



This Financial Services Guide (FSG) provides you with information about us to help you to decide whether to obtain financial services offered by UBank.

This FSG contains information such as:

- How you can contact us.
- The financial products and services that we offer.
- Any commission or remuneration we may receive.
- Our privacy and confidentiality policy.
- What you can do if you have a complaint.
- How to contact us.

You can find out more about UBank or ask about our products and services by:

- Visiting our website at ubank.com.au
- Calling us to talk to a real person on 13 30 80.
- Calling us on +61 2 8756 0855 if you're overseas.
- Login at ubank.com.au and create a secure message.
- Writing to us at the following address:
UBank
PO Box 1466
North Sydney NSW 2059

Users who are deaf, or have a hearing or speech impairment can call through the National Relay Service:

- TTY users phone 13 36 77 then ask for 1300 822 665. Speak and Listen (speech-to-speech relay) users phone 1300 555 727 then ask for 1300 822 665.
- Internet relay users connect to the National Relay Service (<http://relayservice.gov.au>) and then ask for 1300 822 665.

Financial services we provide.

Who does UBank act for when providing financial services?
UBank will be acting on its own behalf at all times. UBank is a division of National Australia Bank Limited (NAB) ABN 12 004 044 937 Australian Financial Services Licence (AFSL) 230686 of Level 3 800 Bourke St, Docklands Victoria 3008.

Under NAB's AFSL UBank is authorised to provide the following financial products and services:

- Financial product advice (both general and personal).
- Dealing in financial products.

What financial products and services does UBank offer?

UBank provides general advice and/or deals in the following products:

- Deposits.
- Non cash payment products.
- Foreign exchange contracts.

Instructing us

Each of our products and services have their own rules around how you can provide us with your instructions. Those rules are set out in the product terms and conditions. Generally, instructions can be given by using UBank Online Banking or by calling us (our contact details are at the start of this FSG). In some cases, other electronic equipment or

devices can be used (like ATMs, EFTPOS machines and mobile Apps). Sometimes, we may ask you to provide instructions in some other way (eg fax or post).

Commissions, remuneration and benefits.

Does UBank get paid for the services it provides?

If you acquire a product issued by a company in the National Australia Bank Group of companies (including NAB through its UBank division), the relevant company, or any other National Australia Bank Group company providing services in relation to the product, may receive fees and or commissions in relation to that product which may ultimately benefit other members of the group and any directors or other associates of those companies. Any commissions or other fees that the relevant company, or any other National Australia Bank Group company (including NAB through its UBank division) receives in relation to these services will generally be disclosed in the disclosure document for the relevant product.

Any fees you may pay for the products we offer are set out in the PDS or other disclosure document for the particular product.

Staff remuneration

UBank staff are salaried employees of NAB and receive a fixed salary.

In addition, staff members may receive additional monetary or non-monetary benefits and/or rewards resulting from participation in a performance related incentive program.

Monetary benefits or rewards may include an annual bonus, the level of which may depend on the overall performance of the National Group of companies. Nonmonetary benefits or rewards for staff members and their partners may include gift vouchers, film tickets, restaurant meals, attendance at an annual conference or other functions.

Whether staff members receive any such benefits and rewards depends on a number of performance related factors including the level of remuneration generated for NAB from sales of products as a consequence of the staff member's advice.

It is not possible to determine at any given time whether a staff member will receive such benefits or rewards or to quantify them. They are generally not directly attributable to any particular product that the staff member has given advice on.

Referral fees

If a customer is referred to us (whether by a person or a company within or outside the NAB Group), we may pay the referrer a fee. The fee varies according to the customer, referrer and the financial products involved. The fee involved may be set out in documents you may receive in these circumstances.

We may pay these fees as upfront fees when the financial service is provided or the financial product is issued, or periodically as ongoing fees.

Privacy and confidentiality

At UBank we recognise that privacy and security of personal information is important to our customers. We respect the confidentiality and security of your personal information and we are committed to protecting it at all times. We have a general duty under the Privacy Act and the Code of Banking Practice to keep information about you confidential except in certain circumstances (for example, where the law requires us to disclose information about you or where you agree to us disclosing your information). You may access the information we hold about you at anytime in accordance with this policy. Our privacy policy is outlined in the terms and conditions for the product or service you apply for. Our privacy policy is also available by visiting our website at ubank.com.au/privacy

What you can do if you have a complaint

At UBank we welcome any feedback you have about us, or the products and services we provide. This is the only way to continually improve our products and services to meet your needs. If you have a complaint, suggestions or good things to say about our services, products, facilities or any other aspect of UBank, we'd like to hear from you.

You can give feedback in the following ways:

- By contacting our Direct Banking Centre on 13 30 80.
- Login at ubank.com.au and create a secure message.
- Writing to us at the following address:
UBank Customer Resolutions Officer
PO Box 1466
North Sydney NSW 2059

We'll do everything we can to rectify your problem immediately. We'll also try, wherever possible, to resolve your complaint as soon as possible. Full details of our dispute resolution process can be found in the terms and conditions, which is available on our website at ubank.com.au

If we are unable to resolve your complaint to your satisfaction, you can seek assistance from the Financial Ombudsman Service (FOS). The FOS provides an external dispute resolution service and is approved by the Australian Securities and Investments Commission (ASIC) as an external dispute resolution scheme.

The FOS's contact details are as follows:
Financial Ombudsman Service

GPO Box 3 Melbourne Victoria 3001
Telephone: 1300 78 08 08
Fax: (03) 9613 6399
Website: fos.org.au

Preparation of this FSG was completed on 11 April 2016.

UBank is a division of the National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the UBank products and services referred to in this FSG.