

# Financial Services Guide



## Purpose and content of this document

This Financial Services Guide (FSG), prepared 23 October 2018 and effective 1 November 2018, is a document that we, Suncorp-Metway Limited ABN 66 010 831 722, are required to provide to you to assist you in determining whether or not to use the financial services and financial products we offer in it.

## Other disclosure documentation

Our policy is to provide general advice and not personal advice and therefore we cannot provide you with personal advice in respect of the financial services offered in this FSG. As such we will not take into account your objectives, financial situation or needs. You are to consider these matters yourself. Therefore, we will not provide you with a Statement of Advice.

If we recommend that you acquire a particular financial product or we arrange the issue of a financial product (other than the securities you acquire from product issuers and trade on the Australian Stock Exchange (ASX)) we will give you a Product Disclosure Statement (PDS) or a Product Information Document (PID) containing details about the product.

You will need to read the PDS or PID carefully so that you can make an informed decision whether or not to acquire the financial product.

This FSG also contains the following information about

- (a) us, and our business relationship with CMC Markets Stockbroking Ltd;
- (b) the financial services we are authorised to offer;
- (c) who will be providing the services;
- (d) our business relationships;
- (e) how we are paid for the financial services we offer;
- (f) how complaints against us are dealt with;
- (g) how you are compensated; and
- (h) how you can do business with us.

# Who we are and our association with CMC Markets Stockbroking Ltd

We, Suncorp-Metway Limited, are authorised to provide financial wealth management and investment services to retail clients.

We sometimes align ourselves with other authorised providers of financial services to offer a service during a particular stage of a transaction process.

In terms of this FSG, we have an arrangement with CMC Markets Stockbroking Ltd ACN 081 002 851 (CMC Markets Stockbroking) under which we offer you an entry point, through our website at, [www.sharetrade.com.au](http://www.sharetrade.com.au), to a share trading service designed as a convenient way for you to trade on the ASX and manage your own stock portfolio.

Also, the Suncorp Wealth Cash Management Account (WCMA) is a product we offer that gives you a convenient place to deposit your funds into for your on-line trades when you use the share trading service. We will provide you with our WCMA Product Information Document (PID) before you apply for a WCMA. The PID contains information about the features of the WCMA, significant benefits and risks, including our fees and other charges you pay for the account. The PID is also available via the link:

[http://www.suncorp.com.au/suncorp/legal/pds\\_download/banking.aspx](http://www.suncorp.com.au/suncorp/legal/pds_download/banking.aspx)

## Authorised financial services

We hold an Australian Financial Services Licence No. 229882. Under our licence we are authorised to:

- provide financial product advice for: deposit products, derivatives, foreign exchange products, securities and government debentures stocks and bonds;
- deal in a financial product of the following types: deposit products, derivatives, foreign exchange products, securities, government debentures stocks and bonds and general insurance; and
- make a market for the following types of financial products: derivatives, foreign exchange products, government debentures stocks and bonds or debentures issued by any other body.

## Who will be providing financial services

We act on our own behalf when we provide financial services to you and not as an agent or representative for anyone else.

## Our business relationships

There is no relationship or association between Suncorp-Metway Limited and the persons who have their products quoted on the ASX that might reasonably be expected to be capable of influencing our provision of financial services to you.

The only arrangement Suncorp-Metway Limited has entered into which relates to the financial services offered in this FSG is the arrangement we have with CMC Markets Stockbroking under which Suncorp-Metway Limited offers entry to a share trading service.

## How we are paid

Should you choose to acquire products or services provided by CMC Markets Stockbroking, we receive a commission from CMC Markets Stockbroking for each client referral and introduction we provide to CMC Markets Stockbroking.

Our commission is not paid by you to us directly but is included in the brokerage fees you pay to CMC Markets Stockbroking for the relevant products or services you acquire. Our commission is calculated as a percentage of the fees you pay to CMC Markets Stockbroking and will range between 0.04% and 0.26% of the trade size. You are not required to pay us any other fees, commissions or charges for these referral and introduction services.

If you apply to open a WCMA we will charge you the fees and charges referred to the PID for the WCMA.

## Complaints

If you have a complaint about this product or our services, you can contact our Customer Relations Unit by:

- phoning 1800 689 762 (freecall\*)
- faxing 1300 767 337
- emailing [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)
- writing to:  
Reply Paid 1453  
Suncorp Customer Relations Unit (RE058)  
GPO Box 1453  
Brisbane QLD 4001

\*A higher charge may apply for public telephones and mobile phones.

We will try to settle your complaint within 1 working day. If we can't do this, we will tell you within 3 working days that we have received your complaint and will try to settle it within 21 days, but no longer than 45 days. For more information on our complaints handling process, please contact our Customer Relations Unit on the details above.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers and some small businesses.

Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

You can contact AFCA by:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Telephone: 1800 931 678 (free call)
- In writing to:  
Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## Compensation

Suncorp-Metway Limited is regulated by the Australian Prudential Regulation Authority (APRA). As an APRA regulated entity, we are exempt from the compensation requirements in the Corporations Act 2001 (Cth). We nonetheless hold professional indemnity insurance, which provides cover for claims that relate to the financial services that we provide.

## How you can do business with us

You can contact us by:

- Phone: 13 11 55
- Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001
- or by visiting a Suncorp Bank Store