited (ABN 11 000 106 722) trading as CGU Insurance, under an agreement with Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713), who administers and arranges the insurance on behalf of the underwriter.
For foreign currency products and conversions such as Telegraphic Transfers	Convera Australia Pty Ltd trading as Convera. Convera acts under its own Australian Financial Services Licence (AFSL 404092).
Cash Passport cards	Cash Passport™ Platinum Mastercard® is issued by EML Payment Solutions Limited (ABN 30 131 436 532, AFSL 404131) and arranged by Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386837).

We act as an intermediary for CGU Insurance. While we can arrange insurance contracts on behalf of CGU, in our capacity as an intermediary, your contract is with the insurer, and the responsibility for the performance of the contract also lies with the insurer.

Remuneration, incentives, benefits and commissions

All Bank of us staff are paid salaries. Staff may receive additional benefits for achieving sales and service targets. These incentives can be individual or team-based and may include cash bonuses through salaries, functions, hampers, vouchers, or movie tickets.

This FSG does not provide information about remuneration in relation to basic deposit products and related non-cash payment facilities.

We receive commission on any insurance contracts we arrange. The commission payment is based on a percentage of the premium paid (excluding any stamp duty, fire services levy and GST) as follows:

Product Group	Product Commission
General Insurance products, Home and Landlords, Car, Caravan, Boat, Motorcycle and Trailer insurance	Up to 25%
Travel Insurance	25%
Strata Insurance, Commercial Insurance (While we do not arrange these types of insurance offered by CGU on your behalf) we are entitled to receive a commission for any contract we refer to them.	30%

Additionally, CGU may provide a Yearly Growth Allowance to assist with but is not limited to the cost of promotional campaigns and other growth initiatives on an approved basis.

We may provide a monthly commission to our brokers for referring clients to our Term Investment products.

Third party payment providers

We receive 30% commission (inc. GST) of any fee charged for each foreign exchange transaction arranged on your behalf.

We may receive commission up to the greater of 1.1% or \$15 of the load/re-load of any Cash Passport.

Compensation arrangements

As we are an authorised deposit taking institution regulated by the Australian Prudential Regulation Authority, we are exempt from the compensation requirements contained in the Corporations Act 2001.

How we handle personal information of our customers

We recognise the importance of safeguarding personal information. For details on how we collect, use, and share your personal data, please refer to our Privacy Policy and Notification Statement available at bankofus.com.au or at any of our retail stores.

Our Privacy Policy also outlines:

The measures we take to protect and secure your personal information;

Our approach to handling credit reports and other credit-related information;

How you can obtain a copy of your credit report; and

How you can access and correct the personal information we hold about you.

Contact us

- Call 1300 306 716;
- Email contactus@bankofus.com.au;
- Contact us via our website www.bankofus.com.au/resolving-your-concern
- Write to our Dispute Resolution Officer:
PO Box 194, Launceston, TAS, 7250



National Relay Service

TTY / Voice Calls: 133 677 then ask for 13 2221.

Speak & Listen: Call 1300 555 727 then ask for 13 2221.

SSR: 1300 555 727

www.accesshub.gov.au

SMS relay number: 0423 677 767

Complaint and dispute resolution

If you are not satisfied with any of the products or services that we offer, please refer your complaint to the retail store or department that you were dealing with, and we will in all instances attempt to satisfactorily address your concern in accordance with our comprehensive Internal Dispute Resolution (IDR) process.

How to contact us:

- Call 1300 306 716
- Email contactus@bankofus.com.au
- Visit our website
www.bankofus.com.au/resolving-your-concern
- Write to our Dispute Resolution Officer:
PO Box 194, Launceston, TAS, 7250.

If you are still not satisfied, we are a member of the Australian Financial Complaints Authority (AFCA), which is an external and independent body that will hear your complaint free of charge.

Telephone 1800 931 678 (free call).

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

www.afca.org.au

Email info@afca.org.au

For further information about this, please ask at any of our retail stores for our 'Resolving your Concern' brochure or visit www.bankofus.com.au/resolving-your-concern.

